

## **FAQs**

What is travel protection? How is it different from travel insurance? Why buy coverage? What does it cover? These are just a few of the questions you might have as you explore the advantages of buying travel protection for your next trip. If you have questions about the products we offer and how they'll work for you, this section should give you the answers you need to make your decision. If you have other questions for us, you can call us toll-free at 1-800-497-0363, 24 hours a day, seven days a week. You can also email your questions to us. We're happy to help you.

### **What is travel protection?**

Travel protection is a combination of travel insurance and 24-hour emergency assistance services designed to give you peace of mind when you travel. Whether you are traveling in the U.S. or abroad, you can have peace of mind knowing that you have travel protection through Access America. We offer a variety of products to meet all types of travel needs.

### **Why do I need travel protection?**

You need travel protection because it lets you travel with a strong sense of security. Travel protection insures your financial investment (up to the amount of your policy limits) should your trip be cancelled or interrupted for a covered reason, and it guards your health in case of medical emergencies. Here are a few of the benefits you'll enjoy:

- Reimbursement of the non-refunded portion of your travel investment if your trip is cancelled or interrupted for a covered reason
- 24-hour access to emergency medical referrals and assistance
- Protection in case of medical or dental emergencies
- Arrangement of and payment for Emergency medical transportation

### **What does travel protection cover?**

The insurance component of travel protection assures that you'll be reimbursed for non-refundable financial expenses associated with a cancelled or interrupted trip, lost baggage, or medical emergencies (Exclusions may apply, depending upon the policy you purchase).

### **When is the best time to purchase travel protection in order to be covered?**

You can buy travel protection up until the day before you leave on your trip. If you want coverage for existing conditions, and/or supplier default, make sure you buy travel protection within 7 or 14 days, depending on the program you purchase, of paying your initial deposit for the trip (and for the existing medical conditions waiver, if your trip costs less than \$20,000 per person).

### **Won't my credit card, homeowner's policy, or medical insurance give me the coverage I need when I'm traveling?**

Not necessarily. You should check these policies before you travel to assess just how you would be covered in case you have an emergency.

**Credit cards and homeowner's policies.** Many credit cards and homeowner's policies don't cover everything you need to protect, including some types of emergencies and trip cancellation/interruption. If they do provide coverage, it's often limited, depending on the type of card you use or the coverage you have with your homeowner's policy.

**Health insurance.** Most health insurance plans don't provide direct payment to foreign hospitals. They may also have deductibles and won't cover the cost of emergency medical transportation.

### **What will the 24-hour hotline service do for me?**

Access America's 24-hour hotline is staffed with multilingual specialists who can help you with all types of situations from anywhere in the world, from reporting lost baggage to getting emergency medical treatment. They can also help you replace passports, refer you to legal assistance, secure cash in case of emergency and guarantee payment to gain admission into a hospital.

### **If I cancel my trip, do I get all of my money back?**

No. Trip cancellation coverage refunds prepaid, nonrefundable payments if you have to cancel your trip for one of the reasons covered by your policy. See the Certificate of Insurance/ Policy for covered reasons applicable to your policy. Changing your mind about taking a trip or having certain business obligations is not covered. If you cancel your trip for a covered reason, you must notify your travel supplier(s) within 72 hours of the occurrence, otherwise the right to compensation will lapse.

### **What is included under non-refundable costs?**

Non-refundable costs include the total sum of all of your trip payments that would be forfeited due to cancellation prior to trip departure. Some examples include cruise, tour and airline ticket costs. Be sure to consult your travel coordinator to determine what costs are non-refundable for your particular trip as cancellation policies vary. Examples:

- Cruise - If a cruise costs \$3,000 and the cruise policy is 50% loss at 90 days out, 75% loss at 45 days out and 100% loss up to 7 days within departure, you would need to insure for the full \$3,000 since you would be out the full amount in the event you cancelled within the week before departure.
- Airline - If an airline ticket costs \$700, and the ticket is 100% non-refundable at the time of purchase, you would need to insure for the full \$700 in order to qualify for the pre-existing conditions waiver (other requirements still apply).

**Are there events or medical conditions that aren't covered?**

Every travel protection plan contains restrictions and limitations. You may [contact Access America](#) if you have questions about your coverage.

**Will I have to pay any deductibles?**

There are no deductibles.

**Who provides the insurance for these programs?**

The insurance coverage you get when you purchase travel protection from Access America is provided under Form No. 52.401 or 52.201 issued by BCS Insurance Company or Form No. 101-C-XX-01 or 101-P-XX-01 issued by Jefferson Insurance Company. BCS Insurance Company is rated "A-"(Excellent), and Jefferson Insurance Company is rated "A" (Excellent) by A.M. Best Co. World Access Service Corp., a company of Mondial Assistance, is the licensed producer and administrator of this plan. Your insurance comes with certain limitations and exclusions.

**Do you have a glossary of travel insurance terms to help me understand my coverage?**

You can [contact Access America](#) if you have specific questions about your coverage.

**Questions about the Existing Medical Condition Coverage**

- [What is an existing medical condition?](#)
- [What is the existing medical conditions exclusion?](#)
- [If I have an existing medical condition, can I still purchase insurance?](#)
- [What does Medically Able mean?](#)
- [What is included under non-refundable costs?](#)

**What is an existing medical condition?**

An existing medical condition is an illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it. Please also note that you may still be covered for losses caused by reasons other than those related to an existing medical condition. See the Certificate of Insurance / Policy for details.

