



RoamRight

Pro Plus Plan Overview



Arch RoamRight's Pro Plus plan is a competitive travel protection and insurance product that includes a shorter look back period for Pre-Existing conditions¹, no time requirements for cancellation or interruption due to weather, and one child (under 18) included with each insured adult on the plan.

Coverage Benefits and Limits

Trip Cancellation

Up to 100% 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

Travel Assistance Services³

Included

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>

Provisions

Waiver of Pre-Existing Medical Conditions Exclusion¹

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

One Child (Under 18) Included

One child (under 18) included with each insured adult on the plan. Upgrades are charged per person, regardless of age.

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 is automatically included when purchased within 21 days of making the initial trip deposit. This benefit covers up to 100% of non-refundable trip costs.

¹ 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.

²\$250,000 total aggregate limit on trip cost.

³Provided by designated assistance provider identified in your policy.

Pro Plus Pricing

Trip Cost	Age of Traveler							Trip Cost	Age of Traveler						
	0-34	35-59	60-69	70-74	75-79	80-84	85+		0-34	35-59	60-69	70-74	75-79	80-84	85+
\$0	\$17	\$23	\$32	\$60	\$73	\$125	\$160	\$8,001-\$9,000	\$349	\$538	\$727	\$923	\$1,137	\$1,504	\$2,033
\$1-\$250	\$27	\$36	\$48	\$77	\$96	\$144	\$195	\$9,001-\$10,000	\$369	\$574	\$774	\$982	\$1,209	\$1,598	\$2,163
\$251-\$500	\$29	\$42	\$58	\$89	\$111	\$166	\$224	\$10,001-\$11,000	\$505	\$609	\$868	\$1,106	\$1,290	\$1,605	\$2,177
\$501-\$1,000	\$37	\$55	\$76	\$110	\$136	\$198	\$265	\$11,001-\$12,000	\$571	\$642	\$954	\$1,233	\$1,455	\$1,811	\$2,185
\$1,001-\$1,500	\$52	\$77	\$106	\$148	\$182	\$260	\$347	\$12,001-\$13,000	\$637	\$719	\$1,034	\$1,356	\$1,625	\$2,022	\$2,402
\$1,501-\$2,000	\$69	\$104	\$141	\$190	\$233	\$328	\$435	\$13,001-\$14,000	\$705	\$797	\$1,127	\$1,478	\$1,798	\$2,239	\$2,619
\$2,001-\$2,500	\$89	\$133	\$181	\$240	\$294	\$407	\$544	\$14,001-\$15,000	\$776	\$878	\$1,221	\$1,601	\$1,977	\$2,460	\$2,835
\$2,501-\$3,000	\$100	\$151	\$205	\$271	\$331	\$456	\$608	\$15,001-\$16,000	\$829	\$1,004	\$1,371	\$1,711	\$2,113	\$2,630	\$3,032
\$3,001-\$3,500	\$115	\$175	\$237	\$309	\$379	\$519	\$691	\$16,001-\$17,000	\$883	\$1,070	\$1,459	\$1,821	\$2,249	\$2,800	\$3,227
\$3,501-\$4,000	\$130	\$196	\$265	\$345	\$421	\$576	\$767	\$17,001-\$18,000	\$936	\$1,134	\$1,548	\$1,932	\$2,385	\$2,969	\$3,422
\$4,001-\$4,500	\$134	\$203	\$274	\$355	\$434	\$591	\$787	\$18,001-\$19,000	\$989	\$1,199	\$1,635	\$2,043	\$2,523	\$3,139	\$3,618
\$4,501-\$5,000	\$178	\$272	\$369	\$477	\$587	\$789	\$1,065	\$19,001-\$20,000	\$1,043	\$1,264	\$1,724	\$2,152	\$2,659	\$3,309	\$3,813
\$5,001-\$5,500	\$201	\$308	\$418	\$538	\$664	\$889	\$1,203	\$20,001-\$21,000	\$1,096	\$1,328	\$1,813	\$2,263	\$2,795	\$3,478	\$4,009
\$5,501-\$6,000	\$224	\$345	\$467	\$601	\$742	\$991	\$1,342	\$21,001-\$22,000	\$1,149	\$1,393	\$1,901	\$2,374	\$2,931	\$3,648	\$4,204
\$6,001-\$6,500	\$268	\$417	\$564	\$724	\$896	\$1,190	\$1,619	\$22,001-\$23,000	\$1,204	\$1,459	\$1,990	\$2,483	\$3,067	\$3,818	\$4,400
\$6,501-\$7,000	\$300	\$463	\$625	\$795	\$980	\$1,299	\$1,755	\$23,001-\$24,000	\$1,257	\$1,523	\$2,077	\$2,594	\$3,204	\$3,987	\$4,595
\$7,001-\$8,000	\$317	\$490	\$662	\$842	\$1,035	\$1,373	\$1,855	\$24,001-\$25,000	\$1,310	\$1,588	\$2,166	\$2,705	\$3,340	\$4,157	\$4,792

Pricing above applies to any trip up to a maximum of 30 days. Add \$8 per person per day for each day over 30. Coverage available up to a maximum Trip Cost of \$250,000 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 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

Optional Upgrades

Cancel For Any Reason¹

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

Baggage Upgrade

Delay decreased to 6+ hours, includes business and sports equipment \$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.² \$30/person

Air Flight Only AD&D

\$50,000 \$9/person

www.roamright.com

866-891-6614

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

² Please refer to the program details for a full list of specific activities.