

# AAA Travel Assurance for AAA Western and Central New York



*Travel insurance and assistance built on over 20 years of experience.*

Vacations can take months to plan and only hours to ruin if you have to cancel your trip or get sick while traveling. Protect your travel investment with AAA Travel Assurance from Access America. AAA Travel Assurance offers benefits like trip cancellation and interruption, emergency medical and dental coverage and a 24-hour assistance hotline so help is always just a phone call away.

## AAA TRAVEL ASSURANCE ADVANTAGES:

- Coverage if you have to cancel or interrupt a trip for a variety of reasons.
- Coverage for medical emergencies and emergency medical transportation.
- Coverage for lost, damaged or delayed baggage.
- 24/7 assistance through our Access America hotline.
- Coverage for existing medical conditions.
- Coverage for Trip Cancellation and Interruption if you lose your job.\*

\* See Certificate of Insurance/Policy for specific limitations.

| Benefits <sup>†</sup>             | Coverage Limit           |
|-----------------------------------|--------------------------|
| Trip Cancellation                 | Up To Amount Purchased ① |
| Trip Interruption                 | Up To Amount Purchased ① |
| Emergency Medical/Dental Coverage | \$15,000                 |
| Emergency Medical Transportation  | \$50,000                 |
| Baggage Loss/Damage               | \$500                    |
| Baggage Delay                     | \$250                    |
| Travel Delay                      | \$500                    |
| Missed Connection                 | \$500                    |
| 24-Hour Hotline Assistance        | Included                 |

<sup>†</sup> Benefits are per person. All insureds must purchase the same plan.

① Maximum coverage available is \$10,000.

## The best time to buy AAA Travel Assurance:

- Within 7 days of your initial trip payment or deposit  
[to ensure availability of all coverages. Other conditions, restrictions and exclusions may apply.]

## Special Feature of AAA Travel Assurance

**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 7 days of your initial trip payment or 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 \$10,000 per person or less. All other contract terms and conditions apply.



To purchase AAA Travel Assurance: Phone: 1-888-320-4892


Questions/Contact: Phone: 1-888-385-1128





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 can be found in the Certificate of Insurance/Policy.

## Trip Cost Protection


**Trip Cancellation Coverage.**  Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

**Trip Interruption Coverage.**  Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason.

**Travel Delay.**  Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a departure delay of six or more hours.


**Missed Connection.**  Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise, even if you miss your cruise due to the cancellation or delay of your scheduled flight.


## Medical Protection

**Emergency Medical and Dental.**  This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

**Emergency Medical Transportation.** Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA only )


## Baggage Protection

**Baggage Loss/Damage.**  Provides benefits for loss, damage or theft of baggage and personal effects.

**Baggage Delay.**  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.** 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.

 **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. World Access Service Corp., a company of Mondial Assistance, 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.**



## 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.

**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.**



Access America will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.