



RoamRight

CancelFlex™ Plan Overview



Travelers can now have Cancel for Any Reason coverage, Cancel for Work Reasons coverage, and the waiver of the pre-existing conditions exclusion in one plan: the Arch RoamRight CancelFlex plan. This plan is only available for purchase during the first 21 days after the initial trip deposit.

Coverage Benefits and Limits

Trip Cancellation

Up to 100% of Trip Cost²

Cancel For Any Reason

Up to 60% of Trip Cost²

Cancel For Work Reasons

Up to 100% of Trip Cost²

Trip Interruption

Up to 150% of Trip Cost²

Trip Delay

\$1,000 (\$200/day), after a 6+ hour delay

Missed Connection

\$500, after a 3+ hour delay

Baggage Delay

\$300, after a 12+ hour delay

Baggage/Personal Effects

\$1,000 (\$250 per article, Combined limit of \$500 for valuables)

Emergency Accident and Sickness Medical Expense

\$50,000, \$750 for Dental, No Deductible

Primary or Excess Medical

Primary

Emergency Evacuation and Repatriation

\$500,000, Evacuation to Hospital of Choice

Political and Security Evacuation

\$100,000

Accidental Death and Dismemberment

\$10,000

Non Insurance Travel Protection Features

Emergency Travel Assistance Services³

Included

Provisions

Waiver of Pre-Existing Medical Conditions Exclusion¹

This waiver applies to medical conditions affecting the insured, their traveling companion (insured or uninsured), or either of their family members (spouse, parent, child, domestic partner, or other family relations, insured or uninsured). You must insure the entire non-refundable cost of your trip, are not disabled from travel at the time Your premium is paid, and this is your first and only booking for this same time period and destination.

14-Day Money-back Guarantee

All Arch RoamRight plans come with a 14-day money-back guarantee, where you can cancel your coverage in writing within 14 days of purchase or prior to your scheduled departure date, whichever comes sooner, provided you have not already filed a claim under the plan. Indiana residents have up to 30 days.

Cancel for Work Reasons

Cancel for Work Reasons covers up to 100% of non-refundable trip costs.

Cancel for Any Reason

Cancel for Any Reason can reimburse for up to 60% of trip costs when the trip is canceled at least 48 hours prior to departure. This Cancel For Any Reason Benefit does not cover penalties associated with any air or other travel arrangements not provided by Travel Supplier or the failure of Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

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866-891-6614

¹Pre-Existing Condition means any Injury, Sickness or condition of You, a Traveling Companion or Your and/or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the Sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription. Please refer to the policy for full details, definitions and exclusions. ²\$75,000 total aggregate limit on trip cost. ³Provided by designated assistance provider identified in your policy.

