

# Vacation Protection Plan Classic<sup>†</sup>

## 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: \$50,000.
- 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: \$75,000.
- Missed Connection ..... \$500
- Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.
- Travel Delay ..... \$500
- Receive up to \$150 per day per person to cover additional accommodation and travel expenses or prepaid expenses due to a departure delay of six or more hours.

## Medical Protection

- Emergency Medical and Dental ..... \$25,000
- This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip. This coverage is secondary.
- Emergency Medical Transportation ..... \$500,000
- Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.

## Maximize Your Coverage

To make sure you're eligible for supplier default coverage, optional BizPack and existing medical conditions coverage, buy the Vacation Protection Plan Classic within 14 days of your initial trip deposit.

## Baggage Protection

- Baggage Loss/Damage ..... \$1,000
- Covers loss, damage or theft of baggage and personal effects.
- Baggage Delay ..... \$300
- 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. Our staff of multilingual problem solvers is available to help you with any medical, legal or travel-related emergency.

## Optional Benefits

- Rental Car Protection ..... \$35,000
- Primary collision/loss damage coverage for physical damage to a rental car during the rental period. Not available to Texas residents. A \$9/day\*\* fee will be added at time of purchase if selected.
- BizPack ..... Up to 100% of Trip Cost
- A simple \$24 add-on that provides trip cancellation and interruption benefits for business-related reasons: being required to work, business/company merger or business unsuitable.\*\*\*

## Rates

Trip Cost Per Person (\$)	up to age 17*	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
up to \$500	\$0	\$25	\$36	\$40	\$52	\$63	\$100
\$501-1,000	\$0	\$41	\$53	\$67	\$87	\$109	\$162
1,001-1,500	\$0	<b>\$52</b>	\$69	\$93	\$121	\$149	\$216
1,501-2,000	\$0	\$71	\$91	\$125	\$171	\$211	\$279
2,001-2,500	\$0	\$93	\$111	\$152	\$198	\$244	\$342
2,501-3,000	\$0	\$111	\$132	\$180	\$251	\$289	\$404
3,001-3,500	\$0	\$126	\$148	\$208	\$275	\$333	\$469
3,501-4,000	\$0	\$145	\$164	\$238	\$326	\$431	\$580
4,001-4,500	\$0	\$160	\$184	\$270	\$365	\$442	\$616
4,501-5,000	\$0	\$179	\$206	\$300	\$405	\$540	\$696
5,001-5,500	\$0	\$202	\$236	\$345	\$477	\$587	\$850
5,501-6,000	\$0	\$226	\$259	\$356	\$519	\$596	\$880
6,001-6,500	\$0	\$253	\$293	\$395	\$537	\$607	\$905
6,501-7,000	\$0	\$271	\$303	\$412	\$570	\$767	\$1,003
7,001-8,000	\$0	\$297	\$364	\$542	\$691	\$856	\$1,171
8,001-9,000	\$0	\$344	\$395	\$604	\$784	\$970	\$1,355
9,001-10,000	\$0	\$371	\$424	\$665	\$862	\$1,090	\$1,631

Visit [www.accessamerica.com/americanexpress](http://www.accessamerica.com/americanexpress) for pricing on trips from \$10,001-\$50,000. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age. A \$6 processing fee will be added at time of purchase. Prices subject to change.

\* Children 17 and under must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to 18-30 rate.

### Traveling with frequent flyer miles?

We also offer a Limited Plan designed primarily for those using frequent flyer miles or others who do not need Trip Cancellation and Trip Interruption coverage. Ask your travel agent or visit [www.accessamerica.com/americanexpress](http://www.accessamerica.com/americanexpress) for more details.

<sup>†</sup> Benefits are per person. All insureds must purchase the same plan.  
<sup>‡</sup> See reverse.  
 \*\*\* See reverse.  
 \*\* Minimum 2 day rental required.

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 800-756-AMEX.



# Online Services

With Access America, you can purchase your plan, modify your plan, even file and track claims, through [www.accessamerica.com/americanexpress](http://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 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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TN00048\_0808

ACCAM NUMBER

AGENT CODE

F033385

## 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.

## 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 Vacation Protection Plan Classic, these covered reasons include:

Illness, injury, death	Legal separation/divorce
Financial default	Natural disasters?
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?
Destination uninhabitable***	Severe weather?
Required to work!	Hijacking
Business/Company merger!	Quarantine
Business unsuitable***!	Jury duty
	Strikes?

\* Limitations may apply. Consult Access America for the terms and conditions or download them at [www.accessamerica.com/americanexpress](http://www.accessamerica.com/americanexpress).

\*\* Trip Cancellation only.

\*\*\* Due to fire, flood, vandalism, burglary, natural disaster, Available with optional BizPack.

? Resulting in complete shutdown of the travel supplier.

## Existing Medical Conditions

### Exclusion & Coverage

Your plan may provide 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. Coverage for an Existing Medical Condition is excluded unless:

1. You purchased your plan within 14 days of making your first trip payment or first trip deposit;
  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.

## Supplier Default Coverage

Supplier 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](http://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.