



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

AccessAmerica[®]
Travel Insurance & Assistance

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 this insurance for which treatment by a licensed physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

In order to have the Pre-existing Conditions Exclusion waived, you must purchase enough insurance to cover the full cost of all non-refundable trip arrangements within 21 days of paying your initial trip deposit, be medically able to travel at the time of purchase of insurance and have not filed a claim for trip cancellation due to a pre-existing illness within 120 days of the effective date of this insurance. This waiver is available for trips costing \$10,000 or less per covered person. Please note that the Pre-existing Conditions Exclusion Waiver is not available to Canadian residents.

Access America is proud to offer insurance underwritten for over 20 years by **BCS Insurance Company**

Rated "A- Excellent" by A.M. Best Company[®]

For product questions, please contact Customer Service at 1-800-310-2431.

Insurance coverage is provided under Master Policy Form No. 52.201 or 52.401 issued by BCS Insurance Company and administered by Access America.

CALIFORNIA RESIDENTS: Please note that We are doing business in California as WASC Insurance Agency and Our California License # is OBO1400.

TEXAS RESIDENTS: Please be advised that 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.

*For a complete description, including the exclusions, conditions and limitations that apply, please review the Certificate of Insurance/Policy, which you will receive with your reservation confirmation.



VACATION PROTECTORSM

Protects prepaid Trip Costs;
Receive 24-Hour Worldwide
Emergency Assistance

Greater Peace of Mind

Great vacation memories shouldn't be left to chance. Everyday travel inconveniences can quickly turn your perfect vacation in the wrong direction. Arm yourself with Access America Vacation Protector.

When booking your trip, ask your resort or property manager for the added protection of Access America Vacation ProtectorSM; it's the best way to ensure your vacation will be one to remember!

Benefits [†]	Coverage Limit
Trip Cancellation/Interruption	Trip Cost Up to \$35,000
Emergency Medical Transportation	\$20,000
Travel Delay	\$500
Baggage Coverage	\$500
Baggage Delay	\$200
Vehicle Return	\$500
Roadside Assistance	\$100
24-Hour Hotline Assistance	Included
Pre-existing Conditions Exclusions Waiver	Available

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

Wherever You Go, We'll Be There

With Vacation Protector, you can feel confident knowing you have access to around-the-clock travel assistance. Whether it's an emergency or simply an inconvenience, just give us a call. We're here to provide assistance 24 hours a day, 7 days a week.



Description of Benefits

Trip Cost Protection

Trip Cancellation: Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason including illness, injury, auto accident, jury duty, or unemployment.

Trip Interruption: 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 Travel 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.

Baggage Protection

Baggage Coverage: 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.

Drive Protection

Vehicle Return: Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.

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

Assistance Services

24-Hour Hotline: 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.

This is a brief description of the insurance and assistance benefits provided by this program. 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 800-310-2431.