

Travel Protection Plans

Arch RoamRight plans offer many benefits that are not always available in competing plans.

- A waiver of the pre-existing conditions exclusion¹
- Political or security evacuation benefit included
- Every account is issued 2 direct contacts for best customer service
- Cancellation for normal pregnancy and being present for the birth of a family member's child (as long as either occurs after effective date of the policy)
- Cancellation for adjustment in school year calendar due to unforeseen reasons (Pro Plus and CancelFlex only)¹
- Coverage for physical quarantine for medical reasons,¹ or denied boarding due to medical screening
- A 14-day free look period from date of purchase

Coverage Benefits and Limits

	Pro	Pro Plus	CancelFlex
Trip Cancellation	100% Trip Cost ² (\$15,000 max)	100% Trip Cost ² (\$25,000 max)	100% Trip Cost ² (\$15,000 max)
Cancel for Work Reasons ¹	N/A	100% Trip Cost ²	100% Trip Cost ²
CancelFlex ¹	N/A	N/A	60% Trip Cost ² , provides for cancellation outside of covered reasons listed in plan
Trip Interruption	100% Trip Cost ²	150% Trip Cost ²	150% Trip Cost ²
Trip Delay	\$600 (\$150/day), after a 6+ hour delay	\$1,000 (\$200/day), after a 6+ hour delay	\$1,000 (\$200/day), after a 6+ hour delay
Missed Connection	\$250, after a 3+ hour delay	\$750, after a 3+ hour delay	\$750, after a 3+ hour delay
Baggage Delay	\$300, after a 12+ hour delay	\$400, after a 12+ hour delay	\$400, after a 12+ hour delay
Baggage / Personal Effects	\$750 (\$250 per article, Combined limit of \$500 for valuables, sports equipment included)	\$1,500 (\$250 per article, Combined limit of \$600 for valuables, sports equipment included)	\$1,500 (\$250 per article, Combined limit of \$600 for valuables, sports equipment included)
Emergency Accident and Sickness Medical Expense	\$25,000, \$750 for Dental, No Deductible	\$50,000, \$750 for Dental, No Deductible	\$50,000, \$750 for Dental, No Deductible
Primary or Excess Medical	Primary	Primary	Primary
Medical Evacuation and Repatriation of Remains	\$250,000, Evacuation to Hospital of Choice	\$500,000, Evacuation to Hospital of Choice	\$500,000, Evacuation to Hospital of Choice
Political or Security Evacuation	\$50,000	\$100,000	\$100,000
Accidental Death & Dismemberment - 24 Hour	N/A	\$10,000	\$10,000
Accidental Death & Dismemberment - Air Only	N/A	\$25,000	\$25,000

Emergency Travel Assistance Features

	Pro	Pro Plus	CancelFlex
Emergency Travel Assistance Services ³	Included	Included	Included

Plan Provisions

	Pro	Pro Plus	CancelFlex
Coverage for One Child (under 18)	Included with each insured adult on the plan, up to a maximum \$5,000 trip cost	Included with each insured adult on the plan, up to a maximum \$5,000 trip cost	N/A
Time Sensitive Period	14 days	21 days	21 days
Trip Duration	90 days	180 days	180 days
Free Look Period	14 days	14 days	14 days
Pre-existing Conditions Lookback period	120 days	120 days	120 days

¹For coverage, plan must be purchased within time sensitive period. Other conditions may also apply. ²Total aggregate limits apply. ³Provided by designated assistance provider identified in your policy.

Optional Benefit Upgrades & Pricing*

	Pro	Pro Plus	CancelFlex
Optional Platinum Upgrade			
Age of Traveler	Upgrade Cost		
0-34	\$15		
35-49	\$20		
50-59	\$22	Not Available	
60-69	\$25		
70-74	\$30		
75-79	\$55		
80+	\$70		
Optional Baggage Upgrade Cost: \$25	Delay decreased to 6+ hours, Includes business equipment	Delay decreased to 6+ hours, Includes business equipment	Delay decreased to 6+ hours, Includes business equipment
Optional Rental Car Damage Cost: \$9 per day	\$50,000, No deductible	\$50,000, No deductible	\$50,000, No deductible
Optional Sports and Hazardous Sports Coverage Cost: \$30	\$1,000 max cancellation / interruption coverage for pre-paid tickets, rentals and lessons; Coverage for Hazardous Sports, such as bungee jumping, hang gliding, skydiving, SCUBA diving. ⁴	\$1,000 max cancellation / interruption coverage for pre-paid tickets, rentals and lessons; Coverage for Hazardous Sports, such as bungee jumping, hang gliding, skydiving, SCUBA diving. ⁴	\$1,000 max cancellation / interruption coverage for pre-paid tickets, rentals and lessons; Coverage for Hazardous Sports, such as bungee jumping, hang gliding, skydiving, SCUBA diving. ⁴

