

Pro Plus Plan

Travel Insurance Overview

TripToGo

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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[1]
Cancel for Work Reasons	Up to 100% Trip Cost[1]
Trip Interruption	Up to 150% of Trip Cost[1]
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[2]	Included

Plan Provisions

Max. Trip Cost Per Person	$50,000
Coverage for One Child (under 18)	Included with each insured adult on the plan, up to a maximum $15,000 trip cost
Time Sensitive Period	21 days
Trip Duration	180 days
Free Look Period	14 days

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 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[2] 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)

[1]Coverage available up to a maximum trip cost of $250,000 per order for all insureds. [2]Provided by designated assistance provider identified in your policy.

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 6 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.

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.

Accidental Death and Dismemberment (AD&D)
Reimburses you as a result of an injury caused by an accident occuring during your trip, where you sustain a loss of life, limb or eyesight.

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[3]
- Death or hospitalization of host at destination
- Military, police, or fire personnel being called into emergency service[3]
- Terrorist incident
- Revoked military leave
- Strike of the common carrier
- Inclement weather
- Mechanical breakdown of aircraft
- Bankruptcy of travel supplier[3]
- 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[3]
- Extension of school year[3]

**Restrictions, Conditions and Exclusions Apply*

Contact Us

Customer Service
844-359-0412 | customerservice@roamright.com

Claims
855-762-6252 | claims@roamright.com

[3] 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 #0I18111, 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.

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