

Online Services

With Access America, you can modify your plan, even file and track claims, through www.accessamerica.com.



Insurance coverage is underwritten by BCS Insurance Company, rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 or 52.401. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. World Access Service Corp. is the producer and administrator of this plan.

General Exclusions

This plan does not cover you if the purpose of your travel is to receive medical care, medication or treatment.

The following exclusions apply to all benefits listed in this brochure. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: 1) Intentionally self-inflicted harm, suicide or attempted suicide by you; 2) War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest (except as provided for in travel delay); 3) Nuclear reaction, radiation or radioactive contamination; 4) Epidemic; 5) Pollution or threat of pollutant release; 6) Any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; 7) Prohibition or regulation by any government (applicable to Trip Cancellation/Interruption Protection); 8) Terrorism (except as specifically covered); or 9) Financial default of a travel supplier (except as specifically covered).

The following exclusions apply to Medical Protection, Baggage Protection, Missed Connection, and Travel Delay benefits. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: 1) Normal pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy of you, a traveling companion or a family member; 2) Mental or nervous health disorders; 3) Alcohol or substance abuse or use; or conditions or physical complications related thereto, of you, a traveling companion or a family member; 4) Participation in professional or amateur sport events (including training); 5) All extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; 6) Scuba diving (unless accompanied by a dive master and not deeper than 130 feet); 7) Operating or learning to operate any aircraft as pilot or crew; 8) Natural disasters (unless as specifically covered); or 9) Any expected or reasonably foreseeable events.

Supplier Default Coverage

Supplier default coverage is provided when:

1. You purchase your insurance within 14 days of initial trip payment or deposit;
2. Financial default occurs more than seven days after the policy's effective date; and
3. You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.accessamerica.com.

Terrorism Coverage

The terrorist incident must take place in a city in which you are scheduled to arrive within 30 days following the incident and your tour operator (if applicable) must not have offered a substitute itinerary. For foreign terrorism coverage only, coverage for travel to or through countries in which such a documented or reported incident has occurred during the 30 days prior to purchase of insurance is excluded.

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: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. 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.

Plan is subject to change.

AccessAmerica[®]
Travel Insurance & Assistance

Cancel Anytime



The ability to cancel your cruise or tour up to the last minute for cash.

Access America® Cancel Anytime¹

Cash back for canceled cruises or tours.

No one wants to cancel a cruise or tour. You might be even more disappointed if you buy travel insurance from your cruise line or tour operator because sometimes their insurance reimburses you with a voucher or partial credit, which does nothing to help recover your travel costs. But with Access America's Cancel Anytime you get cash back.

You receive 100% cash back for reasons like illness, death of a family member or the loss of your job.²

PLUS, you receive 80% cash back for virtually any other reason, anytime you cancel your cruise or tour.³

Plus, Cancel Anytime covers you for:

- Cruise line or tour operator default⁴
- Airline tickets and/or activities purchased separate from your cruise or tour

Cancel Anytime also lets you cancel right up to departure and still gives you cash back. Combined with generous coverage levels, why would you buy your travel insurance anywhere else?



Purchasing your travel insurance is fast and easy.

Please contact your Travel Agent

\$ Trip Cost Protection

Trip Cancellation up to \$10,000

Reimburses you for 80% of your prepaid, nonrefundable expenses if you must cancel your trip for an unforeseen reason. Reimbursement is 100% for injury, illness or death of the insured, a family member or traveling companion; employer termination²; supplier default; and terrorism. Maximum coverage: \$10,000.

Trip Interruption up to \$10,000

Reimburses you for 80% of the unused, nonrefundable portion of your trip, and the increased transportation costs it takes for you to return home if you must interrupt your trip for an unforeseen reason. Reimbursement is 100% for injury, illness or death of the insured, a family member or traveling companion; employer termination²; supplier default; and terrorism. Maximum coverage: \$10,000.

Missed Connection \$500

Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay \$300

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

+ Medical Protection

Emergency Medical and Dental \$20,000

This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation \$50,000

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



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.

🧳 Baggage Protection

Baggage Loss/Damage \$500

Covers loss, damage or theft of baggage and personal effects.

Baggage Delay \$200

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 Included

Help is just a phone call away with Access America's Cancel Anytime travel protection. Our staff of multi-lingual problem solvers is available 24/7 to help you with any medical, legal or travel-related emergency.

📋 Optional Benefit

Rental Car Protector \$35,000

Primary collision/loss damage coverage for physical damage to a rental car during the rental period. Not available to Texas residents. A \$9/day⁵ fee will be added at time of purchase if selected.

When to purchase.

Cancel Anytime may be purchased anytime up to final trip payment.⁶

To be eligible for Supplier Default coverage, Cancel Anytime must be purchased within 14 days of your initial trip payment or deposit.

Rates

Trip Cost Per Person (\$)	up to age 30	age 31-40	age 41-60	age 61-70	age 71-80	age 81+
up to 500	\$29	\$34	\$38	\$76	\$84	\$209
501-1,000	\$59	\$65	\$73	\$147	\$175	\$349
1,001-1,500	\$79	\$85	\$99	\$199	\$249	\$499
1,501-2,000	\$109	\$117	\$129	\$245	\$325	\$670
2,001-2,500	\$139	\$147	\$159	\$314	\$416	\$831
2,501-3,000	\$179	\$187	\$201	\$383	\$508	\$1,002
3,001-3,500	\$209	\$217	\$233	\$452	\$599	\$1,176
3,501-4,000	\$259	\$269	\$294	\$521	\$681	\$1,340
4,001-4,500	\$299	\$309	\$339	\$590	\$782	\$1,516
4,501-5,000	\$329	\$339	\$369	\$659	\$874	\$1,689
5,001-5,500	\$359	\$379	\$401	\$708	\$965	\$1,846
5,501-6,000	\$379	\$399	\$464	\$797	\$1,057	\$2,021
6,001-6,500	\$407	\$429	\$509	\$866	\$1,148	\$2,196
6,501-7,000	\$427	\$453	\$557	\$938	\$1,244	\$2,380
7,001-8,000	\$453	\$491	\$591	\$1,056	\$1,400	\$2,678
8,001-9,000	\$489	\$515	\$617	\$1,201	\$1,592	\$3,045
9,001-10,000	\$511	\$549	\$699	\$1,346	\$1,784	\$3,413

For trips over 30 days, additional daily rate of \$5.00 applies, regardless of age. A \$6 processing fee will be added at time of purchase. Prices subject to change.

- ¹ Benefits are per person.
- ² Length of employment must be greater than one year of continuous work at same employer. If employment is less than one year, your coverage is 80%.
- ³ Please see reverse side for general exclusions.
- ⁴ To receive coverage for Supplier Default, Cancel Anytime must be purchased within 14 days of your initial trip payment or deposit.
- ⁵ Minimum 2 day purchase required.
- ⁶ Final trip payment date is the final payment due date for your trip as reflected on your original invoice.
 - ☐ Insurance benefit. See reverse for more information.

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, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.