

Cancel Anytime

The ability to cancel a cruise or tour up to the last minute for cash.

Cancelling a cruise or tour is something none of your customers want to do. But if they do have to cancel for an unforeseen reason, Access America's Cancel Anytime gives them:

**80% cash back for virtually any reason,
anytime your client cancels their cruise or tour.***

Unlike a voucher or partial credit that may be issued with supplier insurance, Cancel Anytime helps your customers recover their travel costs by giving them what they want: cash back. In addition, Cancel Anytime lets your customers cancel right up to departure — and still gives cash back. Combined with generous coverage levels, why would your customers buy their travel insurance anywhere else?

THE CANCEL ANYTIME ADVANTAGE:

- An Access America ID card for quick access to emergency assistance.
- Clients are covered for virtually ANY REASON.*
- Clients can cancel up to the time of departure!
- Gives 100% cash back for supplier default and terrorism.
- Gives 80% cash back for virtually all other unforeseen reasons.
- Also provides coverage for airline tickets purchased separate from cruise or tour.

*Please see General Exclusions.

Benefits [†]	Coverage Limit
Trip Cancellation	Up To Amount Purchased ①
Trip Interruption	Up To Amount Purchased ①
Emergency Medical/Dental Coverage	\$20,000
Emergency Medical Transportation	\$50,000
Baggage Loss/Damage	\$500
Baggage Delay	\$200
Missed Connection	\$500
Travel Delay	\$300
Collision Loss/Damage (optional)	primary \$35,000
24-Hour Hotline Assistance	Included

[†] Benefits are per person.

① Trip cost must not exceed \$10,000.

When to sell Cancel Anytime:

Cancel Anytime must be purchased within 14 days of initial trip payment or deposit.

“My husband and I were in the middle of a seven-day cruise to Bermuda when he began having difficulty breathing. I contacted Access America, and he was transported to a hospital. Your representative arranged for all of the travel and medical necessities to get us home safely. It wasn't cheap. Just 11 days after submitting all of the bills to you, we got a call saying a check had been mailed. But the thing that impressed me most was that you asked how my husband was doing.”

— Anne S., Portland, Oregon



Cancel Anytime Pricing

Trip Cost Per Person (\$)	up to age 30	age 31-40	age 41-60	age 61-70	age 71-80	age 81+
0-500	\$29	\$34	\$38	\$76	\$84	\$209
501-1,000	\$59	\$65	\$73	\$147	\$175	\$349
1,001-1,500	\$79	\$85	\$99	\$199	\$249	\$499
1,501-2,000	\$109	\$117	\$129	\$245	\$325	\$670
2,001-2,500	\$139	\$147	\$159	\$314	\$416	\$831
2,501-3,000	\$179	\$187	\$201	\$383	\$508	\$1,002
3,001-3,500	\$209	\$217	\$233	\$452	\$599	\$1,176
3,501-4,000	\$259	\$269	\$294	\$521	\$681	\$1,340
4,001-4,500	\$299	\$309	\$339	\$590	\$782	\$1,516
4,501-5,000	\$329	\$339	\$369	\$659	\$874	\$1,689
5,001-5,500	\$359	\$379	\$401	\$708	\$965	\$1,846
5,501-6,000	\$379	\$399	\$464	\$797	\$1,057	\$2,021
6,001-6,500	\$407	\$429	\$509	\$866	\$1,148	\$2,196
6,501-7,000	\$427	\$453	\$557	\$938	\$1,244	\$2,380
7,001-8,000	\$453	\$491	\$591	\$1,056	\$1,400	\$2,678
8,001-9,000	\$489	\$515	\$617	\$1,201	\$1,592	\$3,045
9,001-10,000	\$511	\$549	\$699	\$1,346	\$1,784	\$3,413

For trips over 30 days, additional daily rate of \$5.00 applies, regardless of age. A \$6 processing fee will be added at time of purchase. Prices subject to change.



Special Features of Cancel Anytime

*General Exclusions

This plan does not cover your client if the purpose of their travel is to receive medical care, medication or treatment.

The following exclusions apply to all product benefits. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: 1) Intentionally self-inflicted harm, suicide or attempted suicide by your client; 2) War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest (except as provided for in travel delay); 3) Nuclear reaction, radiation or radioactive contamination; 4) Epidemic; 5) Pollution or threat of pollutant release; 6) Any unlawful acts committed by your client, family members, or traveling companions, whether they are insured or not; 7) Terrorism (except as specifically covered); or 8) Financial default of a travel supplier (except as specifically covered).

The following exclusions apply to Medical Protection, Baggage Protection, Missed Connection, and Travel Delay benefits.

In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: 1) Normal pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy of you, a traveling companion or a family member; 2) Mental or nervous health disorders; 3) Alcohol or substance abuse or use; or conditions or physical complications

related thereto, of you, a traveling companion or a family member; 4) Participation in professional or amateur sport events (including training); 5) All extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; 6) Scuba diving (unless accompanied by a dive master and not deeper than 130 feet); 7) Operating or learning to operate any aircraft as pilot or crew; 8) Natural disasters (unless as specifically covered); or 9) Any expected or reasonably foreseeable events.

Supplier Default Coverage

Supplier default coverage is provided when financial default occurs more than seven days after the policy's effective date, and your client uses a travel supplier listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.accessamerica.com.

Terrorism Coverage

The terrorist incident must take place in a city in which your client is scheduled to arrive within 30 days following the incident and your clients' tour operator (if applicable) must not have offered a substitute itinerary. For foreign terrorism coverage only, coverage for travel to or through countries in which such a documented or reported incident has occurred during the 30 days prior to purchase of insurance is excluded.