

# CancelFlex Plan

## Travel Insurance Overview

Arch RoamRight Phone: (866) 891-6614



### Why Purchase Travel Insurance?

Travel insurance helps protect you and the prepaid, non-refundable, unused trip costs you've paid into your vacation or business trip. Because whether you are at home or on vacation, life happens – and that can affect your travel plans.

- You or your child may get sick and you have to cancel your trip.
- The airlines may lose your luggage en route to your destination.
- You may miss your flight connection and lose days on your trip.
- You could be in a foreign country and need emergency medical attention.

A good travel insurance plan provides coverage for all of these situations and more.

### Coverage Benefits and Limits

Trip Cancellation	Up to 100% Trip Cost <sup>1</sup>
Cancel for Work Reasons	Up to 100% Trip Cost <sup>1</sup>
CancelFlex	75% of Non-Refundable Trip Cost (provides for cancellation outside of covered reasons in plan)
Trip Interruption/Delayed Arrival	Up to 150% of Trip Cost <sup>1</sup>
Trip Delay (6+ hours)	\$2,000 (\$300/day)
Missed Connection (3+ hours)	\$1,000
Baggage Delay (12+ hours, outward journey only)	\$400
Baggage/Personal Effects	\$2,000 (\$500 per item, \$1,000 combined max. for special limitations items)
Emergency Accident & Sickness Medical Expense	\$100,000 (\$750 dental, no deductible)
Emergency Evacuation & Repatriation	\$1,000,000 (hospital of choice)
Primary or Excess Emergency Medical	Primary
Political or Security Evacuation	\$100,000
Accidental Death & Dismemberment - 24 Hour	\$10,000
Accidental Death & Dismemberment - Air Only	\$25,000
Travel Assistance Services <sup>2</sup>	Included

### Plan Provisions

Time Sensitive Period	21 days
Trip Duration	180 days
Free Look Period	14 days
Cancellation Time Period	48+ hours prior to departure

### Pre-Existing Medical Conditions

#### Waiver

A waiver for Pre-Existing Medical Conditions exclusion is available if all of the following conditions are met:

- Plan purchased within 21 days of the initial deposit/payment for your trip;
- 100% of all travel arrangements subject to cancellation penalties or restrictions are insured;
- Insured is not disabled from travel at the time of purchase;
- This is the only booking for this trip and destination.

Please refer to your policy for definition of Pre-Existing Medical Condition and related terms.

### Optional Upgrades

#### Baggage Upgrade

Delay decreased to 6+ hours, includes business equipment

#### Rental Car Damage

\$50,000 max (No deductible)

#### Sports and Equipment Rental Coverage

Sports Coverage - \$1,000

Sports/Business equipment rental - \$1,000

Hazardous Sports - Included (medical expense)

### Travel Assistance Protection Features

#### Emergency Travel Assistance Services<sup>2</sup> Included

Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)

Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)

Emergency Transportation Services (e.g. emergency medical evacuation, medically necessary repatriation, repatriation of deceased remains)

## Brief Outline of Coverage\*

### Trip Cancellation & Trip Interruption

Trip Cancellation and trip interruption provide reimbursement for unused, non-refundable prepaid trip costs. Trip interruption also provides reimbursement for additional transportation costs.

### Occupancy Upgrade

Provides reimbursement for additional cost when there is a change in the per person occupancy rate if your traveling companion needs to cancel their trip.

### Itinerary Change

Provides reimbursement for an event or activity if a change to your trip itinerary prevents you from participating, and no comparable replacement is provided.

### Trip Delay

Trip delay provides coverage if you are delayed during a trip for more than 8 hours.

### Missed Connection

Provides reimbursement if you miss your trip departure because your arrival at your trip destination is delayed for 3 or more hours.

### Baggage and Personal Effects

Provides reimbursement of baggage or other personal effects that are lost, damaged or stolen while on your trip.

### Baggage Delay (outward journey only)

Provides coverage for the emergency purchase of essential items if your baggage is delayed 12 hours or more from your time of arrival at a destination other than your return destination.

### Emergency Accident and Sickness Medical Expense

Provides coverage for the necessary medical and surgical cost if you become sick or accidentally injured while on a trip.

### Emergency Medical Evacuation and Repatriation

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

### Accidental Death and Dismemberment (AD&D)

Reimburses you as a result of an injury caused by an accident occurring during your trip, where you sustain a loss of life, limb or eyesight.

### Political or Security Evacuation

Provides coverage for reasonable evacuation expenses incurred for your transportation to the nearest safe haven if you must leave your trip for a covered political or security event. Evacuation must occur within 7 days of the event.

## Covered Events

This is an abbreviated list of the most common covered events for trip cancellation or interruption. For coverage, an event must be unforeseen at the time of purchase. For a full list of events and coverage details, please refer to the policy.

- Sickness, accidental injury or death
- Traffic accident en route to departure
- Residence or destination is made uninhabitable
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty<sup>3</sup>
- Death or hospitalization of host at destination
- Military, police, or fire personnel being called into emergency service<sup>3</sup>
- Terrorist incident
- Revoked military leave
- Strike of the common carrier
- Inclement weather
- Mechanical breakdown of aircraft
- Bankruptcy of travel supplier<sup>3</sup>
- Involuntary employment termination or lay off
- Mandatory evacuation due to natural disaster or hurricane
- Trip delay of 50% or more
- Pregnancy, provided the pregnancy occurs after your effective date
- Government ordered airport shutdown<sup>3</sup>
- Extension of school year<sup>3</sup>

\*Restrictions, Conditions and Exclusions Apply

## Contact Us

### Customer Service

866-891-6614 | [customerservice@roamright.com](mailto:customerservice@roamright.com)

### Claims

855-762-6252 | [claims@roamright.com](mailto:claims@roamright.com)

Coverage is only available if purchased within 21 days of initial trip deposit and for departures 60 or more days from date of purchase. Insuring the full, prepaid, nonrefundable deposit is required. <sup>1</sup>Coverage available up to a maximum trip cost of \$15,000 per person and \$75,000 total for all insureds. <sup>2</sup>Provided by designated assistance provider identified in your policy. <sup>3</sup>Plan must be purchased within time sensitive period. This provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions Inc., a licensed travel insurance producer\* (CA License #0118111, TX License #1787195). Both the travel insurance producer and the underwriter referenced above may be reached at 1-844-872-4163. Your policy is the contract that specifically and fully describes your coverage. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions. Consumer Disclosures can be found at: <https://partner.roamright.com/disclosures>. Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf> \*Plans are solicited by licensed producers in NY.