

IMPORTANT: THIS IS A PLAN SUMMARY. TO OBTAIN THE FULL PLAN DETAILS AND INSURANCE POLICY PLEASE GO TO [HTTPS://PARTNER.ROAMRIGHT.COM/DESCRIPTION-OF-COVERAGE?AGENCYCODE=ROAM](https://partner.roamright.com/description-of-coverage?agencycode=ROAM) OR



CALL 1-844-827-9995 WITH QUESTIONS.



Travel Protection Plan Summary

This is a general overview of the plan. There are additional definitions, exclusions and limitations that apply to all coverages and services. This document does not serve as a contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. To obtain a copy of the full travel insurance plan details, please call 1-844-827-9995 or visit online at: <https://partner.roamright.com/?agencycode=ROAM>.

Pre-Existing Condition Exclusion Waiver: Available when plan is purchased within 21 days of your initial trip payment, you insure 100% of all travel arrangements that are subject to cancellation penalties or restrictions, you are not disabled from travel at the time of purchase, and the booking for the trip is your first and only booking.

Insurance Benefits

All coverages are per person	Maximum Limit	Description	Notes
Trip Cancellation	Up to 100% of Insured Trip Cost ¹	Insures unused, prepaid Non-Refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip, when You cancel Your Trip prior to departure for a covered Unforeseen reason. ²	
Trip Interruption	Up to 150% of Insured Trip Cost ¹	In the event the trip is cut short for a covered reason, ² this benefit covers the unused, prepaid Non-Refundable Payments or Deposits for Your land or water Travel Arrangements, plus Additional Transportation Costs.	
Excursion Cancellation	50% of the Non-Refundable Insured Trip Cost	In the event you need to cancel your excursion for a covered reason, this benefit covers the unused, prepaid non-refundable payments or deposits for the excursion you purchased.	
Occupancy Upgrade	100% of Trip Cost	Covers the additional costs incurred as the result of a change in the per person occupancy rate for Your Travel Arrangements if Your Traveling Companion's Trip is canceled for a covered Unforeseen reason and You do not cancel Your Trip.	
Trip Delay	\$750	Assists with additional travel expenses incurred during a delay of common carrier for a covered reasons. ² This includes hotel, meals and local transportation.	\$150 per day, after a 8+ hour delay.
Missed Connection	\$750	Provides coverage if you missed your tour departure due to a delay of common carrier or weather condition. ²	Must be delayed by 3+ hours, outward journey only.
Baggage and Personal Effects Loss	\$2,000	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas.	Per Article Limit is \$300 Combined Article Limit is \$600 for valuables
Baggage Delay	\$750	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay, outward journey only \$250 per day
Emergency Accident and Sickness Medical Expense ²	\$50,000	Provides coverage for covered emergency medical expenses ² such as an accidental injury or illness that strikes while on your trip.	No deductible Excess Coverage \$750 emergency dental benefit

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All coverages are per person	Maximum Limit	Description	Notes
Emergency Medical Evacuation and Repatriation of Remains	\$100,000	Offers protection in the event that emergency medical care is needed and an emergency evacuation to a better level of care – or home – is required. Also covers the costs associated with returning remains home in the event of a tragedy.	All evacuation or repatriation of remains arrangements must be made through the emergency travel assistance services listed below.
Accidental Death and Dismemberment	\$25,000	Provides a percentage of maximum limit if a loss occurred as a result of an accidental injury during a trip.	
Political & Security Evacuation	\$25,000	Covers for all 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.	All evacuation arrangements must be made through the travel assistance services listed below.

¹Maximum trip cost is \$35,000

²For a full list of covered reasons and expenses, please refer to your plan details. The Emergency Accident and Medical Expense coverage in this plan is an excess policy to your primary health insurance coverage. In the event of a medical claim during your trip, you will first submit a claim to your primary health insurance provider prior to submitting your claim to Arch RoamRight.

Emergency Travel Assistance Services

Emergency travel assistance services are provided by a designated assistance company. Costs and expenses associated with the services provided by the designated assistance provider inconsistent with the terms of the policy are your responsibility.

Global travel assistance and medical emergency services are available 24/7/365.

CALL TOLL FREE: (within the United States and Canada)

844-811-3213

CALL DIRECT: (from all other locations)

443-798-2059

Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Language Services
- Message Transmittals

Medical Assistance

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Relay of Insurance and Medical Information
- 24-Hour Health Information
- Medication and Vaccine Transfers
- Updates to Family, Employer, and Home Physicians
- Replacement of Corrective Lenses and Medical Devices

Emergency Transportation Arrangements

For coverage, these services must be arranged by designated travel assistance provider.

- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Deceased Remains
- Return of Dependent Children
- Emergency Medical Reunion
- Emergency Political or Security Evacuation

Need to File a Claim?

Visit claims.roamright.com to start a claim and contact the claims department.

*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 #018111, TX License #1787195). Both the travel insurance producer and the underwriter referenced above may be reached at 1-844-827-9995. 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 & HI.