

#### Your Recorded Trip Data

**Depart:** 11/20/2010

**Return:** 11/28/2010

**# of Travelers:** 1

**Total Trip Cost:** \$2,000.00

**Trip Cost/Traveler:** \$2,000.00

Here is your quote for:

## Access America Classic Plan

# \$97.00

Price includes an administrative fee of \$6.00

Classic \$97 per adult  
Children \$0. under 17 accompanied by parent

<b>Benefit</b>	<b>Coverage</b>
<u>Trip Cancellation Protection</u>	\$2000.
<u>Trip Interruption Protection</u>	Up to 150% of amount purchased
<u>Emergency Medical and Dental Benefit</u>	\$25,000
<u>Emergency Medical Transportation</u>	\$500,000
<u>Baggage Coverage</u>	\$1,000
<u>Baggage Delay Coverage</u>	\$300
<u>Travel/Trip Delay Coverage</u>	\$500
<u>Missed Connection Coverage</u>	\$500
<u>24-Hour Hotline Assistance</u>	Included
<u>Existing Medical Condition Coverage</u>	Available/ Conditions Apply
<u>Coverage for Financial Default</u>	Available/ Conditions Apply
<u>Online Policy Modification</u>	Included
<u>Online Claim Filing</u>	Included

**Email** ▶

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**# of Travelers:** 1  
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**Trip Cost/Traveler:** \$2,000.00

Here is your quote for:

## Access America Basic PLAN

# \$78.00

Price includes an administrative fee of \$6.00

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### Enhance your Coverage:

- [Rental Car Damage Protector](#) - Primary car-rental coverage for only \$9.00 a day
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**Recalculate** ▶

- Access America Deluxe Comprehensive for **\$150.00** [view coverage](#)
- Access America Classic Comprehensive for **\$97.00** [view coverage](#)

### Compare These Plans by:

- [Benefits](#) or [Covered Reasons for Trip Cancellation & Interruption](#)

Getting a quote for: **OrganizedTour**  
**Access America Basic**

Benefit	Coverage
<a href="#">Trip Cancellation Protection</a>	Up to amount purchased

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<u>Trip Interruption Protection</u>	Up to amount purchased
<u>Emergency Medical and Dental Benefit</u>	\$10,000
<u>Emergency Medical Transportation</u>	\$50,000
<u>Baggage Coverage</u>	\$500
<u>Baggage Delay Coverage</u>	\$100
<u>Travel/Trip Delay Coverage</u>	\$150
<u>24-Hour Hotline Assistance</u>	Included
<u>Existing Medical Condition Coverage</u>	Available/ Conditions Apply
<u>Online Policy Modification</u>	Included
<u>Online Claim Filing And Tracking</u>	Included

## FAQs

What is travel protection? How is it different from travel insurance? Why buy coverage? What does it cover? These are just a few of the questions you might have as you explore the advantages of buying travel protection for your next trip.

If you have questions about the products we offer and how they'll work for you, this section should give you the answers you need to make your decision.

If you have other questions for us, you can call us toll-free at 1-866-807-3982, 24 hours a day, seven days a week. You can also email your questions to us. We're happy to help you.

### What is travel protection?

Travel protection is a combination of travel insurance and 24-hour emergency assistance services designed to give you peace of mind when you travel. Whether you are traveling in the U.S. or abroad, you can have peace of mind knowing that you have travel protection through Access America. We offer a variety of products to meet all types of travel needs.

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### Why do I need travel protection?

You need travel protection because it lets you travel with a strong sense of security. Travel protection insures your financial investment (up to the amount of your policy limits) should your trip be cancelled or interrupted for a covered reason, and it guards your health in case of medical emergencies. Here are a few of the benefits you'll enjoy:

- Reimbursement of the non-refunded portion of your travel investment if your trip is cancelled or interrupted for a covered reason
- 24-hour access to emergency medical referrals and assistance
- Reimbursement for unexpected travel expenses
- Protection in case of medical emergencies
- Arrangement of and payment for Emergency medical transportation

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### **What does travel protection cover?**

The insurance component of travel protection assures that you'll be reimbursed for non-refundable financial expenses associated with a cancelled or interrupted trip, lost baggage, or medical emergencies (Exclusions may apply, depending upon the policy you purchase).