CancelFlex Pricing

Trip Cost	Age of Traveler						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$1-\$250	\$43.20	\$57.60	\$76.80	\$123.20	\$153.60	\$230.40	\$312.00
\$251-\$500	\$46.40	\$67.20	\$92.80	\$142.40	\$177.60	\$265.60	\$358.40
\$501-\$1,000	\$59.20	\$88.00	\$121.60	\$176.00	\$217.60	\$316.80	\$424.00
\$1,001-\$1,500	\$83.20	\$123.20	\$169.60	\$236.80	\$291.20	\$416.00	\$555.20
\$1,501-\$2,000	\$110.40	\$166.40	\$225.60	\$304.00	\$372.80	\$524.80	\$696.00
\$2,001-\$2,500	\$142.40	\$212.80	\$289.60	\$384.00	\$470.40	\$651.20	\$870.40
\$2,501-\$3,000	\$160.00	\$241.60	\$328.00	\$433.60	\$529.60	\$729.60	\$972.80
\$3,001-\$3,500	\$184.00	\$280.00	\$379.20	\$494.40	\$606.40	\$830.40	\$1,105.60
\$3,501-\$4,000	\$208.00	\$313.60	\$424.00	\$552.00	\$673.60	\$921.60	\$1,227.20
\$4,001-\$4,500	\$214.40	\$324.80	\$438.40	\$568.00	\$694.40	\$945.60	\$1,259.20
\$4,501-\$5,000	\$284.80	\$435.20	\$590.40	\$763.20	\$939.20	\$1,262.40	\$1,704.00
\$5,001-\$5,500	\$321.60	\$492.80	\$668.80	\$860.80	\$1,062.40	\$1,422.40	\$1,924.80
\$5,501-\$6,000	\$358.40	\$552.00	\$747.20	\$961.60	\$1,187.20	\$1,585.60	\$2,147.20
\$6,001-\$6,500	\$428.80	\$667.20	\$902.40	\$1,158.40	\$1,433.60	\$1,904.00	\$2,590.40
\$6,501-\$7,000	\$480.00	\$740.80	\$1,000.00	\$1,272.00	\$1,568.00	\$2,078.40	\$2,808.00
\$7,001-\$8,000	\$507.20	\$784.00	\$1,059.20	\$1,347.20	\$1,656.00	\$2,196.80	\$2,968.00
\$8,001-\$9,000	\$558.40	\$860.80	\$1,163.20	\$1,476.80	\$1,819.20	\$2,406.40	\$3,252.80
\$9,001-\$10,000	\$590.40	\$918.40	\$1,238.40	\$1,571.20	\$1,934.40	\$2,556.80	\$3,460.80
\$10,001-\$11,000	\$808.00	\$974.40	\$1,388.80	\$1,769.60	\$2,064.00	\$2,568.00	\$3,483.20
\$11,001-\$12,000	\$913.60	\$1,027.20	\$1,526.40	\$1,972.80	\$2,328.00	\$2,897.60	\$3,496.00
\$12,001-\$13,000	\$1,019.20	\$1,150.40	\$1,654.40	\$2,169.60	\$2,600.00	\$3,235.20	\$3,843.20
\$13,001-\$14,000	\$1,128.00	\$1,275.20	\$1,803.20	\$2,364.80	\$2,876.80	\$3,582.40	\$4,190.40
\$14,001-\$15,000	\$1,241.60	\$1,404.80	\$1,953.60	\$2,561.60	\$3,163.20	\$3,936.00	\$4,536.00

Pricing above applies to any trip up to a maximum of 180 days. Add \$8 per person per day for each day over 30. Coverage available up to a maximum Trip Cost of \$15,000 per policy with an aggregate trip cost of \$75,000 per order.

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
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Home or destination is made uninhabitable
- Traffic accident en route to departure
- Death or hospitalization of host at destination
- Terrorist attack
- Revoked military leave
- Strike
- Inclement Weather
- Bankruptcy of travel supplier
- Job loss or lay off
- Natural disaster at destination
- Mandatory evacuation
- You or your traveling companion's normal pregnancy
- Extension of school year

Optional Upgrades

Platinum Upgrade

Adds an additional:

- \$25,000 in Emergency Accident & Sickness Medical Expense Coverage
- \$100,000 in Emergency Evacuation and Repatriation Coverage
- \$1,000 in Trip Delay Coverage

Platinum Upgrade pricing:

Age of Traveler	Upgrade Price
0-34	\$15
35-59	\$20
60-69	\$25
70-74	\$30
75-79	\$35
80-84	\$55
85+	\$70

Baggage Upgrade

Price

Delay decreased to 6+ hours, includes business and sports equipment

\$25/person

Rental Car Insurance

Price

\$50,000 max; No deductible

\$9/day

Sports and Hazardous Sports Coverage

Price

\$1,000 max cancellation / interruption coverage for pre-paid tickets, rentals and lessons; Coverage for Hazardous Sports, such as bungee jumping, hang gliding, parachuting, SCUBA diving.¹

\$30/person

Air Flight Only AD&D

Price

\$50,000

\$9/person

¹ Please refer to the program details for a full list of specific activities.

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 1-844-872-4163. 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> *Plans are solicited by licensed producers in NY and HI.

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