Arch RoamRight®

Pro Plus Plan

Travel Insurance Overview

partner.roamright.com

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Why Purchase Travel Insurance?

Travel insurance helps protect you and the 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	100% Trip Cost [2]
Cancel for Work Reasons [1]	100% Trip Cost [2]
Trip Interruption	150% of Trip Cost [2]
Trip Delay (6 Hours or More)	$1,000 ($200/day)
Missed Connection (3 Hours or More)	$500
Baggage Delay (12 Hours or More)	$300
Baggage/Personal Effects	$1,500 ($250 Per Article/$500 Combined)
Emergency Accident and Sickness Medical Expense	$50,000 ($750 Dental, No Deductible)
Emergency Evacuation and Repatriation	$500,000 (Hospital of Choice)
Primary or Excess Medical	Primary
Political and Security Evacuation	$100,000
Accidental Death & Dismemberment - 24 Hour	$10,000
Accidental Death & Dismemberment - Air Only	$25,000

Plan Provisions

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

Non-Insurance Travel Protection Features

Emergency Travel Assistance Services [3]	Included

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

Pre-Existing Medical Conditions

Definition

An illness, disease, or other condition during the 120 day period immediately prior to the Effective Date of Your coverage for which You or Your Traveling Companion [4], Business Partner or Family Member: 1) received or received a recommendation for a test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 120 day period before Your coverage is effective under this policy.

Waiver

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

- Plan purchased within the plan's time sensitive period;
- 100% of all travel arrangements subject to cancellation penalties are insured;
- Insured is not disabled from travel at the time of purchase; and
- The booking for the trip is the first and only booking for this travel period and destination.

Optional Upgrades

Platinum Upgrade

Adds an additional:

- $25,000 in Emergency Accident & Sickness Medical Expense Coverage
- $100,000 in Emergency Evacuation and Repatriation Coverage
- $1,000 in Trip Delay Coverage

Age of Traveler	Upgrade Cost
0-34	$15
35-59	$20
60-69	$25
70-74	$30
75-79	$35
80-84	$55
85+	$70

Baggage Upgrade Price

Delay decreased to 6+ hours, includes business equipment — $25/Person

Rental Car Damage

$50,000 max (No deductible) — $9/Day

Sports and Hazardous Sports Coverage

$1,000 max cancellation / interruption coverage for pre-paid tickets, rentals and lessons; Coverage for Hazardous Sports, such as bungee jumping, hang gliding, parachuting, SCUBA diving. [5] — $30/Person

Coverage can be purchased up to the day before departure. [1] For coverage, plan must be purchased within time sensitive period. [2] $250,000 total aggregate limit on trip cost. [3] Provided by designated assistance provider identified in your policy. [4] Traveling Companion means a person or persons up to 8 persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You. [5] Please refer to the program details for a full list of specific activities.

Pricing

Trip Cost[1]	0-34	35-59	60-69	70-74	75-79	80-84	85+
$0	$20	$26	$37	$67	$81	$138	$177
$1-$250	$30	$40	$54	$86	$106	$160	$215
$251-$500	$33	$47	$64	$99	$123	$184	$247
$501-$1000	$42	$62	$85	$122	$151	$219	$293
$1,001-$1,500	$58	$86	$118	$163	$201	$286	$383
$1,501-$2,000	$77	$115	$156	$210	$257	$361	$479
$2,001-$2,500	$99	$147	$200	$265	$325	$449	$599
$2,501-$3,000	$111	$167	$227	$299	$365	$502	$670
$3,001-$3,500	$128	$194	$261	$341	$417	$572	$761
$3,501-$4,000	$144	$217	$293	$380	$464	$634	$845
$4,001-$4,500	$148	$224	$302	$392	$478	$651	$866
$4,501-$5,000	$196	$300	$407	$525	$647	$869	$1,172
$5,001-$5,500	$222	$340	$460	$592	$730	$978	$1,323
$5,501-$6,000	$247	$380	$515	$662	$817	$1,091	$1,476
$6,001-$6,500	$295	$459	$621	$796	$985	$1,309	$1,781
$6,501-$7,000	$331	$510	$689	$875	$1,078	$1,430	$1,931
$7,001-$8,000	$350	$540	$729	$927	$1,139	$1,511	$2,040
$8,001-$9,000	$384	$592	$800	$1,016	$1,251	$1,654	$2,236
$9,001-$10,000	$407	$632	$852	$1,081	$1,331	$1,758	$2,379
$10,001-$11,000	$557	$671	$955	$1,216	$1,419	$1,766	$2,394
$11,001-$12,000	$629	$706	$1,050	$1,356	$1,601	$1,992	$2,403
$12,001-$13,000	$701	$791	$1,138	$1,492	$1,787	$2,224	$2,641
$13,001-$14,000	$776	$878	$1,241	$1,626	$1,978	$2,462	$2,880
$14,001-$15,000	$854	$966	$1,343	$1,761	$2,174	$2,706	$3,118
$15,001-$16,000	$912	$1,105	$1,508	$1,882	$2,324	$2,892	$3,334
$16,001-$17,000	$972	$1,177	$1,605	$2,003	$2,474	$3,079	$3,548
$17,001-$18,000	$1,030	$1,248	$1,702	$2,125	$2,623	$3,265	$3,763
$18,001-$19,000	$1,088	$1,319	$1,799	$2,247	$2,774	$3,452	$3,978
$19,001-$20,000	$1,148	$1,390	$1,896	$2,367	$2,924	$3,638	$4,193
$20,001-$21,000	$1,206	$1,461	$1,994	$2,489	$3,074	$3,825	$4,408
$21,001-$22,000	$1,265	$1,532	$2,091	$2,611	$3,223	$4,011	$4,623
$22,001-$23,000	$1,324	$1,605	$2,188	$2,731	$3,373	$4,198	$4,838
$23,001-$24,000	$1,383	$1,676	$2,285	$2,853	$3,523	$4,384	$5,053
$24,001-$25,000	$1,441	$1,747	$2,382	$2,975	$3,673	$4,571	$5,269

[1]Coverage available up to a maximum Trip Cost of $250,000 per order.

Pricing applies to any trip up to a maximum of 30 days. Add $9 per person per day for each day over 30.

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://partner.roamright.com/privacy-and-data-protection-policy
*Plans are solicited by licensed producers in NY and HI.

21-06-TRV18

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
- Home or destination is made uninhabitable
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Death or hospitalization of host at destination
- Terrorist attack
- Revoked military leave
- Strike
- Inclement weather
- Bankruptcy of travel supplier
- Job loss or lay off
- Natural disaster at destination
- Mandatory evacuation
- You or your traveling companion's normal pregnancy
- Extension of school year

Contact Us

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Claims

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