



# RoamRight

## Group Pro Plan Overview



Arch RoamRight's Group Pro plan is a competitive travel protection and insurance product for groups of 10 or more travelers. This policy includes a shorter look back period for Pre-Existing conditions<sup>1</sup>, no time requirements for cancellation or interruption due to weather, and a 14-day money back guarantee.

### Coverage Benefits and Limits

#### Trip Cancellation

Up to 100% of Trip Cost<sup>2</sup>

#### Trip Interruption

Up to 150% of Trip Cost<sup>2</sup>

#### Trip Delay

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

#### Return Flight Cost

\$750

#### Occupancy Upgrade

Up to 100% of Trip Cost<sup>2</sup>

#### Itinerary Change

\$500

#### 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

Excess

#### 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

#### Travel Assistance Services<sup>2</sup>

Included

ARR-PG-20190306

### Provisions

#### Waiver of Pre-Existing Medical Conditions Exclusion<sup>1</sup>

When plan is purchased within 21 days of the first trip payment, trip cancellation/trip interruption benefits may cover pre-existing conditions.<sup>1</sup> This 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.

<sup>1</sup> Pre-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.

<sup>2</sup> Provided by designated assistance provider identified in your policy.

This brochure 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 endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-866-891-6614, CA License #018111, TX License 1787195. Your policy is the contract that specifically and fully describes your coverage. Certain 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>

## Pro Pricing For Groups

Trip Cost Per Traveler	Rate
\$0 - \$500	\$27.00
\$501 - \$10,000	6.14% x trip cost

Pricing above applies to any trip up to a maximum of 30 days.

## Optional Upgrades

### Cancel For Any Reason<sup>1</sup>

Up to 75% of Trip Cost, where trip cost does not exceed \$15,000 per person 0.60x base plan

### Baggage Upgrade

Delay decreased to 6+ hours, includes business and sports equipment. Excess limitation does not apply. \$25/person

### Rental Car Insurance

\$50,000 max; No deductible \$9/day

### Sports and Hazardous Sports Coverage

\$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.<sup>2</sup> \$30/person

## 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 plan's Description of Coverage.

- 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

<sup>1</sup> Plan must be purchased within 21 days of the first trip payment and cancellation must occur at least 48 hours prior to departure.

<sup>2</sup> Please refer to the program details for a full list of specific activities.

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For more information or to purchase for your group of travelers, contact us:

[partners@roamright.com](mailto:partners@roamright.com)

866-891-6614