

Common Questions About Travel Insurance

Why should I buy travel insurance?

There are a number of reasons why you may want to consider purchasing travel insurance, such as:

My daughter is too sick to travel.

Trip cancellation/interruption coverage allows you to cancel or interrupt your trip for a covered sickness or injury, and you may be reimbursed for non-refundable expenses related to your trip. Pre-existing condition coverage is also available when requirements are met.

We were traveling when I suddenly developed chest pains.

When you're traveling far from home, and possibly even far away from proper medical facilities, you want to ensure you can receive medical care and transportation in an emergency. Travel insurance includes coverage for transportation to the nearest facility or back home.

I arrived at my destination but my luggage didn't.

Whether your bag is lost, or delayed more than number of hours listed in your policy, you can be reimbursed for the purchase of clothing and personal articles so you can enjoy your vacation.

We missed our connection because of a flight delay.

Inclement weather and mechanical difficulties may delay arrivals into a connecting city past the departure of the next flight. If your travel delay is more than the number of hours listed in your policy, you may be reimbursed for additional accommodations, meals and local transportation.

While on my trip, I received news that my daughter was in a car accident and I need to return home.

Trip interruption benefits cover trips that are cut short due to a family member's unexpected death, sickness or injury that requires medical treatment. You'll have coverage for unused, pre-paid non-refundable deposits.

A terrorist act has occurred in a city I plan on visiting.

Both domestic and international terrorist incidents occurring in a city listed on your itinerary and within a specified number of days of your scheduled departure date can be reasons to cancel your trip and help protect your trip deposits.

I'm on my trip, there's civil unrest and the U.S. government orders all U.S. citizens to leave.

Select RoamRight policies have coverage for political or security evacuation. This may include needing to leave your destination due to a covered Natural Disaster, the order by the U.S. State Department, or if you are expelled or declared persona non-grata by a country you are visiting on your trip. All evacuation arrangements must be made by the designated assistance provider listed in your policy.

I'm in the military and have been reassigned – after I booked my previously-approved vacation.

Select RoamRight policies automatically include coverage for military, police or fire personnel who are called into emergency services due to a Natural Disaster, or military personnel who are re-assigned or their leave is revoked.

My employer approved my vacation time and is now requiring me to work.

Choosing the optional Cancel for Work Reasons coverage may allow you to recover your non-refundable trip deposits if your vacation time is revoked, if your job is transferred to 100 miles from your current residence, or if you are required to work during your scheduled trip. Conditions apply, and this upgrade is available only with select Arch RoamRight policies.

I think my son has an ear infection – how do you say 'ear infection' in Italian?

The travel protection plan includes both insurance benefits and non-insurance benefits such as 24-hour assistance services. Call toll-free to access our travel assistance provider to receive advice or get contact information for English-speaking doctors in your area.

My wallet, credit cards, and passport have been stolen.

Emergency assistance services, a non-insurance benefit, will help you to report your lost documents and make arrangements for an emergency cash transfer should it be required.

When should I buy travel insurance?

To get the most coverage out of your policy, you should purchase travel insurance as soon as possible after making your first deposit for a trip. There are time-sensitive benefits that may include the option to upgrade to Cancel For Any Reason coverage, the waiver of the Pre-Existing Conditions exclusion, and more.

Don't I already have coverage through my credit card travel insurance and my health insurance?

You may have some travel insurance coverage through your credit card company and limited international health coverage through your primary health insurance. However, these types of policies typically have limited benefits and conditions that must be met. Your home health insurance may not cover emergency medical transport home, or provide coverage for international care. Please refer to such policies to ensure you are fully insured for your trip.

Can I cancel my travel insurance policy?

Yes, you have 14 days after purchase to notify us in writing that you wish to cancel your policy. You will receive a full refund provided a claim has not have been filed against that policy and you have not departed on your trip.

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 #0118111, 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>