

## Online Services

With Access America, you can purchase your plan, modify your plan, even file and track claims, through [www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel).



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. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. World Access Service Corp. 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.

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### 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.

### Covered Reasons for Trip Cancellation and Interruption

Access America pays trip cancellation and interruption claims when necessitated by certain situations\* like a death in the family or jury duty. These situations are called "covered reasons" and Access America offers the most comprehensive list in the industry. These reasons include:

Illness, injury, death	Legal separation/divorce
Financial default	Natural disasters <sup>1</sup>
Victim of felonious assault	Home uninhabitable***
Subpoena/court order	Traffic accident en route
Normal pregnancy**	Terrorism
Employer termination	Military duty
Loss of accommodation	Witness birth**
Travel delay resulting in loss of 50% of trip length	FAA shutdown <sup>1</sup>
Destination uninhabitable***	Severe Weather <sup>1</sup>
Required to work	Hijacking
Business/Company merger	Quarantine
Business unsuitable***	Jury duty
	Strikes <sup>1</sup>

\* Limitations may apply. Consult Access America for the terms and conditions or download them at [www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel).

\*\* Trip Cancellation only.

\*\*\* Due to fire, flood, vandalism, burglary, natural disaster.

<sup>1</sup> Resulting in complete shutdown of the travel supplier.

### 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 for 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 \$50,000 per person or less.

All other contract terms and conditions apply.

### 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. A list of these covered suppliers can be found on our website at [www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel).

**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.

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

# TripCare Deluxe



Insurance, assistance and concierge services for your luxury cruise.

A Proud Partner Of  
**ENSEMBLE<sup>™</sup>**  
**TRAVEL**  
*Experience that takes you places*

*High-end travel requires a first-class coverage plan.*

When you make an investment to see the world, you don't want to put that investment at risk. That's why TripCare Deluxe travel coverage is there for you 24/7, with our highest levels of protection and assistance.

With TripCare Deluxe, you'll also receive a full suite of concierge services, with expert travel advice on everything from sightseeing to recommended restaurants. Plus, you're protected in the event you have to cancel your trip for covered business reasons.

You also get exclusive access to [www.yourdeluxetrip.com](http://www.yourdeluxetrip.com), our International Destinations website which has a wealth of "insider" information on destinations around the world.



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.



**Purchasing your travel insurance is fast and easy.**

Contact Access America at:  
866-455-6109  
[www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel)

# TripCare Deluxe<sup>†</sup>

## \$ Trip Cost Protection

**Trip Cancellation** ..... Up to 100% of Trip Cost  
 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$100,000.

**Trip Interruption** ..... Up to 150% of Trip Cost  
 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. Maximum coverage: \$150,000.

**Missed Connection** ..... \$500  
 Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

**Travel Delay** ..... \$1,000  
 Get up to \$300 per day per person to cover additional accommodation and travel expenses or prepaid expenses due to a departure delay of six or more hours.

**BizPack** ..... Included  
 Trip cancellation and interruption benefits for business-related reasons: being required to work, business/company merger or business unsuitable.\*\*\*

## + Medical Protection

**Emergency Medical and Dental** ..... \$50,000  
 This primary coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

**Emergency Medical Transportation** ..... \$1,000,000  
 Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.

**Travel Accident** ..... \$50,000  
 Coverage for loss of life, limb or eyesight within 365 days of a covered accident.

## 🧳 Baggage Protection

**Baggage Loss/Damage** ..... \$1,500  
 Covers loss, damage or theft of baggage and personal effects.

**Electronics/Sporting Goods** ..... \$1,000  
 Covers loss, damage or theft of personal electronics and sporting equipment.

**Baggage Delay** ..... \$500  
 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.

## 🚗 Rental Car Protection

**Collision Loss/Damage** ..... \$50,000  
 Primary collision/loss damage coverage for physical damage to a rental car. Not available to Texas residents.

## ☎ Assistance Services

**24-Hour Hotline Help** ..... Included  
 Multilingual problem solvers are available to help you solve a medical, legal or travel-related emergency.

**Concierge** ..... Included  
 Nothing says "deluxe" like having your own concierge. Select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

**International Destinations Website** ..... Included  
 "Insider" travel information, from local etiquette and customs to currency converters, attractions, information on hospitals and other necessities at [www.yourdeluxetrip.com](http://www.yourdeluxetrip.com).

## Maximize Your Coverage

To make sure you're eligible for supplier default coverage and Existing Medical Conditions Coverage, buy TripCare Deluxe within **14 days** of your initial trip deposit.

## Rates

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
up to 500	\$38	\$47	\$62	\$73	\$95	\$153
501-1,000	\$65	\$80	\$105	\$129	\$154	\$246
1,001-1,500	\$97	\$105	\$148	\$178	\$238	\$373
1,501-2,000	\$120	\$144	\$188	\$227	\$316	\$492
2,001-2,500	\$149	\$178	\$236	\$286	\$411	\$615
2,501-3,000	\$176	\$211	\$275	\$345	\$490	\$739
3,001-3,500	\$203	\$262	\$313	\$405	\$654	\$863
3,501-4,000	\$227	\$294	\$361	\$475	\$734	\$930
4,001-4,500	\$252	\$335	\$400	\$548	\$752	\$1,046
4,501-5,000	\$279	\$374	\$438	\$610	\$841	\$1,233
5,001-5,500	\$321	\$422	\$494	\$669	\$1,031	\$1,345
5,501-6,000	\$344	\$438	\$508	\$729	\$1,048	\$1,356
6,001-6,500	\$371	\$508	\$599	\$806	\$1,081	\$1,509
6,501-7,000	\$403	\$525	\$613	\$826	\$1,226	\$1,695
7,001-8,000	\$461	\$595	\$695	\$969	\$1,385	\$1,922
8,001-9,000	\$532	\$700	\$789	\$1,091	\$1,432	\$2,019
9,001-10,000	\$611	\$769	\$883	\$1,215	\$1,667	\$2,487

Visit [www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel) for pricing on trips from \$10,001-\$100,000. For trips over 30 days, additional daily rate of \$4.00 applies, regardless of age. A \$6 processing fee will be added at time of purchase. Prices subject to change.

## Traveling with frequent flyer miles?

We also offer a Limited Plan designed primarily for those using frequent flyer miles or others who do not need Trip Cancellation and Trip Interruption coverage. Ask your travel agent or visit [www.accessamerica.com/ensembletravel](http://www.accessamerica.com/ensembletravel) for more details and pricing.

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, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 866-455-6109.

<sup>†</sup> Benefits are per person. All insureds must purchase the same plan.  
 📄 See reverse.  
 \*\*\* See reverse.