

Why Choose Travel Insurance

The decision to purchase travel insurance is an important one to make as you plan your trip. It can help protect against losing any unused prepaid non-refundable deposits, help if an emergency occurs while you're on your trip, and even help with lost luggage and flight delays.



Travel insurance helps protect your trip from unexpected disruptions like trip cancellations, medical emergencies, lost luggage, or travel delays. Whether you're traveling domestically or internationally, having a plan in place can reduce the financial impact of unforeseen events and give you access to support services when you need them most. It's a practical step to help ensure your travel plans stay on track, even when life doesn't.

Some of Our Covered Benefits

While monetary loss is on the top of the list for why people buy travel insurance, we also provide a variety of other benefits to make sure that you have the support you need during an unforeseen event. These may include:

- Trip Cancellation**
- Trip Delay**
- Itinerary Change**
- Emergency Medical**
- Baggage Delay/Loss**
- 24/7 Travel Assistance***

Arch RoamRight Travel FAQ's

Why should I buy travel insurance?

There are several reasons why you may want to consider purchasing travel insurance, such as:

My daughter is too sick to travel.

Trip cancellation/interruption coverage allows you to cancel or interrupt your trip for a covered sickness or injury, and you may be reimbursed for unused prepaid nonrefundable expenses related to your trip. Pre-existing exclusions may be waived for certain plans if requirements are met.

We were traveling when I suddenly developed chest pains.

When you're traveling far from home, and possibly even far away from proper medical facilities, you want to ensure you can receive medical care and transportation in an emergency. Travel insurance includes coverage for medical care and transportation to the nearest facility or back home, when conditions are met.

I arrived at my destination, but my luggage didn't.

Whether your bag is lost, or delayed more than the number of hours listed in your plan documents, you may be reimbursed for the purchase of clothing and personal articles so you can enjoy your vacation.

A terrorist act has occurred in a city I plan on visiting.

Both domestic and international terrorist incidents occurring in a city listed on your itinerary, and within a specified number of days of your scheduled departure date, may be reasons to cancel your trip and help protect your trip deposits.

I'm on my trip, there's civil unrest and the U.S. government orders all U.S. citizens to leave.

Select Arch RoamRight policies have coverage for political or security evacuation. This may include needing to leave your destination due to a covered natural disaster, the order by the U.S. State Department, or if you are expelled or declared persona non-grata by a country you are visiting on your trip. All evacuation arrangements must be made by the designated assistance provider listed in your plan documents.

My wallet, credit cards, and passport have been stolen.

Emergency assistance services* will help you to report your lost documents and make arrangements for an emergency cash transfer should it be required.

We missed our connection because of a flight delay.

Inclement weather and mechanical difficulties may delay arrivals into a connecting city past the departure of the next flight. If your travel delay is more than the number of hours listed in your plan documents, you may be reimbursed for additional accommodations, meals and local transportation.

While on my trip, I received news that my daughter was in a car accident and I need to return home.

Trip interruption benefits cover trips that are cut short due to a family member's unexpected death, sickness or injury that requires medical treatment. You may have coverage for unused, prepaid non-refundable deposits.

My employer approved my vacation time and is now requiring me to work.

Select Arch RoamRight plans offer cancel for work reasons coverage, which may allow you to recover your unused prepaid non-refundable trip deposits if your vacation time is revoked, if your job is transferred more than 100 miles from your current residence, or if you are required to work during your scheduled trip. Other conditions may apply.

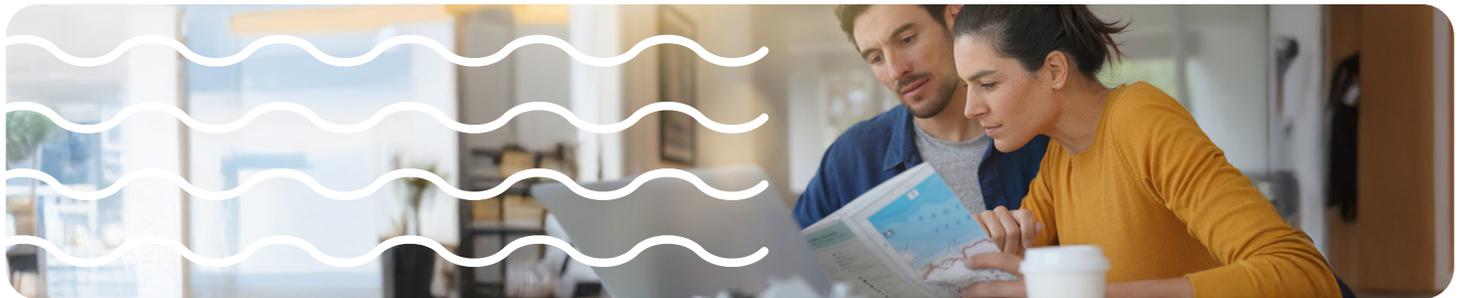
I'm in the military and have been reassigned – after I booked my previously approved vacation.

Select Arch RoamRight policies automatically include coverage for military, police or fire personnel who are called into emergency services due to a natural disaster, or military personnel who are re-assigned or their leave is revoked.

I think my son has an ear infection – how do you say 'ear infection' in Italian?

The travel protection plan includes both insurance benefits and emergency travel assistance features* such as 24-hour assistance services. Call toll-free to access our travel assistance provider to receive advice or get contact information for English-speaking doctors in your area.

*Emergency travel assistance services are provided by the designated assistance provider identified in your policy.



When should I buy travel insurance?

To get the most coverage out of your plan, you should purchase travel insurance as soon as possible after making your first deposit for a trip. There are time-sensitive features that may include the waiver of the Pre-Existing Conditions exclusion, Cancel For Work Reasons, and more.

Don't I already have coverage through my credit card travel insurance and my health insurance?

You may have some travel insurance coverage through your credit card company and limited international health coverage through your primary health insurance. However, these types of plans typically have limited benefits. Your home health insurance may not cover emergency medical transport home, or provide coverage for international care. Please review those plans to ensure you are fully insured for your trip.

Can I cancel my travel insurance plan?

Yes, you have 14 days after purchase to notify us in writing that you wish to cancel your plan. You will receive a full refund provided a claim has not have been filed against that plan and you have not departed on your trip.

Questions?

Contact Arch RoamRight or your travel professional for further details.

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://www.roamright.com/privacy-notice/> Privacy policy can be found at: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf>. *Plans are solicited by licensed producers in NY and HI.