## Travel Protection Plan for travelers of

# **Grand American Tours**



## **Protection Plan Highlights**

- · Primary Coverage
- Several trip cancellation/interruption reasons
- \$250,000 emergency medical evacuation benefit
- 5 hours or more trip delay benefit

- Pre-existing condition exclusion waiver
- \$1,000 baggage & personal effects benefit
- \$25,000 political & security evacuation benefit
- 24 hour emergency travel assistance\*\*







# Protect You & Your Trip Investment To Enroll, Contact Grand American Tours

### **Travel Protection Base Plan Benefits**

Underwritten by Arch Insurance Company

Benefits	Coverage Per Person (up to limits below)		
Trip Cancellation	100% of insured trip cost		
Trip Interruption	150% of insured trip cost		
Trip Delay (5 hours)	\$750		
Missed Cruise Connection (3 hours)	\$750		
Baggage / Baggage Delay (12 hours	\$1,000 / \$250		
Emergency Medical Expense	\$50,000		
Emergency Evacuation / Repatriation	on \$250,000		
24 Hour Accidental Death & Dismembermer	\$25,000		
Political & Security Evacuation	\$25,000		
Emergency Travel Assistance*	Included		

### **Emergency Travel Assistance\*\***

- · Medical Assistance, Consulting & Monitoring
- Emergency Medical Payments
- · Prescription Assistance
- 24 Hour Legal Assistance
- · Emergency Cash Transfer
- Travel Document & Ticket Replacement
- Information Services for Destination
- Emergency Travel Arrangements

# Pre-Existing Medical Condition Waiver

Available if plan is purchased within 21 days of initial trip deposit.

<sup>†</sup>Other conditions apply

View a full description of coverage online at: https://grandamerican.archinsurancesolutions.com/description-of-coverage

Maximum trip length allowed is 180 days. 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 endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-855-919-1115, CA License #0I18111, TX License #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://grandamerican.archinsurancesolutions.com/disclosures



<sup>\*</sup>Travel Assistance & Concierge Services are provided by the designated provider listed in the Description of Coverage.

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## **Protection Plan Costs\***

Trip Cost (use full cost per person)	Base Plan Rate	Trip Cost (use full cost per person)	Base Plan Rate
\$0 - \$500	\$54	\$4,001 - \$4,500	\$465
\$501 - \$1,000	\$95	\$4,501 - \$5,000	\$527
\$1,001 - \$1,500	\$138	\$5,001 - \$6,000	\$611
\$1,501 - \$2,000	\$186	\$6,001 - \$7,000	\$731
\$2,001 - \$2,500	\$236	\$7,001 - \$8,000	\$849
\$2,501 - \$3,000	\$288	\$8,001 - \$9,000	\$961
\$3,001 - \$3,500	\$348	\$9,001 - \$10,000	\$1,074
\$3,501 - \$4,000	\$411	Contact Grand American To	ours for trip costs up to \$20,000

## **Brief Outline of Coverage**

Restrictions Apply

### **Trip Cancellation, Trip Interruptions & Trip Delay**

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Trip Delay provides coverage if you are delayed during a trip for more than 8 hours.

Some examples of covered reasons include:

- Your, a Family Member's, or a Traveling Companion's 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
- · Death or hospitalization of host at destination
- Terrorist attack
- · Leave revocation due to Natural Disaster
- Strike
- Inclement Weather that causes a complete cessation of services for at least 24 hours on the Common Carrier
- Mechanical breakdown of the aircraft that causes a cancellation or delay for at least 24 consecutive hours
- Job loss or lay off
- Place of employment unsuitable for business due to burglary, vandalism, or natural disaster
- · A documented theft of passports or visas

#### **Missed Connection**

Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- · any delay of a Common Carrier;
- documented weather condition preventing You from getting to the point of departure for Your Trip;

### **Baggage and Personal Effects**

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

### **Baggage Delay**

Provides coverage for the emergency purchase of essential items if your Baggage is delayed for more than 12 hours during your trip.

#### 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**

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.

### <sup>†</sup>Pre-Existing Condition Waiver

The pre-existing medical conditions may be eligible for coverage when:

- The premium is received within 21 days of initial trip deposit
- 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

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 180 days prior to policy effective date in which:

- the patient received or received a recommendation for a test, examination, or medical treatment or
- · took or received a prescription for drugs or medicine.

### 24 Hour Emergency Travel Assistance\*\*

Includes a wide range of services before and during trips through a  $24/7\ \text{toll}$  free number.

- \*Rates are subject to change.
- \*\*Travel Assistance Services are provided by the designated provider listed in the Description of Coverage.

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