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Group Travel Assurance

Trip Cost Protection

Trip Cancellation..... Up to 100% of Trip Cost*

☐ Reimburses for your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

Maximum coverage: \$25,000 (\$500,000 for entire group)

Trip Interruption..... Up to 100% of Trip Cost

☐ Reimburses for the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason. Maximum coverage: \$25,000 (\$500,000 for entire group)

Missed Connection.....\$750

☐ Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay.....\$750

☐ 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 and Dental.....\$30,000

☐ This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation.....\$100,000

Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.

Travel Accident.....\$25,000

☐ Coverage for loss of life, limb or eyesight within 365 days of a covered accident.

Baggage Protection

Baggage Loss/Damage.....\$1,000

☐ 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

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.

† Benefits are per person. * Trip Cancellation benefits are effective on the date your deposit is received by BookLover's Travel.

Covered Reasons for Trip Cancellation & Interruptions for the Group Product:

- Attending immediate family members birth
- Complete cessation of services
- Complete cessation of services-FAA
- Covered Travel Delay- loss of 50%
- Death of Family Member
- Death of Insured
- Death of Traveling Companion
- Employer Termination
- Felonious Assault
- Financial Default
- Foreign and Domestic Terrorism
- Hijacking
- Home uninhabitable
- Illness of Family Member
- Illness of Insured
- Illness of Traveling Companion
- Injury of Family Member
- Injury of Insured
- Injury of Traveling Companion
- Involved in a traffic accident
- Jury/Subpoena
- Military Obligations
- Normal Pregnancy
- Quarantine

Pre-existing Conditions Exclusion and Waiver

Access America defines a pre-existing condition as: 1) any injury that occurs before and including the effective date of insurance; or 2) any illness that occurs within 120 days before and including the effective date of insurance if the insured has seen a doctor for treatment or diagnosis of this condition or if symptoms exist that would cause a prudent person to seek diagnosis, care or treatment.

Access America does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

1. You must insure the full, non-refundable portion of their trip cost within 14 days of initial trip deposit;
2. You must be medically able to travel at the time of their insurance purchase;
3. You have not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
4. Your trip cost is \$10,000 or less per covered person; and
5. You must be a resident of the United States.

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.

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.

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 800-284-8300.