

What is travel insurance?

Travel insurance helps protect you and the investment made in your vacation. Because whether you are at home or on vacation, life happens – and that can affect your travel plans.

- You or an immediate family member may become ill and you have to cancel.
- 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 medical attention – from physi-cians who don't speak English.

A good travel insurance plan provides coverage for all of these situations and more.



I have never purchased trip insurance before... [they] made the claims process painless and easy... We will definitely recommend you to everyone.

-Michelle, trustpilot.com

14-Day Money-back Guarantee

All 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 and this benefit is not available to residents of New York or Washington.

Exclusions and Limitations

Benefits are not payable for any loss due to, arising or resulting from:

1. a Pre-Existing Condition, as defined in the policy. This Pre-Existing Condition exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;

Waiver of the Pre-Existing Condition Exclusion

- a) The exclusion for Pre-Existing Condition will be waived provided:
 - b) Your payment for this is received on or before your final trip payment; and
 - c) You insure all of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and
2. You or the individual with the Pre-Existing Condition are not disabled from travel at the time You make Your payment for this policy.
 3. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
 4. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
 5. participating in maneuvers or training exercises of an armed service or police force of any country;
 6. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
 7. participating as a professional in a stunt, athletic or sporting event or competition;
 8. participating in skydiving or parachuting, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race or speed contests, scuba diving if the depth exceeds 130 feet or if You are not PADI or NAUI certified to dive and a dive master is not present during the dive, spelunking or bodily contact sports;
 9. piloting or learning to pilot or acting as a member of the crew of any aircraft;
 10. being Intoxicated or under the influence of any controlled substance unless taken as administered or prescribed by a Physician;
 11. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
 12. normal pregnancy (except Complications of Pregnancy) and/or resulting childbirth or voluntarily induced abortion;
 13. a loss or damage caused by detention, confiscation or destruction by customs official;
 14. any non-emergent treatment or surgery, routine physical examinations, hearing aids, eye glasses, contacts or any Elective Treatment and Procedures;
 15. any loss occurring during a Trip booked or taken for the purpose or intent of securing medical treatment;
 16. a mental, or nervous or psychological disorder, unless Hospitalized for that condition while the policy is in effect for You;
 17. a loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the policy is not in effect for You.

Travel Insurance For Your Vacation



To purchase online, visit
<https://afcvacations.archinsurancesolutions.com>

For customer service, call
844-812-2600

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, 1-877-722-1959, CA License #0118111, TX Lic. #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://afcvacations.archinsurancesolutions.com/disclosures>

Coverage Benefits and Limits

Benefits	Benefit Limit
Part A - Travel Arrangement Protection	
Trip Cancellation	Up to 100% of Trip Cost Paid
Trip Interruption	Up to 150% Trip Cost
Occupancy Upgrade	Up to 100% of Trip Cost Paid
Itinerary Change	\$250
Missed Connection	\$750, after a 3+ hour delay
Trip Delay	\$750 (\$150/day), after a 5+ hour delay
Part B - Travel Insurance Benefits	
Emergency Accident and Sickness Medical Expense	\$50,000
Dental	\$750
Emergency Evacuation and Repatriation	\$100,000
Coverage For Your Belongings and Property of Others	
Baggage/Personal Effects	\$1,000
Per Item	\$300
Special Limitations Combined Maximum	\$600
Baggage Delay	\$250, after a 12+ hour delay
Travel, Business, and Concierge Assistance Services	Included
Provisions	
14-Day Money-back Guarantee	Included
Pre-Existing Medical Conditions Waiver*	Lookback period is 120 days

Travel Assistance Services

Global travel assistance, medical emergency, and concierge services are available 24/7/365, provided by the designated provider listed in your policy.

CALL TOLL FREE:
(within the United States and Canada)
1-866-443-6971

CALL COLLECT:
(from all other locations)
443-279-7335

Medical Assistance Services include:

- Medical Monitoring
- Medical, Dental, Ophthalmic, and Pharmacy Referrals
- Deposits, Advances and Guarantees
- Dispatch of Medicine, Eye Glasses, Dental Prosthetics
- Emergency Medical Transportation (Evacuation/Repatriation)
- Medically Supervised Repatriation
- Repatriation of Remains

Pre-trip services include information for:

- Required Vaccinations
- Health Risks
- Travel Restrictions
- Weather Conditions (for worldwide destinations)

Travel assistance services include:

- Translation and Interpreters
- Emergency Cash Advance Assistance
- Replacement of Lost Traveling Documents Assistance
- Emergency Message Forwarding
- Lost Luggage Assistance
- Legal Referral
- Natural Disaster Evacuation Services

Concierge services include:

- City Profiles
- Event Ticketing
- Flowers and Gift Baskets
- Hotel Accommodations
- Meet and Greet Services
- Pre-trip Assistance
- Restaurant Reviews and Reservations
- Rental Car Reservations
- Airline Reservations

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 plan's Description of Coverage.

- 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
- Theft of passports
- Terrorist attack
- Revoked military leave
- Strike
- Inclement Weather
- Bankruptcy of travel supplier
- Job loss or lay off

Contact Us

Customer Service:
844-812-2600

Claims:
877-722-1959

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