

Why Purchase Travel Insurance?

Travel insurance helps protect you and the investment made in 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 – any time you go 100+ miles from home.

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
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Home or destination is made uninhabitable
- Traffic accident en route to departure
- 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

Early Purchase Benefits

If you purchase your Arch RoamRight policy within **21 days** of making your first trip payment, you'll have access to these additional benefits.

Waiver of Pre-Existing Condition Exclusion

Trip cancellation/trip interruption benefits may cover pre-existing conditions.* This applies to medical conditions affecting the insured, their traveling companion (insured or uninsured), or either of their family members (spouse, parent, child, domestic partner, or other family relations, insured or uninsured). You must insure the entire non-refundable cost of your trip, are not disabled from travel at the time Your premium is paid, and this is your first and only booking for this same time period and destination.

Cancel for Work Reasons Coverage

Cancel for Work Reasons is automatically included when purchased within 21 days of making the initial trip deposit. This benefit covers up to 100% of non-refundable trip costs.

Cancel for Any Reason Optional Upgrade

Option to purchase the Cancel for Any Reason upgrade, which covers up to 75% of non-refundable trip costs if you cancel your trip for any reason up to 48 hours prior to departure.

* Pre-Existing Condition means any Injury, Sickness or condition of You, a Traveling Companion or Your and/or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the Sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription. Please refer to the policy for full details, definitions and exclusions.

This brochure 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 endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-866-891-6614, CA License #018111, TX License #1787195. Your policy is the contract that specifically and fully describes your coverage. Certain 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>

The term "Partner," as used in this brochure refers to any unaffiliated third party entity that may offer or disseminate Arch RoamRight travel insurance. The term has no legal meaning whatsoever and Arch RoamRight hereby disclaims any such legal meaning that may be ascribed to it.

RR-PP-201808



Pro Plus Travel Insurance Overview



partner.roamright.com
Agency Code: TravelOptions
Arch RoamRight Phone: 866-891-6614

Coverage Benefits and Limits

Trip Cancellation

Up to 100% of Trip Cost¹

Cancel for Work Reasons

Up to 100% of Trip Cost¹

Trip Interruption

Up to 150% of Trip Cost¹

Trip Delay

\$1,000 (\$200/day), after a 6+ hour delay

Missed Connection

\$500, after a 3+ hour delay

Baggage Delay

\$300, after a 12+ hour delay

Baggage/Personal Effects

\$1,000 (\$250 per article, Combined limit of \$500 for valuables)

Emergency Accident and Sickness Medical Expense

\$50,000, \$750 for Dental, No Deductible

Primary or Excess Medical

Primary

Emergency Evacuation and Repatriation

\$500,000, Evacuation to Hospital of Choice

Political and Security Evacuation

\$100,000

Accidental Death and Dismemberment

\$10,000



Optional Upgrades

Cancel For Any Reason³

0.60 x base plan

Covers up to 75% of Trip Cost, where trip cost does not exceed \$15,000 per person

Baggage Upgrade

\$25/Person

Delay decreased to 6+ hours, includes business and sports equipment

Rental Car Insurance

\$9/day

\$50,000 max; No deductible

Sports and Hazardous Sports Coverage

\$30/person

\$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.⁴

Air Flight Only AD&D

\$9/person

\$50,000

Pricing

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$0	\$17	\$23	\$32	\$60	\$73	\$125	\$160
\$1-\$250	\$27	\$36	\$48	\$77	\$96	\$144	\$195
\$251-\$500	\$29	\$42	\$58	\$89	\$111	\$166	\$224
\$501-\$1000	\$37	\$55	\$76	\$110	\$136	\$198	\$265
\$1,001-\$1,500	\$52	\$77	\$106	\$148	\$182	\$260	\$347
\$1,501-\$2,000	\$69	\$104	\$141	\$190	\$233	\$328	\$435
\$2,001-\$2,500	\$89	\$133	\$181	\$240	\$294	\$407	\$544
\$2,501-\$3,000	\$100	\$151	\$205	\$271	\$331	\$456	\$608
\$3,001-\$3,500	\$115	\$175	\$237	\$309	\$379	\$519	\$691
\$3,501-\$4,000	\$130	\$196	\$265	\$345	\$421	\$576	\$767
\$4,001-\$4,500	\$134	\$203	\$274	\$355	\$434	\$591	\$787
\$4,501-\$5,000	\$178	\$272	\$369	\$477	\$587	\$789	\$1,065
\$5,001-\$5,500	\$201	\$308	\$418	\$538	\$664	\$889	\$1,203
\$5,501-\$6,000	\$224	\$345	\$467	\$601	\$742	\$991	\$1,342
\$6,001-\$6,500	\$268	\$417	\$564	\$724	\$896	\$1,190	\$1,619
\$6,501-\$7,000	\$300	\$463	\$625	\$795	\$980	\$1,299	\$1,755
\$7,001-\$8,000	\$317	\$490	\$662	\$842	\$1,035	\$1,373	\$1,855
\$8,001-\$9,000	\$349	\$538	\$727	\$923	\$1,137	\$1,504	\$2,033
\$9,001-\$10,000	\$369	\$574	\$774	\$982	\$1,209	\$1,598	\$2,163

Pricing above applies to any trip up to a maximum of 30 days. Add \$8 per person per day for each day over 30. Call or obtain a quote online for trip costs that are greater than \$10,000. Coverage available up to a maximum Trip Cost of \$250,000 per order.

Non Insurance Features

Travel Assistance Services²

Included

Pre-Trip Information (e.g. destination profiles)

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

Medical Assistance (e.g. worldwide medical and dental referrals, replacement of medical devices)

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

Provisions

Waiver of Pre-Existing Medical Conditions Exclusion³

Must be purchased within 21 days of initial trip deposit.

14-Day Money-back Guarantee

All Arch RoamRight plans come with a 14-day money-back guarantee, where you can cancel your coverage in writing within 14 days of purchase or prior to your scheduled departure date, whichever comes sooner, provided you have not already filed a claim under the plan. Indiana residents have up to 30 days.

One Child (Under 18) Included

One child (under 18) included with each insured adult on the plan. Upgrades are charged per person, regardless of age.

Customer Service and Claims

Customer Service

866-891-6614
customerservice@roamright.com

Claims

855-762-6252
claims@roamright.com

¹\$250,000 total aggregate limit on trip cost.

²Provided by designated assistance provider.

³For conditions and limitations, please refer to the Early Purchase Benefits section of this brochure.

⁴Please refer to the policy for a full list of specific activities.