

Annual Business Traveler Protection

Pack and go without buying insurance for every business trip.

One Purchase, and You're Covered.

If you're a frequent traveler, you can get coverage for one full year of travel – without purchasing travel insurance with every trip. The Annual Business Traveler plan includes features like trip cancellation and delay, emergency medical and dental coverage, baggage coverage, 24-hour travel assistance and more. Choosing one of the four annual plans below gives you greater peace of mind—and it's one less thing to do before you travel! To find out more or make a purchase, please talk to your travel agent or go to www.accessamerica.com.



Annual Plans	Executive For extensive global travel	Long Haul For international and global travel	Road Warrior For extensive domestic travel	Essential For occasional domestic travel
Benefits	Coverage Limit	Coverage Limit	Coverage Limit	Coverage Limit
Trip Cancellation/Interruption	\$5,000*	–	–	–
Travel Accident	\$100,000	\$25,000	\$100,000	\$25,000
Trip Delay	\$1,500	\$1,500	\$1,500	\$500
Baggage Coverage	\$1,000	–	–	–
Baggage Delay	\$1,000	–	–	–
Emergency Medical/Dental	\$25,000	\$25,000	\$5,000	–
Emergency Medical Transportation	\$250,000	\$100,000	\$25,000	\$25,000
Rental Car Collision/Loss Damage†	\$45,000	\$25,000	\$45,000	\$5,000
Change Fee Coverage	\$1,000	–	–	–
Business Equipment	\$1,000	\$1,000	\$1,000	\$500
Business Equipment Rental	\$1,000	\$1,000	\$1,000	\$500
Vehicle Return	–	–	\$1,000	\$1,000
Business Concierge	Included	–	–	–
24-hour Travel Assistance	Included	Included	Included	Included

* Additional TC/I available in \$1,000 increments up to \$10,000.

† Primary coverage.

Executive Plan	\$389
Long Haul Plan	\$219
Road Warrior Plan	\$219
Essential Plan	\$99

A \$6 administrative fee will be added at time of purchase.

10-day Satisfaction Guarantee

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. See your Travel Agent for more information, call 1-800-949-6201 or visit www.accessamerica.com.



Please refer to ACCAM# _____
when placing your order.

Annual Business Traveler Protection (continued)

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 \$10,000 per person or less.

All other contract terms and conditions apply.

General Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of: Intentionally self-inflicted harm, suicide or attempted suicide; normal pregnancy, fertility treatments, childbirth or elective abortion; mental or nervous health disorders; alcohol or substance abuse, or related illnesses; war (whether declared or undeclared), acts of war, military duty, civil disorder or unrest; participation in professional or amateur sport events (including training); all extreme, high risk sports; scuba diving; operating or learning to operate any aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic; pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; any expected or foreseeable events; or financial default.

Access America branded plans are 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.

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.

For the terms and conditions contact Access America or download them at www.accessamerica.com.

Please see the Certificate of Insurance/Policy for limitations, conditions and exclusions.