



RoamRight®

Grand American Tours Travel Protection Plan

Contact Grand American Tours
to purchase your travel protection plan.
1-800-423-0247



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

Trip Cancellation	100% Trip Cost ¹
Trip Interruption	150% Trip Cost ¹
Occupancy Upgrade	100% Trip Cost ¹
Trip Delay (5 Hours or More)	\$750 (\$300 per day)
Missed Connection (3 Hours or More, Outward Journey Only)	\$750
Baggage Delay (12 Hours or More, Outward Journey Only)	\$250
Baggage/Personal Effects	\$1,000 (\$300 Per Article/\$600 Combined)
Emergency Accident and Sickness Medical Expense	\$50,000 (\$750 Dental, No Deductible)
Emergency Medical Evacuation and Repatriation	\$250,000
Political/Security Evacuation	\$25,000
Accidental Death and Dismemberment - 24 Hours	\$25,000

Plan Provisions

Pre-Existing Medical Condition Waiver	Included when purchased within 21 days of initial trip payment
Max Trip Duration	180 days
Free Look Period	15 days

Travel Assistance Features

Emergency Travel Assistance Services ²	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 necessary repatriation, repatriation of deceased remains)	

Pre-Existing Medical Conditions

Definition

An illness, disease, or other condition during the 120 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; 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 the required prescription throughout the 120 day period before Your coverage is effective under this policy.

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.

Dedicated Arch RoamRight Customer
Service For Claims:
(855)-919-1115



¹ \$20,000 max trip cost. ² Provided by designated assistance provider identified in your policy. View a full description of coverage online at: <https://grandamerican.archinsurancesolutions.com/description-of-coverage>. 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 1-855-919-1115. 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://grandamerican.archinsurancesolutions.com/disclosures>. Privacy policy can be found at: <https://grandamerican.archinsurancesolutions.com/privacy-and-data-protection-policy>. Plans are solicited by licensed producers in NY & HI

Brief Outline of Coverage*

Trip Cancellation & Trip Interruption

Trip Cancellation and Trip Interruption provide reimbursement for unused, non-refundable prepaid trip costs. Trip Interruption also provides reimbursement for additional transportation costs.

Occupancy Upgrade

Provides reimbursement for additional cost when there is a change in the per person occupancy rate if your traveling companion needs to cancel their trip.

Trip Delay

Trip Delay provides coverage if you are delayed during a trip for more than 5 hours.

Missed Connection (Outward Journey Only)

Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours.

Baggage and Personal Effects

Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

Baggage Delay (Outward Journey Only)

Provides coverage for the emergency purchase of essential items if your Baggage is delayed 12 hours or more from Your time of arrival at a destination other than your return destination.

Emergency Medical Expense

Provides coverage for the necessary medical and surgical cost if you become sick or accidentally injured while on a trip.

Emergency Medical Evacuation and Repatriation

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

Accidental Death and Dismemberment (AD&D)

Reimburses you as a result of an injury caused by an accident occurring during your trip, where you sustain a loss of life, limb or eyesight.

Political and Security Evacuation

Provides coverage for reasonable evacuation expenses incurred for your transportation to the nearest safe haven if you must leave your trip for a covered political or security event. Evacuation must occur within 7 days of the event.

*Restrictions, Conditions and Exclusions Apply

Plan Cost**

Trip Cost	Plan Cost
\$1 - \$500	\$67
\$501 - \$1,000	\$115
\$1,001 - \$1,500	\$156
\$1,501 - \$2,000	\$219
\$2,001 - \$2,500	\$281
\$2,501 - \$3,000	\$344
\$3,001 - \$3,500	\$413
\$3,501 - \$4,000	\$484
\$4,001 - \$4,500	\$553
\$4,501 - \$5,000	\$618
\$5,001 - \$5,500	\$683
\$5,501 - \$6,000	\$748
\$6,001 - \$7,000	\$845
\$7,001 - \$8,000	\$1,013
\$8,001 - \$9,000	\$1,148
\$9,001 - \$10,000	\$1,283
\$10,001 - \$20,000	13.5% of trip cost

**Plan costs as of 5/1/23 and are subject to change. Maximum age of 80, at the time of purchase.

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
- Place of employment rendered unsuitable for business
- Theft of passport or visa
- Revoked military leave
- Natural disaster call to service

Contact Info

Customer Service

855-919-1115 | customerservice@roamright.com

Claims

855-762-6252 | claims@roamright.com

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 1-855-919-1115. 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://grandamerican.archinsurancesolutions.com/disclosures>. Privacy policy can be found at: <https://grandamerican.archinsurancesolutions.com/privacy-and-data-protection-policy>. Plans are solicited by licensed producers in NY & HI