**What is the existing medical conditions exclusion?**

The program does not cover losses or expenses if they result from an illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it.

**If I have an existing medical condition, can I still purchase insurance?**

Yes. On select products, we offer existing medical condition coverage. In order to have the existing medical condition covered, you must meet the following criteria:

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

Please also note that you may still be covered for losses caused by other reasons other than those related to an existing medical condition. See the Certificate of Insurance / Policy for details.

### **What does Medically Able mean?**

Medically Able means that, at the time of purchase of insurance, you had no illness or injury (of which a prudent person would reasonably know or be aware) that would prevent or substantially interfere with your ability to travel. Some factors to consider when determining if your condition prevents or substantially interferes with your ability to travel, include: 1) whether you recently had a significant change in medication, 2) whether you require medical assistance or ongoing treatment, or 3) whether you have a medical procedure scheduled in the period between your trip purchase and planned departure dates (for which continuing side effects are known or likely to occur).

### **What is included under non-refundable costs?**

Non-refundable costs include the total sum of all of your trip payments that would be forfeited due to cancellation prior to trip departure. Some examples include cruise, tour and airline ticket costs. Be sure to consult your travel coordinator to determine what costs are non-refundable for your particular trip as cancellation policies vary. Examples:

- Cruise - If a cruise costs \$3,000 and the cruise policy is 50% loss at 90 days out, 75% loss at 45 days out and 100% loss up to 7 days within departure, you would need to insure for the full \$3,000 since you would be out the full amount in the event you cancelled within the week before departure.
- Airline - If an airline ticket costs \$700, and the ticket is 100% non-refundable at the time of purchase, you would need to insure for the full \$700 in order to qualify for the pre-existing conditions waiver (other requirements still apply).

### **Customer questions about Covered Suppliers**

The following question-and-answer section provides you with information about our policies concerning coverage in case of a supplier default. We've tried to cover most of the questions you might have. If you have other questions for us about travel suppliers, you can call us toll free at 1-800-497-0363, 24 hours a day, seven days a week. You can also [email](#) your questions to Access America. We're happy to help you.

- [What is the Covered Supplier List?](#)
- [What is supplier default?](#)

- How will this insurance help me if my travel supplier defaults?
- How do I determine if I have supplier financial default coverage?
- Where can I find the "most current" list of covered suppliers?
- What happens if my travel supplier is not on the Covered Supplier List?
- How do I file a claim for supplier financial default?
- How can I get a copy of the Covered Supplier List that was in effect when I bought my policy?
- What happens if only one of the travel suppliers I am using for my vacation defaults (e.g. cruise +tour) or (tour+air)? Can/will I receive a reimbursement for that part of my trip?

### **What is the Covered Supplier List?**

The Covered Supplier List is a list of airlines, cruise lines and tour operators that are "Covered Suppliers" when determining eligibility for Financial Default coverage as defined in Access America travel insurance policies and certificates.

### **What is supplier default?**

Supplier default refers to financial default as it is defined in our certificate of insurance/policy.: "A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection".

### **How will this insurance help me if my travel supplier defaults?**

Subject to your plan's terms and conditions, you are covered for the specified amount of Trip Cancellation/Interruption you purchased in the event a Covered Supplier financially defaults.

### **How do I determine if I have supplier financial default coverage?**

Please review your plan's terms and conditions. Generally, you are covered for the specified amount of Trip Cancellation/Interruption purchased in the event a covered supplier financially defaults as long as all the conditions listed below are met:

1. You purchase your insurance within 14 days of paying your initial trip payment or deposit;
2. The financial default occurs more than seven days after the plan's effective date; and
3. You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) that Access America currently lists as a covered supplier. This list can be found at <http://www.accessamerica.com/>.

### **Where can I find the "most current" list of covered suppliers?**

Current lists of Covered Suppliers can be found at <http://www.accessamerica.com/>.

### **What happens if my travel supplier is not on the Covered Supplier List?**

In cases where your travel supplier is not on the Covered Supplier List, you are not covered for losses caused by financial default, but you are still covered for losses caused by other named perils as described in the Certificate of Insurance/Policy.

**How do I file a claim for supplier financial default?**

Filing a claim for Supplier Default is like completing any other claim. Just visit [www.accessamerica.com/claims](http://www.accessamerica.com/claims), fill out a claim form, include proof of payment, documentation regarding the "default" and refund information (if applicable).

**Go online to:**

1. Find out what forms and documentation you need
2. Download a claims form and mail it in
3. File a claim electronically and track its progress

**Claims inquiries:**

1. Website: [www.accessamerica.com/claims](http://www.accessamerica.com/claims)
2. Email: [claimsinquire@accessamerica.com](mailto:claimsinquire@accessamerica.com)
3. Telephone: 1-800-497-0363

**How can I get a copy of the Covered Supplier List that was in effect when I bought my policy?**

Please contact Access America for a duplicate copy of the list.

**What happens if only one of the travel suppliers I am using for my vacation defaults (e.g. cruise + tour) or (tour + air)? Can/will I receive a reimbursement for that part of my trip**

This is subject to the terms and conditions of your Certificate of Insurance/policy.