

Cancel Anytime Protection Plus for Hawaii World

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

HAWAII WORLD

*Distinguished
Resorts*

Cancelling a tour is something you don't want to do. But if you do have to cancel for an unforeseen reason, Access America's Cancel Anytime Protection Plus gives you:

**100% cash back for reasons like illness, death of a family member or the loss of your job.¹
PLUS, 80% cash back for virtually any other reason, anytime you cancel your tour.²**

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

THE CANCEL ANYTIME PROTECTION PLUS ADVANTAGE:

- You are covered for virtually ANY REASON.²
- You can cancel up to the time of departure!
- Also provides coverage for airline tickets purchased separate from tour.



Benefits*	Coverage Limit
Trip Cancellation	Up To Amount Purchased ①
Trip Interruption	Up To Amount Purchased ①
Emergency Medical/Dental Coverage	\$25,000
Emergency Medical Transportation	\$50,000
Travel Accident	\$15,000
Baggage Loss/Damage	\$1,000
Baggage Delay	\$100
Change Fee Coverage	\$100
Travel Delay	\$500
24-Hour Hotline Assistance	Included
Concierge Service	Included

* Benefits are per person.

① Trip cost must not exceed \$5,000 for Trip Cancellation and \$20,000 for Trip Interruption.

Special Feature of Cancel Anytime Protection Plus

Terrorism Coverage

The terrorist incident must take place in a city in which you are scheduled to arrive within 30 days following the incident and your 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.

1 Length of employment must be greater than one year of continuous work at same employer. If employment is less than one year, your coverage is 80%.

2 Please see General Exclusions.

To purchase Cancel Anytime Protection Plus: Phone: 1-800-442-9244

Questions/Contact: Phone: 1-888-877-0965

AccessAmerica[®]
Travel Insurance & Assistance

² General Exclusions

This plan does not cover you if the purpose of your 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 you; 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 you, family members, or traveling companions, whether they are insured or not; 7) Prohibition or regulation by any government (applicable to Trip Cancellation/Interruption Protection); 8) Terrorism (except as specifically covered); or 9) Financial default of a travel supplier.

The following exclusions apply to Medical Protection, Baggage Protection, 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.

A complete description of coverage can be found in the Certificate of Insurance/Policy. Exclusions, conditions and limitations may apply.

Insurance benefits are underwritten by BCS Insurance Company, rated "A-" (Excellent) by A.M. Best Co. under BCS Form No. 52.401. World Access Service Corp., a company of Mondial Assistance, is the producer and administrator of this plan.



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.