

Worldwide Travel Protection for Cruise Planners



Travel insurance and assistance built on over 20 years of experience.

Vacations can take months to plan and only hours to ruin if you have to cancel your trip or get sick while traveling. Protect your travel investment with Worldwide Travel Protection from Access America. Worldwide Travel Protection offers benefits like trip cancellation and interruption, emergency medical and dental coverage and a 24-hour assistance hotline so help is always just a phone call away. Our included BizPack trip cancellation and interruption coverage makes this plan even more attractive when travelers have to cancel or interrupt their leisure trips for business reasons.

WORLDWIDE TRAVEL PROTECTION ADVANTAGES:

- Coverage if you have to cancel or interrupt a trip for a variety of reasons.
- Coverage for medical and dental emergencies and emergency medical transportation.
- Coverage for lost, damaged, stolen or delayed baggage.
- Included BizPack coverage if you are required to work.
- Concierge service and 24-hour hotline assistance.
- Coverage for existing medical conditions when plan is purchased on or before final trip payment.
- Optional Cancel Anytime coverage lets you enjoy extra flexibility and peace of mind that you can cancel your trip for virtually any reason.*

*See Certificate of Insurance/Policy for specific limitations.

Benefits [†]	Coverage Limit
Trip Cancellation	Up to Amount Purchased ①
Trip Interruption	Up to 150% of Amount Purchased ②
BizPack Coverage	Included
Emergency Medical/Dental Coverage	\$50,000
Emergency Medical Transportation	\$1,000,000
Baggage Loss/Damage	\$2,500
Baggage Delay	\$200
Travel Delay	\$1,000
Missed Connection	\$500
24-Hour Hotline Assistance	Included
Concierge	Included
www.yourdeluxetrip.com	Included

[†] Benefits are per person. All insureds must purchase the same plan in order to be on one policy.

① Maximum coverage available is \$20,000.

② Maximum coverage available is \$30,000.

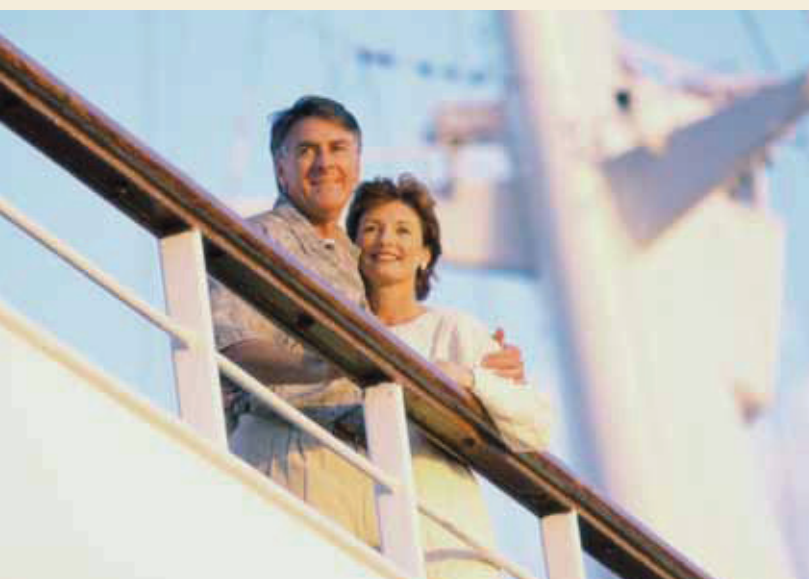
Pricing

Trip Cost Per Person (\$0-20,000)	up to age 17	age 18-59	age 60-70	age 71-75	age 76+
Worldwide Travel Protection	5.00%	6.25%	7.00%	11.00%	12.00%
w/ Cancel Anytime Protection	7.25%	9.06%	10.15%	15.95%	17.40%

A non-refundable \$6 processing fee will be charged on all Worldwide Travel Protection policies. *Prices subject to change.*





Access America will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.





This is a brief description of the insurance and assistance benefits provided by this plan. Exclusions, conditions and limitations may apply. A complete description of coverage can be found in the Certificate of Insurance/Policy.

Trip Cost Protection


Trip Cancellation Coverage.  Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.


Trip Interruption Coverage.  Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason.

Travel Delay.  Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a departure delay of six or more hours.

Missed Connection.  Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise, even if you miss your cruise due to the cancellation or delay of your scheduled flight.


Medical Protection

Emergency Medical and Dental.  **No deductibles.** This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation. Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA only )

Baggage Protection

Baggage Loss/Damage.  Provides benefits for loss, damage or theft of baggage and personal effects.

Baggage Delay.  Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

Assistance Services

Luggage Locator. Now, whenever you lose your luggage, one call to Access America puts our team into action to find it.

Concierge. Let our experts select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

24-Hour Hotline Help. Help is just a phone call away with Access America travel protection. A staff of multilingual problem solvers is available to help you solve a medical, legal or travel related emergency.

International Destinations Website. “Insider” travel information, from local etiquette and customs to currency converters, attractions, information on hospitals and other necessities at www.yourdeluxetrip.com.

Special Features of Worldwide Travel Protection


BizPack. With Worldwide Travel Protection, clients who have to cancel or interrupt their trip due to business reasons are covered for their loss when they purchase this coverage. Covered reasons are: required to work, business/company merger, and business unsuitable due to fire, natural disaster or burglary.

Optional Cancel Anytime. For an additional percentage of the base plan cost, enjoy extra flexibility and peace of mind that you can cancel your trip for virtually any reason* that your plan does not already cover and receive 80% of your non-refundable trip cost back in cash. Cancel Anytime coverage must cover the full cost of all non-refundable trip arrangements and must be purchased on or before the final trip payment date. Total non-refundable trip cost must be \$20,000 per person or less. *See Certificate of Insurance/Policy for specific limitations.

Existing Medical Conditions Coverage & Exclusion

Your plan may provide Existing medical conditions coverage if you, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for an existing medical condition is excluded unless: 1.) You purchased your plan on or before making your final trip payment; 2.) You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; and 4.) The total cost of your trip is \$20,000 per person or less. All other contract terms and conditions apply.

Supplier Financial Default Coverage. Supplier financial default coverage covers situations where a carrier, cruise line, tour operator or other travel entity goes into financial default. Supplier financial default coverage is provided when: 1.) You purchase your insurance within 14 days of initial trip payment or deposit; 2.) The financial default occurs more than seven days after the plan's effective date; and 3.) You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) that Access America currently lists as a covered supplier. This list can be found at www.accessamerica.com.

 **Insurance coverage is underwritten by BCS Insurance Company, rated “A-“ (Excellent) by A.M. Best Co., under BCS Form No. 52.201 or 52.401, or Jefferson Insurance Company, rated “A” (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C-XX-01 or 101-P-XX-01, depending on the insured's state. World Access Service Corp., a company of Mondial Assistance, is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between World Access Service Corp. and Jefferson Insurance Company.**

General Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; intentional self-harm, suicide or attempted suicide*; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest*; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination*; natural disasters; epidemic or pandemic*; air, water or other pollution or threat of pollutant release*; unlawful acts*; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts*; and government prohibition or regulations*.

*Applies to the optional Cancel Anytime trip cancellation/interruption benefits.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the Insured's purchase of travel tickets.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as WASC Insurance Agency. CA License # is 0B01400.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

Plan may not be available in all jurisdictions.