

Backroads

Travel Protection Plan

Backroads

Dedicated Customer Service with Arch RoamRight:
1-844-731-7065

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 (8+ hours)	\$750 (\$150/day)
Missed Connection (3+ hours outward journey only)	\$750
Baggage Delay (12+ hours outward journey only)	\$750 (\$250/day)
Baggage/Personal Effects	\$2,000 (\$300 Per Article/\$600 combined limit for valuables)
Emergency Accident and Sickness Medical Expense ²	\$50,000 (\$750 Dental, No Deductible)
Emergency Medical Evacuation and Repatriation	\$100,000
Accidental Death and Dismemberment - 24 hours	\$25,000
Political and Security Evacuation	\$25,000

Plan Provisions

Pre-Existing Medical Condition Waiver	Included when purchased within 21 days of initial trip payment
Max Trip Duration	30 days
Free Look Period	14 days

Travel Assistance Features

Emergency Travel Assistance Services ³ **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)

¹ \$35,000 max trip cost. ² The Emergency Accident and Medical Expense coverage in this plan is an excess policy to your primary health insurance coverage. In the event of a medical claim during your trip, you will first submit a claim to your primary health insurance provider prior to submitting your claim to Arch RoamRight. ³ Provided by designated assistance provider identified in your policy. View a full description of coverage online at: <https://partner.roamright.com/description-of-coverage>.

Pre-Existing Medical Conditions

Definition

An illness, disease, or other condition during the 60 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 for a condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or 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 Prescribed Medication throughout the 60 day period before Your coverage is effective under this policy; (3) Change In Prescribed Medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is: (a) between a brand name and a generic medication with comparable dosage; or (b) an adjustment to insulin or anti-coagulant dosage

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.

Plan Cost*

Age	Rate	Calculating plan cost
0-50	7.25%	• Multiply full trip cost by rate
51-64	9.75%	• Maximum trip cost \$35,000
65-74	12.60%	
75+	17.75%	

*Plan costs as of 1/1/23 and are subject to change.

To Purchase

Contact Backroads
to purchase your travel protection plan.
800-462-2848



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 1-844-731-7065. 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 & 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 8 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

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*

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

Contact Info

Customer Service

844-731-7065 | customerservice@roamright.com

Claims

855-762-6252 | claims@roamright.com

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