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 ⁵ , 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: <ul style="list-style-type: none"> • Plan purchased within the plan's time sensitive period; • 100% of all travel arrangements subject to cancellation penalties are insured; • Insured is not disabled from travel at the time of purchase; and • The booking for the trip is the first and only booking for this travel period and destination.

*All prices & costs represented above are as of June 20, 2022, and are subject to change. ⁴Please refer to the program details for a full list of specific activities. ⁵Traveling 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 #0118111, TX License #1787195). Both the travel insurance producer and the underwriter referenced above may be reached at 1-866-891-6614. 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://partner.roamright.com/privacy-and-data-protection-policy> *Plans are solicited by licensed producers in NY and HI.

Pro Plan Pricing*

Trip Cost ²	Age of Traveler							
	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-\$1,000	\$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

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¹Coverage available up to a maximum Trip Cost of \$75,000 per order.
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Pro Plus Plan Pricing*

Trip Cost ²	Age of Traveler							
	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$39	\$44	\$46	\$61	\$98	\$128	\$200	\$276
\$251-\$500	\$42	\$50	\$52	\$72	\$113	\$148	\$230	\$316
\$501-\$1,000	\$52	\$66	\$69	\$94	\$138	\$181	\$274	\$374
\$1,001-\$1,500	\$72	\$91	\$95	\$129	\$185	\$242	\$357	\$488
\$1,501-\$2,000	\$95	\$121	\$126	\$170	\$238	\$308	\$450	\$611
\$2,001-\$2,500	\$121	\$153	\$161	\$218	\$299	\$388	\$559	\$762
\$2,501-\$3,000	\$137	\$174	\$183	\$247	\$337	\$436	\$625	\$852
\$3,001-\$3,500	\$157	\$202	\$211	\$284	\$384	\$498	\$711	\$968
\$3,501-\$4,000	\$177	\$225	\$236	\$318	\$428	\$554	\$788	\$1,075
\$4,001-\$4,500	\$199	\$251	\$264	\$357	\$477	\$616	\$874	\$1,193
\$4,501-\$5,000	\$240	\$311	\$326	\$442	\$590	\$772	\$1,079	\$1,490
\$5,001-\$5,500	\$270	\$352	\$369	\$499	\$665	\$871	\$1,215	\$1,682
\$5,501-\$6,000	\$301	\$394	\$413	\$558	\$743	\$974	\$1,355	\$1,877
\$6,001-\$6,500	\$359	\$475	\$498	\$673	\$894	\$1,175	\$1,625	\$2,264
\$6,501-\$7,000	\$402	\$527	\$553	\$746	\$982	\$1,285	\$1,775	\$2,454
\$7,001-\$8,000	\$425	\$558	\$585	\$790	\$1,040	\$1,357	\$1,875	\$2,593
\$8,001-\$9,000	\$467	\$612	\$642	\$866	\$1,140	\$1,490	\$2,053	\$2,842
\$9,001-\$10,000	\$494	\$652	\$684	\$922	\$1,212	\$1,585	\$2,182	\$3,023
\$10,001-\$11,000	\$543	\$693	\$727	\$1,033	\$1,364	\$1,691	\$2,192	\$3,042
\$11,001-\$12,000	\$708	\$730	\$765	\$1,136	\$1,521	\$1,907	\$2,472	\$3,053
\$12,001-\$13,000	\$792	\$817	\$857	\$1,231	\$1,673	\$2,129	\$2,759	\$3,356
\$13,001-\$14,000	\$879	\$906	\$950	\$1,342	\$1,823	\$2,355	\$3,055	\$3,659
\$14,001-\$15,000	\$967	\$997	\$1,046	\$1,453	\$1,974	\$2,589	\$3,357	\$3,962
\$15,001-\$16,000	\$1,105	\$1,140	\$1,195	\$1,631	\$2,110	\$2,768	\$3,588	\$4,236
\$16,001-\$17,000	\$1,178	\$1,214	\$1,273	\$1,735	\$2,245	\$2,946	\$3,820	\$4,508
\$17,001-\$18,000	\$1,248	\$1,288	\$1,350	\$1,840	\$2,382	\$3,124	\$4,051	\$4,781
\$18,001-\$19,000	\$1,319	\$1,361	\$1,427	\$1,945	\$2,518	\$3,303	\$4,282	\$5,054
\$19,001-\$20,000	\$1,391	\$1,434	\$1,503	\$2,050	\$2,653	\$3,482	\$4,514	\$5,327
\$20,001-\$21,000	\$1,462	\$1,507	\$1,580	\$2,156	\$2,790	\$3,660	\$4,745	\$5,601
\$21,001-\$22,000	\$1,532	\$1,580	\$1,657	\$2,260	\$2,926	\$3,838	\$4,976	\$5,873
\$22,001-\$23,000	\$1,604	\$1,655	\$1,735	\$2,365	\$3,061	\$4,016	\$5,207	\$6,147
\$23,001-\$24,000	\$1,675	\$1,728	\$1,812	\$2,469	\$3,197	\$4,194	\$5,439	\$6,419
\$24,001-\$25,000	\$1,746	\$1,801	\$1,888	\$2,575	\$3,334	\$4,372	\$5,670	\$6,693

