

# Access America Advantage: Coverage for Trip Cancellation and Interruption

You've been planning your vacation for months. You're counting down the days until you can make your getaway. But even the best-laid plans can be quickly derailed by life's little surprises. If you have to cancel or interrupt your trip, you may be devastated, but a good travel insurance plan means your financial investment doesn't have to be!

Unfortunately, there are countless roadblocks that could get in the way of your long-awaited vacation. You could hurt your back. You could lose your job. You could be called for jury duty. Whether you have to interrupt your travel or cancel your plans altogether, Access America ensures that your financial investment is secure.

Perhaps you or your traveling companion are too ill to travel or a family member is hospitalized or requires your care,\* trip cancellation and interruption coverage means you'll be reimbursed for the nonrefundable payments and deposits you've made. It will even cover the additional cost of single accommodation if you prepaid for shared accommodations and your traveling companion has to cancel (for a covered reason).\*\*

And if your trip is interrupted because your tour operator, airline or cruise line stops operation due to financial default, a natural disaster, strike or bad weather\*\*, travel insurance will foot the bill to get you where you're going as well as repay you for the unused portion of any payments and deposits that are nonrefundable.

Other commonly covered reasons include the death of a family member or traveling companion, a terrorist event at your destination (within 30 days of your arrival), even a traffic accident on your way to your point of departure.\*\* There are a whole host of unforeseen circumstances that could rain on your parade. But with Access America, you'll have an umbrella to protect your travel investment and get you quickly on your way again.

\*A doctor must examine you or a traveling companion and advise you to cancel or interrupt your trip within 72 hours of your cancellation or interruption.

\*\*See each specific plan's Certificate of Insurance/Policy to determine if this coverage is available on the policy purchased as well as additional coverage.

Insurance coverage is underwritten by BCS Insurance Company or Jefferson Insurance Company, depending on the insured's state. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. Certain exclusions, limitations and restrictions may apply.



## Did You Know?

**US Travel Insurance Association (USTIA) sheds some light on a commonly asked question:**

**Will you lose hotel or other deposits if you have to cancel unexpectedly?**

“Examine your hotel reservation, cruise line or tour operator cancellation policies. Some hotels will charge you for one or two nights' accommodation even if you cancel as much as 10 days in advance. Tour operators and cruise lines similarly have cancellation policies and penalties.

If you have to cancel because of emergency or illness, most travel insurance cancellation and interruption policies will reimburse lost deposits for covered reasons, such as your own illness, illness or death of a family member, a disaster that makes your home uninhabitable, the financial default of a travel supplier, or unforeseen weather conditions. However, fear of travel or mental or psychological condition is usually not covered.”

**AccessAmerica**<sup>®</sup>  
Travel Insurance & Assistance