

Travel Protection Plan for travelers of Backroads



Travel Protection Plan Highlights

- Several trip cancellation/interruption reasons
- \$100,000 emergency medical evacuation benefit
- 8 hours or more trip delay benefit
- Political and Security Evacuation coverage
- \$50,000 emergency medical expense benefit
- Waiver available for Pre-existing condition exclusion
- \$2,000 baggage & personal effects benefit
- 24 hour emergency travel assistance services¹



Helps Protect You & Your Trip Costs
To Enroll, Contact Backroads

Travel Protection Plan

Insurance Benefits	Coverage Per Person (up to limits below)	Emergency Travel Assistance ¹
Underwritten by Arch Insurance Company		Non insurance services provided by designated assistance company.
Trip Cancellation	100% of insured trip cost ²	Emergency Travel Assistance (e.g. replacement of lost or stolen travel documents, transfer of funds, legal referrals)
Trip Interruption	150% of insured trip cost ²	
Trip Delay (8 hours)	\$750 (\$150/day)	Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)
Missed Connection (3 hours)	\$750	
Baggage and Personal Effects Loss	\$2,000 (\$300 Per Article/\$600 Combined)	Emergency Transportation Services (e.g. emergency medical evacuation, medically necessary repatriation, repatriation of deceased remains)
Baggage Delay	\$750 (\$250 Per Day)	
Emergency Medical Expense	\$50,000 (\$750 Dental)	
Emergency Evacuation / Repatriation	\$100,000	
Political and Security Evacuation	\$25,000	
Accidental Death and Dismemberment	\$25,000	
Emergency Travel Assistance ¹	Included	
<p><i>Pre-Existing Medical Condition Coverage</i></p> <p>A waiver of the pre-existing conditions exclusion is available when criteria is met. See back for details.</p>		



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 1-844-731-7065. 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> *Plan is not available to residents of NY and HI

Maximum trip length allowed is 30 days. View a full description of coverage online at: <https://partner.roamright.com/description-of-coverage?AgencyCode=Backroads>.

¹ Non insurance services are provided by the designated provider listed in the Description of Coverage.

² Maximum trip cost is \$35,000

Protection Plan Costs*

Maximum trip cost is \$35,000.

Trip Cost (use full cost per person)	Age 0-50	51-64	65-74	Age 75+
\$501 - \$35,000	6.90%	8.00%	10.20%	15.40%

*Rates subject to change

Brief Outline of Coverage

Restrictions Apply

Trip Cancellation, Trip Interruptions & Trip Delay

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Trip Delay provides coverage if you are delayed during a trip for more than 8 hours.

Some examples of covered reasons include:

- Your, a Family Member's, or a Traveling Companion's Sickness, accidental injury or death
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Home residence is made uninhabitable by fire, flood or other natural disaster
- Your place of employment is rendered unsuitable for business due to burglary, vandalism, or Natural Disaster and you are required to work as a result
- A documented theft of passports or visas
- Your transfer of employment which requires your principal residence to be relocated
- Traffic accident en route to departure
- Strike or Inclement Weather that causes a complete cessation of services for at least 12 hours on the Common Carrier
- Mechanical breakdown of the aircraft that causes a cancellation or delay for at least 12 consecutive hours
- A government-mandated shutdown of an airport due to a Natural Disaster
- Military, police or fire personnel being called into emergency services to provide relief for a Natural Disaster
- Involuntary employment termination or layoff
- Revocation of previously granted military leave

Missed Connection

Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- any delay of a Common Carrier;
- documented weather condition preventing You from getting to the point of departure for Your Trip;
- quarantine, hijacking, Strike, Natural Disaster, terrorism or riot.

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.

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 and 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 occurring during your trip, where you sustain a loss of life, limb or eyesight.

Waiver of Pre-Existing Condition Exclusion

The pre-existing medical conditions exclusion may be waived if:

- The premium is received within 21 days of your initial trip payment;
- You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions and;
- You are not disabled from travel at the time premium is;

A pre-existing condition means an illness, disease or other condition during the 60-day period immediately prior to the effective date of your coverage for which you or your traveling companion, business partner or family member booked to travel with you:

- Received or received a recommendation for a test, examination or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or
- 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 60-day period before coverage is effective under this plan.

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