

## Bermuda Captive Insurance Market

Learn about one of the most important insurance markets in the world: Bermuda. Visit the offices of several captives, insurers and reinsurers in Bermuda, as well as the offices of insurance regulators and other relevant government officials. While there, explore Bermuda's lifestyle at locations such as the National Museum of Bermuda, Royal Navy Dockyard, Horseshoe Bay, and the historic town of St. George.



The course begins in the Spring 2024 semester with on-site portion during Spring Break 2024.

### PROGRAM LEADERS



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### COURSE

EKU students will be registered in UNP 300 International Insurance and Reinsurance Markets for Spring 2024. Attendance in class meetings is required. At each meeting we will go over what to expect and what is required for travel. You will also be given assignments and their due dates.

### ACCOMMODATIONS

See details below.

### ITINERARY

See details below.

### PROGRAM DETAILS

Location: Bermuda  
Term: Spring 2024  
On-site: March 8-14



### ELIGIBILITY

- Current EKU student eligible to enroll in EKU courses,
- Good academic standing as defined in the Undergraduate Catalog or Graduate Catalog,
- A minimum of 18 years of age at time of departure,
- No current disciplinary sanctions as verified by the EKU Office of Student Conduct (or equivalent). Students who become ineligible to attend the program after applying due to disciplinary sanctions will be subject to standard program cost penalty rates. Students are responsible for notifying the CCSA when they become aware of this ineligibility. For eligibility questions pertaining to disciplinary sanctions, students should contact the home campus study abroad office.
- Students must complete home campus study abroad application prior to being registered in this course,
- Student must possess passport book (not card) valid for a least six (6) months after return date,
- Students must complete pre-departure orientations,
- Full payment prior to departure, and
- Permission of instructor(s) is required.

Program limited to the first ten (10) applicants. After that you will be placed on a waitlist until first payments received.

Priority given to RMI Majors and Minors.

## PROGRAM COST

**Base Package: 1,650\***

[See also ccsa.cc/spring/bermuda](https://ccsa.cc/spring/bermuda)

*\* RMI is providing a significant offset to the program cost.*

BASE PACKAGE (included)	EXCLUDED FROM BASE PACKAGE
<ul style="list-style-type: none"> <li>• RT International Flight (LEX-BER)</li> <li>• Lodging at Grotto Bay plus Breakfast</li> <li>• Meals for students (\$50/day)</li> <li>• Island Wrap-Around Tour of Bermuda</li> <li>• Bus Pass</li> <li>• Airport Shuttle</li> <li>• Excursion – Crystal Caves</li> <li>• Insurance (CISI)</li> <li>• Miscellaneous</li> <li>• Airline baggage fee (\$30)</li> <li>• CCSA App Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Items not explicitly listed in package.</li> <li>• Passports and/or visas.</li> <li>• Costs associated with meeting health requirements.</li> <li>• Transportation within the United States.</li> <li>• Airport-to-hotel transfer for those not arriving with the arranged flight itinerary.</li> <li>• Airport taxes or fees.</li> <li>• Meals, services, and beverages not included during course-related field programs.</li> <li>• Personal expenses such as laundry, phone service, and Internet access.</li> <li>• Baggage fees and any costs associated with flight changes.</li> <li>• Porterage Services.</li> <li>• Services and entrances other than mentioned above.</li> <li>• Home institution tuition/fees.</li> </ul>

Final program fee subject to change due to travel arrangements.

## ACCOMMODATION DETAILS

Grotto Bay Resort - Rooms are normally doubles or triples with air conditioning, coffee maker, cable TV, in-room safe, mini-fridge, private balcony, and hair dryers. Specific rooms and inclusions may vary. Daily breakfast included.

## TERMS & CONDITIONS

The group flight from Lexington is include and required.

All participants will be held to the home campus Code of Conduct.

All participations will complete a CCSA Custom Global Application and make payments to CCSA. You will also need to complete any EKU required forms.

Payment Schedule:	
<b>November 19, 2023 – Application with \$250 non-refundable deposit.</b> Students applying after this date pay the 50% of program fee to be considered for the program.	\$250
<b>January 15, 2024 – 50% program fee due.</b> Students applying after this date pay the 100% of program fee to be considered for the program.	\$700
<b>February 15, 2024 – Balance due for program.</b>	\$700

Penalty for Withdrawal or Non-payment:	
After January 15, 2024	50% of program cost plus any non-recoverable costs.*
After February 15, 2024	100% of program cost (No refund) plus any non-recoverable costs.*
* Non-recoverable costs include, but are not limited to, the following: <ul style="list-style-type: none"> <li>Airfare (non-refundable after ticket issued)</li> <li>Single room supplement</li> <li>Pre-paid class activity fees</li> </ul>	If a balance remains after the payment due date, the participant may be dropped from the program. A student may remain in the program by providing an award notification from your home campus Student Financial Assistance that verifies ability to pay the program fee immediately after aid is received.  If a student completes a program without full payment prior to the departure, the student will receive an incomplete until the obligation is paid. CCSA will inform faculty leaders if a student is in this situation prior to the term grade deadline.

PENALTIES FOR CHANGES - After the first payment deadline, changes requested by participating individuals may incur fees. These may include, but are not limited to, the following:	
Flight Changes	Airline fee + \$200
Housing Changes	Lodging direct costs + \$200
Optional Excursion Changes	\$200
Credit Option Changes	\$50
Early Arrival/Late Departure	Lodging direct costs + \$100

## LOGISTICAL CONSIDERATIONS

- Passport.** Each participant must have a passport that includes an expiration date, which is 6 months beyond the last date of the program.
- FAFSA.** In order to qualify for financial aid, student should apply for FAFSA at time of application.
- Physical Expectations.** Participants should be in good physical condition and be prepared to walk 4-5 miles a day.
- STEP** (Smart Traveler Enrollment Program). Part participants must show proof of registration by February 15, 2024. <https://step.state.gov/STEP/Index.aspx>
- Money Matters:** If you have a credit/debit card or ATM card, inform your bank of travel dates as stated above. Recommend that you budget for at least US\$300 for personal expenses. US Dollars are used widely in Bermuda and the Bermudan Dollar is equal to the US\$.

CCSA – The Cooperative Center for Study Abroad and its associates are not responsible for any loss due to theft, personal injury, flight or weather delays, negligence, or default of suppliers, or suppliers changing of itineraries. They and their associates are not responsible for any loss due to travel/flight delays or changes in travel plans due to Acts of Nature or other unforeseen circumstances, nor are we responsible for accidents and medical care. Tour services are furnished by independent contractors who are not agents or servants of CCSA. Refunds are not available for unused portions of the package.

Subject to change with notice to participants due to adjustment in program or pricing.

See also [ccsa.cc/spring/bermuda](https://ccsa.cc/spring/bermuda)