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

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>Benefits</th>
<th>Rate</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation</td>
<td>100% Trip Cost</td>
<td>$100,000</td>
<td></td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>150% Trip Cost</td>
<td>$25,000</td>
<td></td>
</tr>
<tr>
<td>Occupancy Upgrade</td>
<td>100% Trip Cost</td>
<td>$25,000</td>
<td></td>
</tr>
<tr>
<td>Trip Delay (8+ hours)</td>
<td>$750 ($150/day)</td>
<td>$750</td>
<td></td>
</tr>
<tr>
<td>Missed Connection (3+ hours</td>
<td>outward journey only)</td>
<td></td>
<td>$750</td>
</tr>
<tr>
<td>Baggage Delay (12+ hours</td>
<td>outward journey only)</td>
<td></td>
<td>$750</td>
</tr>
<tr>
<td>Baggage/Personal Effects</td>
<td>$2,000 ($300 Per Article/$600 combined limit for valuables)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Accident and Sickness Medical Expense 2</td>
<td>$50,000 ($750 Dental, No Deductible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Medical Evacuation and Repatriation</td>
<td>$100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Death and Dismemberment - 24 hours</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political and Security Evacuation</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Plan Provisions

- Pre-Existing Medical Condition Waiver: Included when purchased within 21 days of initial trip payment
- Max Trip Duration: 30 days
- Free Look Period: 14 days

Travel Assistance Features

- Emergency Travel Assistance Services 1: Included
  - Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)
  - Emergency 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 $35,000 max trip cost. 2 The Emergency Accident and Medical Expense coverage in this plan is an excess policy to your primary health insurance coverage. In the event of a medical claim during your trip, you will first submit a claim to your primary health insurance provider prior to submitting your claim to Arch RoamRight. 3 Provided by designated assistance provider identified in your policy. View a full description of coverage online at https://partner.roamright.com/description-of-coverage.

Pre-Existing Medical Conditions

Definition
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: (1) 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 (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 Prescribed Medication throughout the 60 day period before Your coverage is effective under this policy. (3) Change in Prescribed Medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is: (a) between a brand name and a generic medication with comparable dosage; or (b) an adjustment to insulin or anti-coagulant dosage.

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.

Plan Cost*

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
<th>Calculating plan cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50</td>
<td>7.25%</td>
<td>Multiply full trip cost by rate</td>
</tr>
<tr>
<td>51-64</td>
<td>9.75%</td>
<td>Maximum trip cost $35,000</td>
</tr>
<tr>
<td>65-74</td>
<td>12.60%</td>
<td></td>
</tr>
<tr>
<td>75+</td>
<td>17.75%</td>
<td></td>
</tr>
</tbody>
</table>

*Plan costs as of 1/1/23 and are subject to change.

To Purchase

Contact Backroads
to purchase your travel protection plan.
800-462-2848

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 1-844-731-7065. 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. Privacy policy can be found at: https://partner.roamright.com/privacy-and-data-protection-policy. Plans are solicited by licensed producers in NY & HI.
**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
- Terrorist incident
- Strike
- Inclement weather
- Mechanical breakdown
- Involuntary employment termination
- Transfer of employment
- Place of employment rendered unsuitable for business
- Theft of passport or visa
- Revoked military leave
- Natural disaster call to service