

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.

The list of covered suppliers can be found on our website at www.accessamerica.com.

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.

☒ Insurance coverage is provided under Form No. 52.201 or 52.401 issued by BCS Insurance Company, rated "A- Excellent" by A.M. Best Co.®

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.

Access America is a brand of World Access Service Corp.
World Access Service Corp. is the administrator of this program.
©2008 World Access Service Corp.
TR00028_0508

AccessAmerica[®]
Travel Insurance & Assistance

The Group Travel Assurance Plan



Insurance and assistance for
groups of ten or more.


Group Travel Assurance[†]

Economical, comprehensive coverage


Protect your traveling party's health, personal belongings and trip investments with Group Travel Assurance. Designed for groups of ten or more, it's the perfect way to prepare for common travel inconveniences like lost bags, illness and delays.

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. All insureds must purchase the same plan.

* Trip Cancellation benefits are effective on the date your agency receives your insurance premium.

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.

Purchasing your travel insurance is fast and easy.

Contact PrintName at:
phone
Altphone