

# Vacation Protector<sup>SM</sup>

*Save your money, not your vacation, for a rainy day.*

Vacations can take months to plan but only minutes to ruin when a sudden weather emergency forces you to cancel or postpone your trip. Access America's Vacation Protector plan protects you against many unforeseen circumstances, including catastrophic weather. And it includes valuable benefits like emergency medical transportation, baggage coverage, and roadside assistance.

Benefits <sup>†</sup>	Coverage Limit
Trip Cancellation	Up To Amount Purchased ①
Trip Interruption	Up To Amount Purchased ①
Travel Delay	\$500
Emergency Medical Transportation	\$20,000
Baggage Loss/Damage	\$500
Baggage Delay	\$200
Vehicle Return	\$500
Roadside Assistance	\$100
24-Hour Hotline Assistance	Included
Pre-existing Conditions Exclusion Waiver	Available

<sup>†</sup> Benefit levels for Trip Cancellation/Interruption, Vehicle Return and Roadside Assistance are per policy; all other benefits are per person.

① Maximum coverage available is \$35,000.

## Wherever You Go, We'll Be There

No matter where in the world you go, with Vacation Protector you'll have access to our 24-hour hotline for everything from travel planning to travel emergencies. You can plan your trip with confidence, knowing that your financial investment and your family are protected against life's unforeseen circumstances.

## Special Feature of Vacation Protector

### Pre-Existing Conditions Exclusion and Waiver

This program does not cover losses or expenses if they result from any injury occurring prior to and including the effective date of this insurance and any illness occurring during the 120 days prior to and including the effective date of your insurance for which: a) medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment; or b) require taking prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription. Coverage for a Pre-existing Medical Condition is excluded unless: You purchased your plan within 21 days of making your first trip payment or first trip deposit; You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; You were a U.S. resident and medically able to travel on the day you purchased the plan; and the total cost of your trip is \$10,000 per person or less.



Access America will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.



This is a brief description of the insurance and assistance benefits provided by this plan. Exclusions, conditions and limitations may apply. A complete description of coverage can be found in the Certificate of Insurance/Policy.

## Trip Cost Protection

**Trip Cancellation Coverage.**  Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

**Trip Interruption Coverage.**  Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason.

**Travel Delay.**  Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a departure delay of six or more hours.

## Medical Protection

**Emergency Medical Transportation.** Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.

## Vehicle Services

**Vehicle Return Benefit.** Coverage is provided for the cost of transporting your vehicle back to your primary residence when an unexpected illness or injury prevents completion of your trip.

**Roadside Assistance.** 24-Hour Emergency Towing, assistance with flat tires, gas, battery jumpstart and winching.

## Baggage Protection

**Baggage Loss/Damage.**  Provides benefits for loss, damage or theft of baggage and personal effects.

**Baggage Delay.**  Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

## Assistance Services

**24-Hour Hotline Help.** Help is just a phone call away with Access America travel protection. A staff of multilingual problem solvers is available to help you solve a medical, legal or travel-related emergency.



**PLEASE BE ADVISED:** This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the Insured's purchase of travel tickets.

**California Residents:** We are doing business in California as WASC Insurance Agency, CA License # is 0B01400.

**Florida Residents:** The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

**Plan may not be available in all jurisdictions.**

 **Insurance coverage is underwritten by BCS Insurance Company, rated "A-" (Excellent) by A.M. Best co., under a Form No. 52.201 or 52.401 and administered by World Access Service Corp., a company of Mondial Assistance.**