

# Backroads

## Quick Reference Guide

<https://partner.roamright.com/?AgencyCode=Backroads>

FOR ADVISOR USE ONLY



**BACKROADS**  
LIVE YOUR ADVENTURE | GO ACTIVE.

Schedule of Benefits	Coverage Per Person (Up To Limits Below)
Trip Cancellation	100% of Insured Trip Cost <sup>1</sup>
Trip Interruption	150% of Insured Trip Cost <sup>1</sup>
Occupancy Upgrade	100% of Insured Trip Cost <sup>1</sup>
Missed Connection (3 Hours or more, outward journey only)	\$750
Trip Delay (8 Hours or more)	\$750 (\$150/day)
Accidental Death & Dismemberment - 24 hours	\$25,000
Emergency Accident and Sickness Medical Expense	\$50,000 (\$750 Dental)/Excess
Emergency Medical Evacuation & Repatriation of Remains	\$100,000
Political or Security Evacuation	\$25,000
Baggage and Personal Effects Loss	\$2,000 (\$300 Per Article/\$600 special limitations combined maximum)
Baggage Delay (12 Hours or more, outward journey only)	\$750 (\$250/day)

### Emergency Travel Assistance (included) <sup>2</sup>

Emergency Travel Assistance e.g. replacement of lost or stolen 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

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

<sup>1</sup>Maximum trip cost is \$35,000.

<sup>2</sup>Emergency Travel Assistance services are provided by the designated provider listed in the Description of Coverage.

## Trip Cancellation & Trip Interruption Covered Events

- Your, a family member's, traveling companion's, or business partner's sickness, accidental injury or death
- Being hijacked, physically quarantined, subpoenaed, or required to serve on jury duty
- Primary place of residence or destination 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
- Terrorist incident occurs within 30 days of departure date
- Your transfer of employment of 250 miles or more by the employer 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
- 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
- You or your traveling companion are the victim of a felonious assault within 10 days of departure date
- Documented theft of your passports or visas
- Government-mandated shutdown of an airport or air traffic control center due to natural disaster
- Cancellation of your trip if your arrival on the trip is delayed and causes you to lose 50% or more of the scheduled trip
- Primary or secondary school that your or your traveling companion's dependant child(ren) attends continues classes beyond the predefined school year
- You or your traveling companion's pregnancy, provided the pregnancy occurs after your effective date for trip cancellation, as verified by medical records.

## Waiver Of Pre-Existing Condition Exclusion

The pre-existing medical conditions exclusion may be waived if the following criteria are met:

- 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;
- You are not disabled from travel at the time premium is paid.

\*Please refer to the policy for definition of Pre-Existing Medical Condition and related terms.

## To File A Claim Online

- Please visit [roamrightclaims.com](https://roamrightclaims.com)
- Click on "Start Your Claim" and choose the appropriate claim form
- Upload supporting document(s) and click "Submit"
- The claims department will follow-up for any additional documentation if necessary

New York Residents Only. Due to licensing requirements NY Residents must quote and purchase their policy directly with Arch RoamRight. Portal link for NY quotes & enrollments <https://partner.roamright.com/description-of-coverage?AgencyCode=Backroads>

## Travel Insurance Provisions

- 14 Day free look (non-refundable after 14 days)
- Purchase up to 15 days prior to the scheduled departure date
- Travel insurance must be paid in full at the time of purchase
- Policies for NY residents must be purchased directly with Arch RoamRight
- Effective date of the policy is 12:01 a.m. The day after purchase

## Contact Us

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Email: [customerservice@roamright.com](mailto:customerservice@roamright.com)

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This is a general overview of your plan. There are additional definitions, exclusions and limitations that apply to all coverages and services. This document does not serve as a contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. Please refer to your state specific plan details for complete terms, conditions, and exclusions. Plans are solicited by licensed producers in NY.

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 1-844-731-7065. 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://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf>. Plans are solicited by licensed producers in NY.