

Online Services

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



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, or Jefferson Insurance Company, rated "A" (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C-XX-01 or 101-P-XX-01, depending on the insured's state. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. World Access Service Corp. is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between World Access Service Corp. and Jefferson Insurance Company.

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ACCAM NUMBER

AGENT CODE

F020374

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General Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; intentional self-harm, suicide or attempted suicide*; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest*; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination*; natural disasters; epidemic or pandemic*; air, water or other pollution or threat of pollutant release*; unlawful acts*; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts*; and government prohibition or regulations*.

* Applies to the optional Cancel Anytime trip cancellation/interruption benefits

Covered Reasons for Trip Cancellation and Interruption

Access America pays trip cancellation and interruption claims when necessitated by certain situations* like a death in the family or jury duty. These situations are called "covered reasons" and Access America offers the most comprehensive list of covered reasons in the industry. For Worldwide Travel Protection, these covered reasons include:

Illness, injury, death	Legal separation/divorce
Supplier financial default	Natural disasters ¹
Victim of felonious assault	Home uninhabitable***
Subpoena/court order	Traffic accident en route
Normal pregnancy**	Terrorism
Employer termination	Military duty
Loss of accommodation	Witness birth**
Travel delay resulting in loss of 50% of trip length	FAA shutdown ¹
Destination uninhabitable***	Severe weather ¹
Required to work	Hijacking
Business/Company merger	Quarantine
Business unsuitable***	Jury duty
	Strikes ¹

* Limitations may apply. Consult Access America for the terms and conditions.

** Trip Cancellation only.

*** Due to fire, flood, vandalism, burglary, natural disaster.

¹ Resulting in complete shutdown of the travel supplier.

Existing Medical Conditions

Coverage & Exclusion

Your plan provides existing medical conditions coverage if you, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Existing medical conditions are covered if:

1. You purchased your plan on or before making your final trip payment;
2. You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
3. You were a U.S. resident and medically able to travel on the day you purchased the plan; and
4. The total cost of your trip is \$20,000 per person or less.

All other contract terms and conditions apply.

See general exclusions.

Supplier Financial Default Coverage

Supplier financial 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/americanexpress.

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.

AccessAmerica[®]
Travel Insurance & Assistance

Worldwide Travel Protection



Insurance and assistance for travelers taking cruises, tours and family vacations.

CRUISE PLANNERS 

World Access Service Corp. is the licensed producer for this plan.

Worldwide Travel Protection¹

Vacations can take months to plan and only hours to ruin if you have to cancel your trip or get sick while traveling. Protect your travel investment with Worldwide Travel Protection from Access America. Worldwide Travel Protection offers benefits like trip cancellation and interruption, emergency medical and dental coverage and a 24-hour assistance hotline so help is always just a phone call away.



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.



Purchasing your travel insurance is fast and easy.

Cruise Planners
866-673-3019
386-673-3019
www.seapuffers.com
info@seapuffers.com

Trip Cost Protection

Trip Cancellation Up to 100% of Trip Cost
 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$20,000.

Trip Interruption Up to 150% of Trip Cost
 Reimburses for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason. Maximum coverage: \$30,000.

Missed Connection \$500
 Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise, even if you miss your cruise due to the cancellation or delay of your scheduled flight.

Travel Delay \$1,000
 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.

BizPack Included
 Trip cancellation and interruption benefits for business-related reasons: being required to work, business/company merger or business unsuitable.

Medical Protection

Emergency Medical and Dental \$50,000
 No deductibles. This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation \$1,000,000
Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA residents see)

Baggage Protection

Baggage Loss/Damage \$2,500
 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

Luggage Locator Included
Now, whenever you lose your luggage, one call to Access America puts our team into action to find it.

Concierge Included
Let our experts select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

24-Hour Hotline Help Included
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.

International Destinations Website Included
"Insider" travel information, from local etiquette and customs to currency converters, attractions, information on hospitals and other necessities at www.yourdeluxetrip.com.

Optional Coverage

Cancel Anytime Up to 100% of Trip Cost
 For an additional percentage of the base plan cost, enjoy extra flexibility and peace of mind that you can cancel your trip for virtually any reason² that your plan does not already cover and receive 80% of your non-refundable trip cost back in cash.

Cancel Anytime coverage must cover the full cost of all non-refundable trip arrangements and must be purchased on or before the final trip payment date.³ Total non-refundable trip cost must be \$20,000 per person or less.

Pricing

Age	up to 17	18-59	60-70	71-75	76+
WorldWide Travel Protection	5.00%	6.25%	7.00%	11.00%	12.00%
w/ Cancel Anytime Protection	7.25%	9.06%	10.15%	15.95%	17.40%

A non-refundable \$6 processing fee will be charged on all Worldwide Travel Protection policies. *Prices subject to change.*

Maximize Your Coverage

To make sure you're eligible for supplier financial default coverage, buy Worldwide Travel Protection within 14 days of your initial trip deposit.

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 866-840-0837.

¹ Benefits are per person. All insureds must purchase the same plan in order to be on one policy.
² Exclusions apply.
³ 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.