23-04-TRV03



IMPORTANT: THIS IS A PLAN SUMMARY. TO OBTAIN THE FULL PLAN DETAILS AND INSURANCE POLICY PLEASE GO TO:



<https://grandamerican.archinsurancesolutions.com/description-of-coverage> OR CALL 1-855-919-1115

Travel Protection Plan Summary



This is a general overview of the policy. 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. To obtain a copy of the full travel insurance plan details, please call 1-855-919-1115 or visit online at: <https://grandamerican.archinsurancesolutions.com/description-of-coverage>.

Pre-Existing Condition Exclusion Waiver: Available when plan is purchased within 21 days of your initial trip payment, you insure 100% of all travel arrangements that are subject to cancellation penalties or restrictions, you are not disabled from travel at the time of purchase, and the booking is your first and only booking for this travel period and destination.

Insurance Benefits

All coverages are per person	Maximum Limit	Description	Notes
Trip Cancellation	100% of Trip Cost	Protects unused non-refundable prepaid Payments or Deposits for the Travel Arrangements You purchased for Your Trip, when You cancel Your Trip prior to departure for a covered Unforeseen reason.*	Maximum Trip cost is \$20,000.
Trip Interruption	150% of Trip Cost	In the event the trip is cut short for a covered reason*, this benefit covers the unused, prepaid non-refundable Payments or Deposits for Your land or water Travel Arrangements, plus Additional Transportation Cost.	Maximum Trip cost is \$20,000.
Occupancy Upgrade	100% of Trip Cost	Covers the additional costs incurred as the result of a change in the per person occupancy rate for Your Travel Arrangements if Your Traveling Companion's Trip is canceled for a covered Unforeseen reason and You do not cancel Your Trip.	
Trip Delay	\$750	Assists with additional travel expenses incurred during a 5+ hour delay of common carrier for a covered reasons*. This includes hotel, meals and local transportation.	
Missed Connection	\$750	Provides coverage if you missed your tour departure due to a delay of Common Carrier or weather condition.*	Must be delayed by 3+ hours, outward journey only
Baggage and Personal Effects Loss	\$1,000	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas.	Per Article Limit is \$300 Combined Article Limit is \$600
Baggage Delay	\$250	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay, outward journey only

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Emergency Accident and Sickness Medical Expense	\$50,000	Provides coverage for covered emergency medical expenses* such as an accidental injury or illness that occurs while on your trip.	Primary coverage No deductible \$750 dental sublimit
Emergency Evacuation and Repatriation of Remains	\$250,000	Offers protection in the event that emergency medical care is needed and an emergency evacuation to a better level of care – or home – is required. Also covers the costs associated with returning remains home in the event of a tragedy.	All evacuation or repatriation of remains arrangements must be made through the travel assistance services listed below.
Accidental Death and Dismemberment – Air Only – 24 hours	\$25,000	Provides a percentage of a maximum limit if an accidental injury occurred as a result of riding as a passenger on a regularly scheduled airline or charter during a trip.	
Political & Security Evacuation	\$25,000	Covers for all reasonable evacuation expenses incurred for Your transportation to the nearest safe haven, if You must leave Your Trip for a covered Political or Security Event.	All evacuation arrangements must be made through the travel assistance services listed below.

*For a full list of covered reasons, refer to plan details.

Emergency Travel Assistance Services

Services are provided by a designated assistance company. Costs and expenses associated with the services provided by the designated assistance provider are your responsibility, unless stated otherwise.

Global travel assistance and medical emergency services are available 24/7/365.

CALL TOLL FREE: (within the United States and Canada) 844-359-0417

CALL DIRECT: (from all other locations) 443-275-6001

Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Language Services
- Message Transmittals

Medical Assistance

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Relay of Insurance and Medical Information
- 24-Hour Health Information
- Medication and Vaccine Transfers
- Updates to Family, Employer, and Home Physicians
- Replacement of Corrective Lenses and Medical Devices

Emergency Transportation Arrangements

- For coverage, these services must be arranged by designated travel assistance provider.
- Emergency Medical Evacuation
 - Medically Necessary Repatriation
 - Repatriation of Deceased Remains
 - Return of Dependent Children
 - Emergency Medical Reunion
 - Emergency Political or Security Evacuation

Need to File a Claim?

Visit <https://claims.archinsurancesolutions.com/> to start an online claim and contact the Arch Insurance Solutions claims department.

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