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Pricing above applies to any trip up to a maximum of 30 days. Add \$9 per person per day for each day over 30.

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CancelFlex Plan Pricing*

Trip Cost ²	Age of Traveler							
	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$62	\$70	\$74	\$98	\$157	\$205	\$320	\$442
\$251-\$500	\$67	\$80	\$83	\$115	\$181	\$237	\$368	\$506
\$501-\$1,000	\$83	\$106	\$110	\$150	\$221	\$290	\$438	\$598
\$1,001-\$1,500	\$116	\$146	\$152	\$206	\$296	\$387	\$571	\$781
\$1,501-\$2,000	\$153	\$194	\$202	\$272	\$381	\$493	\$720	\$978
\$2,001-\$2,500	\$194	\$245	\$258	\$349	\$478	\$621	\$894	\$1,219
\$2,501-\$3,000	\$219	\$278	\$293	\$395	\$539	\$698	\$1,000	\$1,363
\$3,001-\$3,500	\$251	\$323	\$338	\$454	\$614	\$797	\$1,138	\$1,549
\$3,501-\$4,000	\$283	\$360	\$378	\$509	\$685	\$886	\$1,261	\$1,720
\$4,001-\$4,500	\$318	\$402	\$422	\$571	\$763	\$986	\$1,398	\$1,909
\$4,501-\$5,000	\$384	\$498	\$522	\$707	\$944	\$1,235	\$1,726	\$2,384
\$5,001-\$5,500	\$432	\$563	\$590	\$798	\$1,064	\$1,394	\$1,944	\$2,691
\$5,501-\$6,000	\$482	\$630	\$661	\$893	\$1,189	\$1,558	\$2,168	\$3,003
\$6,001-\$6,500	\$574	\$760	\$797	\$1,077	\$1,430	\$1,880	\$2,600	\$3,622
\$6,501-\$7,000	\$643	\$843	\$885	\$1,194	\$1,571	\$2,056	\$2,840	\$3,926
\$7,001-\$8,000	\$680	\$893	\$936	\$1,264	\$1,664	\$2,171	\$3,000	\$4,149
\$8,001-\$9,000	\$747	\$979	\$1,027	\$1,386	\$1,824	\$2,384	\$3,285	\$4,547
\$9,001-\$10,000	\$790	\$1,043	\$1,094	\$1,475	\$1,939	\$2,536	\$3,491	\$4,837
\$10,001-\$11,000	\$869	\$1,109	\$1,163	\$1,653	\$2,182	\$2,706	\$3,507	\$4,867
\$11,001-\$12,000	\$1,133	\$1,168	\$1,224	\$1,818	\$2,434	\$3,051	\$3,955	\$4,885
\$12,001-\$13,000	\$1,267	\$1,307	\$1,371	\$1,970	\$2,677	\$3,406	\$4,414	\$5,370
\$13,001-\$14,000	\$1,406	\$1,450	\$1,520	\$2,147	\$2,917	\$3,768	\$4,888	\$5,854
\$14,001-\$15,000	\$1,547	\$1,595	\$1,674	\$2,325	\$3,158	\$4,142	\$5,371	\$6,339

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