



Group Protection Plan

Coverage	Benefit Amount
Trip Cancellation & Interruption	Total Trip Cost*
Trip Delay (\$150 max/day)	\$.750
Accident & Sickness Medical Expense	\$.10,000
Emergency Evacuation & Repatriation of Remains	\$.100,000
Escort Expense Limit	\$.5,000
Baggage & Personal Effects	\$.1,000
Baggage Delay	\$.200
Travel Guard® Assist	Included
Live Travel	Included

*\$0 Trip Cost option includes \$1,000 Trip Interruption but no Trip Cancellation.

DETAILS OF COVERAGE

Trip Cancellation & Interruption

Reimburses pre-paid, non-refundable expenses if you cancel your trip or are unable to continue on your trip due to:

- Sickness, accidental injury, or death of you, your travel companion, family member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip. A physician must advise cancellation of the trip on or before the scheduled departure date.
- You or your traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster.
- If within 30 days of your departure, a politically motivated terrorist attack occurs within a 1-mile radius of the territorial city limits of the city to be visited by the program for which you have registered.

- Strike that causes complete cessation of services.
- Weather which causes complete cessation of services and prevents you from reaching your destination.
- Natural disaster at the site of your destination which renders your destination accommodations uninhabitable.
- Bankruptcy and/or default of your travel supplier which occurs more than 14 days following your effective date. Coverage is not provided for the bankruptcy or default of the agency from whom you purchased your land/sea arrangements.

Trip Delay

- Reimburses up to \$150 a day if your trip is delayed for more than 12 hours for reasonable, additional accommodations.

Baggage & Personal Effects

- Reimburses if your baggage is lost, stolen, or damaged while on the trip.



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Baggage Delay

- Reimburses incurred expenses for the purchase of essential items if your baggage is delayed more than 24 hours. Receipts required.

Medical Expense

- We will pay for necessary medical expenses incurred by you provided initial treatment was received within one day of the accident or onset of sickness.

Emergency Evacuation

- Covers evacuation and transportation to the nearest adequate medical facility.

WORLDWIDE EMERGENCY ASSISTANCE SERVICES*

Travel Guard® Assist

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor your condition and contact your personal physician.
- Evacuation to a hospital, treatment facility or back home.
- 24-hour emergency hotline.

LiveTravel Assistance

- **LiveTravel** — 24 hour hotline to make emergency changes, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.
- **Live Messaging** — relay of email or phone message to family, friends or business associates.
- **Pre-Trip Travel Advice** — around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; weather and currency information – all for your planned destination.
- **Emergency Cash Transfer** — assistance in coordinating an emergency cash advance.

* Non-insurance services provided through Travel Guard® Assist are provided by Travel Guard®.

Note: Problems of distance, information, and communication make it impossible for Arch Insurance Company or Travel Guard to assume any responsibility for the availability, quality, use, or result of emergency service. In all cases, You are still responsible for obtaining, using, and paying for your own required services of all types.



a member of Arch Insurance Group

Insurance is underwritten by Arch Insurance Company, licensed in all states and the District of Columbia, and headquartered in New York. This is a brief coverage description. See policy for restrictions. Conflicts between this document and the policy will be governed by the policy. Not all coverages are available in all states.

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