



# RoamRight<sup>®</sup>

## Affordable Tours Advantage Travel Protection Plan

### Affordable Tours

Dedicated Customer Service:  
**(844) 289-3449**



### 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 family member 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 <sup>1</sup>
Trip Interruption	100% Trip Cost <sup>1</sup>
Occupancy Upgrade	100% Trip Cost <sup>1</sup>
Trip Delay (6+ hours)	\$1,000 (\$200/day)
Missed Connection (3+ hours, outward journey only)	\$500
Baggage Delay (24+ hours, outward journey only)	\$200
Baggage/Personal Effects	\$1,500 (\$250 Per Article/\$600 Special Limitations Combined)
Emergency Accident and Sickness Medical Expense	\$50,000 (\$750 Dental, No Deductible)
Emergency Medical Evacuation and Repatriation of Remains	\$250,000
Political or Security Evacuation	\$25,000
Frequent Flyer Redeposit	\$250
Primary or Excess Medical	Excess

### Plan Provisions

Pre-Existing Medical Condition Waiver	Included when purchased at or before the final payment
Max Trip Duration	90 days
Free Look Period	10 days

### Travel Assistance 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)	

### 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 at or before the final 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.

### Plan Cost\*

Age	Rate
0-65	7.3%
66-70	9%
71-75	12%
76-79	17.4%
80+	25.4%

\*Plan costs are subject to change.

#### Calculating plan cost

- Multiply full trip cost by rate
- Minimum plan cost \$70
- Maximum trip cost \$20,000

### To Purchase

Contact Affordable Tours  
to purchase your travel protection plan.  
**800-935-2620**

AffordableTours.com

## Advantage

<sup>1</sup> \$20,000 max trip cost. <sup>2</sup> Provided by designated assistance provider identified in your policy. View a full description of coverage online at: <https://affordabletours.archinsurancesolutions.com/description-of-coverage>. 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 1-844-289-3449. 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://www.archinsurancesolutions.com/disclosures>. Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf>. Plans are solicited by licensed producers in NY and HI.

## 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.

### Trip Delay

Trip Delay provides coverage if you are delayed during a trip for more than 6 hours.

### Missed Connection (Outward Journey Only)

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 24 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

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.

### Frequent Flyer Redeposit

Provides reimbursement for fees to redeposit travel awards such as frequent flyer miles or hotel rewards.

*\*Restrictions, Conditions and Exclusions Apply*

## 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
- Primary place of residence or destination is made uninhabitable
- Being hijacked, physically quarantined, subpoenaed, or asked to serve on jury duty
- Terrorist incident
- Strike
- Inclement weather
- Government mandated shutdown due to natural disaster
- Involuntary employment termination or layoff
- Bankruptcy or default
- Pregnancy, provided the pregnancy occurs after your effective date
- Attending the childbirth of a family member
- Trip delay causing you to lose 50% or more of the scheduled trip
- Legal separation or divorce
- Felonious assault
- Revoked military leave
- Death or hospitalization of host

## Contact Info

### Customer Service

(844) 289-3449 | [customerservice@roamright.com](mailto:customerservice@roamright.com)

### Claims

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

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 1-844-289-3449. 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://affordabletours.archinsurancesolutions.com/disclosures>. Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf>. Plans are solicited by licensed producers in NY and HI.

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