

# Pro Plan

## Travel Insurance Overview



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### Why Purchase Travel Insurance?

Travel insurance helps protect you and the prepaid, non-refundable, unused 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 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.

### Coverage Benefits and Limits

Trip Cancellation	Up to 100% Trip Cost (\$15,000 max per person)
Trip Interruption	Up to 100% of Trip Cost
Trip Delay (6+ hours)	\$600 (\$150/day)
Missed Connection (3+ hours)	\$250
Baggage Delay (12+ hours)	\$300
Baggage/Personal Effects	\$750 (\$250 Per Article)
Emergency Accident & Sickness Medical Expense	\$25,000 (\$750 Dental, No Deductible)
Emergency Evacuation and Repatriation	\$250,000 (Hospital of Choice)
Primary or Excess Emergency Medical	Primary
Political and Security Evacuation	\$50,000

### Plan Provisions

Coverage for One Child (under 18)	Included with each insured adult on the plan, up to a maximum \$10,000 trip cost
Time Sensitive Period	14 days
Trip Duration	90 days
Free Look Period	14 days

### 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 within 14 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.

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

### Optional Upgrades\*

Baggage Upgrade	\$25/Person
Delay decreased to 6+ hours, includes business equipment	
Rental Car Damage	\$9/Day
\$50,000 max (No deductible)	
Sports and Equipment Rental Coverage	\$30/Person
Sports Coverage - \$1,000	
Sports/Business equipment rental - \$1,000	
Hazardous Sports - included (medical expense)	

### Travel Assistance Protection Features

Emergency Travel Assistance Services <sup>1</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 necessart repatriation, repatriation of deceased remains)

\*All prices & costs represented above are subject to change. <sup>1</sup>Provided by designated assistance provider identified in your policy.

## Pricing\*

Trip Cost*	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$33	\$38	\$40	\$53	\$87	\$114	\$179	\$248
\$251-\$500	\$36	\$43	\$45	\$63	\$100	\$133	\$205	\$284
\$501-\$1000	\$46	\$58	\$61	\$83	\$124	\$162	\$246	\$336
\$1,001-\$1,500	\$63	\$80	\$84	\$115	\$166	\$216	\$321	\$440
\$1,501-\$2,000	\$84	\$107	\$113	\$152	\$213	\$277	\$404	\$550
\$2,001-\$2,500	\$108	\$137	\$143	\$195	\$268	\$349	\$503	\$687
\$2,501-\$3,000	\$122	\$156	\$163	\$222	\$303	\$393	\$563	\$768
\$3,001-\$3,500	\$140	\$180	\$189	\$255	\$345	\$449	\$641	\$873
\$3,501-\$4,000	\$158	\$202	\$212	\$286	\$384	\$498	\$711	\$970
\$4,001-\$4,500	\$179	\$227	\$238	\$320	\$428	\$554	\$788	\$1,076
\$4,501-\$5,000	\$215	\$280	\$293	\$397	\$531	\$695	\$973	\$1,345
\$5,001-\$5,500	\$242	\$315	\$331	\$449	\$599	\$785	\$1,096	\$1,519
\$5,501-\$6,000	\$271	\$353	\$371	\$502	\$669	\$878	\$1,221	\$1,694
\$6,001-\$6,500	\$323	\$427	\$448	\$606	\$805	\$1,059	\$1,466	\$2,043
\$6,501-\$7,000	\$362	\$474	\$497	\$672	\$885	\$1,159	\$1,602	\$2,215
\$7,001-\$8,000	\$382	\$503	\$527	\$711	\$938	\$1,224	\$1,693	\$2,340
\$8,001-\$9,000	\$420	\$551	\$578	\$781	\$1,027	\$1,345	\$1,853	\$2,566
\$9,001-\$10,000	\$445	\$587	\$615	\$831	\$1,093	\$1,430	\$1,969	\$2,729
\$10,001-\$11,000	\$608	\$624	\$654	\$931	\$1,230	\$1,526	\$1,978	\$2,746
\$11,001-\$12,000	\$637	\$657	\$689	\$1,024	\$1,372	\$1,720	\$2,231	\$2,757
\$12,001-\$13,000	\$714	\$736	\$772	\$1,110	\$1,509	\$1,921	\$2,491	\$3,031
\$13,001-\$14,000	\$791	\$816	\$856	\$1,210	\$1,645	\$2,125	\$2,758	\$3,304
\$14,001-\$15,000	\$871	\$898	\$942	\$1,309	\$1,780	\$2,337	\$3,031	\$3,577

\*All prices & costs represented above are subject to change.

Pricing applies to any trip up to a maximum of 30 days. Add \$8 per person per day for each day over 30.

<sup>1</sup>Traveling Companion means a person or persons up to 8 persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

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 1-844-872-4163. 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 and HI.

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## 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
- Death or hospitalization of host at destination
- Terrorist attack
- Revoked military leave
- Strike
- Inclement weather
- Bankruptcy of travel supplier
- Involuntary job loss or lay off
- Natural disaster at destination
- Mandatory evacuation
- You or your traveling companion's<sup>1</sup> normal pregnancy
- Extension of school year

## Contact Us

### Customer Service

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