For information about how travel protection works, select one of the following links.

- [Trip Cancellation](#)
- [Trip Interruption](#)
- [Flight Insurance](#)
- [Emergency Medical Transportation](#)
- [Emergency Medical / Dental Coverage](#)
- [Collision/Loss Damage for Rental Cars](#)
- [Lost or Stolen Baggage](#)
- [Baggage Delay](#)
- [Travel Delay](#)
- [Missed Connection](#)
- [Vehicle Return Benefit](#)

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### **When is the best time to purchase travel protection in order to be covered?**

You can buy travel protection up until the day before you leave on your trip. If you want coverage for pre-existing conditions, and/or supplier default, make sure you buy travel protection within 7 or 14 days, depending on the program you purchase, of paying your initial deposit for the trip (and for the pre-existing conditions waiver, if your trip costs less than \$10,000 per person).

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### **Won't my credit card, homeowner's policy, or medical insurance give me the coverage I need when I'm traveling?**

Not necessarily. You should check these policies before you travel to assess just how you would be covered in case you have an emergency.

**Credit cards and homeowner's policies.** Many credit cards and homeowner's policies don't cover everything you need to protect, including some types of emergencies and trip cancellation/interruption. If they do provide coverage, it's often limited, depending on the type of card you use or the coverage you have with your homeowner's policy.

**Health insurance.** Most health insurance plans don't provide direct payment to foreign hospitals. They may also have deductibles and won't cover the cost of emergency medical transportation.

[Return to Questions](#) **What will the 24-hour hotline service do for me?**

Access America's 24-hour hotline is staffed with multilingual specialists who can help you with all types of situations from anywhere in the world, from reporting lost baggage to getting emergency medical treatment. They can also help you replace passports, refer you to legal assistance, secure cash in case of emergency and guarantee payment to gain admission into a hospital.

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### **If I cancel my trip, do I get all of my money back?**

No. [Trip cancellation](#) coverage refunds prepaid, nonrefundable payments if you have to cancel your trip for one of the reasons covered by your policy. Covered reasons include the following: sudden medical emergencies, [financial default of a covered airline, cruise line or tour operator](#), bad weather, terrorist incidents, and jury duty. Changing your mind about taking a trip or having certain business obligations are not covered. If you cancel

### **Questions about the Existing Medical Condition Coverage**

- [What is an existing medical condition?](#)
- [What is the existing medical conditions exclusion?](#)
- [If I have an existing medical condition, can I still purchase insurance?](#)
- [What does Medically Able mean?](#)
- [What is included under non-refundable costs?](#)

### **What is an existing medical condition?**

An existing medical condition is an illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it. Please

also note that you may still be covered for losses caused by reasons other than those related to an existing medical condition. See the Certificate of Insurance / Policy for details.

[Return to Existing Medical Condition Coverage](#)

### **What is the existing medical conditions exclusion?**

The program does not cover losses or expenses if they result from an illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it.

[Return to Existing Medical Condition Coverage](#)

### **If I have an existing medical condition, can I still purchase insurance?**

Yes. On select products, we offer existing medical condition coverage. In order to have the existing medical condition covered, you must meet the following criteria:

- you must purchase your plan within 14 days of making your first trip payment or first trip deposit.
- you must purchase trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements.
- you must be a U.S. resident and be medically able to travel on the day you purchase the plan, and.
- the total cost of your trip is \$50,000 or less. (\$50,000 is for Deluxe only. The amount should correspond to what is currently listed for each product)

Please also note that you may still be covered for losses caused by other reasons other than those related to an existing medical condition. See the Certificate of Insurance / Policy for details.