

# Travel Protection Plan for travelers of Mission Nation Travel



## Basic Protection Plan Highlights

- Primary Coverage
- Several trip cancellation/interruption reasons
- \$150,000 emergency medical evacuation benefit
- 5 hours or more trip delay benefit
- Waiver for pre-existing medical condition exclusion
- \$750 baggage & personal effects benefit
- \$25,000 political & security evacuation benefit
- 24 hour travel assistance services\*



*Protect You & Your Trip Investment*  
To Enroll, Contact Mission Nation Travel

### Travel Protection Plan

Benefits	Coverage Per Person (up to limits below)
Underwritten by Arch Insurance Company	
Trip Cancellation	100% of insured trip cost
Trip Interruption	100% of insured trip cost
Return Flight Cost	\$750
Occupancy Upgrade	100% of insured trip cost
Trip Delay (5 hours)	\$500
Missed Connection (3 hours)	\$500
Baggage / Baggage Delay (24 hours)	\$750 / \$100
Emergency Medical Expense	\$25,000
Emergency Evacuation / Repatriation	\$150,000
24 Hour Accidental Death & Dismemberment	\$25,000
Political & Security Evacuation	\$25,000
(Optional) Rental Car Damage	\$25,000
<b>Additional Travel Insurance Features Available</b>	
(Optional) Cancel for Any Reason	Up to 50% of Non-Refundable trip cost

#### Travel Assistance\*

Non insurance services provided by designated assistance company.

Pre-Trip Information (e.g. destination profiles)

Travel Assistance (e.g. replacement of lost or stolen travel documents, transfer of funds, legal referrals)

Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)

Emergency Transportation Services (e.g. emergency medical evacuation, medically necessary repatriation, repatriation of deceased remains)

### *Pre-Existing Medical Condition Coverage*

A waiver of the pre-existing conditions exclusion is available when criteria is met. See back for details.



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## Protection Plan Costs<sup>1</sup>

**Plan protection premium = Trip cost x 6%**

The minimum premium for a trip cost of \$0-\$350 is \$21. The maximum trip cost is \$50,000.

**Optional Cancel for Any Reason coverage = Calculated Premium x 50%**

The maximum trip cost for Cancel for Any Reason coverage is \$10,000.

**Optional Rental Car Collision Insurance = Number of Days Covered x \$5.50**

## Brief Outline of Coverage

*Restrictions Apply*

### Trip Cancellation, Trip Interruptions & Trip Delay

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Trip Delay provides coverage if you are delayed during a trip for more than 5 hours.

Some examples of covered reasons include:

- Your, a Family Member's, or a Traveling Companion's 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
- Leave revocation due to Natural Disaster
- Strike
- Inclement Weather that causes a complete cessation of services for at least 24 hours on the Common Carrier
- Mechanical breakdown of the aircraft that causes a cancellation or delay for at least 24 consecutive hours
- Job loss or lay off
- Job transfer of 250 miles or more
- A documented theft of passports or visas
- Revocation of previously granted military leave or re-assignment
- Bankruptcy or Default of an airline, or cruise line or tour operator other than an organization or firm from whom You purchased Travel Arrangements supplied by others<sup>2</sup>

### Missed Connection

Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- any delay of a Common Carrier;
- documented weather condition preventing You from getting to the point of departure for Your Trip;
- quarantine, hijacking, Strike, Natural Disaster, terrorism or riot.

### Baggage and Personal Effects

Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

### Baggage Delay

Provides coverage for the emergency purchase of essential items if your Baggage is delayed for more than 24 hours during your trip.

### Medical Expense

Provides coverage for the necessary medical and surgical cost if you become sick or accidentally injured while on a trip.

### Emergency Medical Evacuation

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

### Pre-Existing Condition Waiver

The pre-existing medical condition waiver removes the application of that exclusion, which prohibits coverage. Eligibility for the waiver is available when:

- The premium is received within 21 days of your initial trip payment;
- You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions;
- You or the individual with the pre-existing condition are not disabled from travel at the time premium is paid; and
- The booking for the Trip is the Insured's first and only booking for this travel period and destination.

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 60 days prior to policy effective date in which:

- the patient received or received a recommendation for a test, examination, or medical treatment or
- took or received a prescription for drugs or medicine.

### 24 Hour Travel Assistance Services<sup>3</sup>

Includes a wide range of services before and during trips through a 24/7 toll free number.

<sup>1</sup>Rates are subject to change. Certain restrictions and exclusions apply and coverages may vary in certain states. View a full description of coverage online at: <https://missionnation.archinsurancesolutions.com/description-of-coverage>.

<sup>2</sup>For coverage, must purchase policy within 21 days of initial trip payment.

<sup>3</sup>Travel assistance services are provided by the designated provider listed in the policy.

This 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, 1-855-286-8349, 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://missionnation.archinsurancesolutions.com/disclosures>

