

Travel Protection Plan Summary



This is a general overview of the plan. There are additional definitions, exclusions and limitations that apply to all coverages and services. This document does not serve as a contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. **To obtain a copy of the full travel insurance plan details, please call 1-844-827-9990 or visit online at: <https://celtictours.archinsurancesolutions.com/description-of-coverage>**

NOTICE: We strongly urge you to read our COVERAGE ALERT at <https://www.roamright.com/Coverage-Alert-COVID-19/> before purchasing your travel protection plan. It is important that you understand how our policies limit or exclude coverage related to COVID-19, as well as temporary, specific accommodations we are making during the pandemic.

Pre-Existing Condition Exclusion Waiver: Available when plan is purchased within 7 days of initial trip deposit, you insure 100% of all travel arrangements that are subject to cancellation penalties or restrictions and you are not disabled from travel at the time of purchase.

Insurance Benefits

All coverages are per person	Maximum Limit	Description	Notes
Trip Cancellation	Up to 100% of Insured Trip Cost	Reimbursement for the unused non-refundable pre-paid payments or deposits for the travel arrangements you purchased for Your Trip when you cancel for a covered unforeseen reason.	Available up to a maximum of \$25,000 per person. Additional costs incurred as the result of a change in the per person occupancy rate if Your Traveling Companion's Trip is cancelled or interrupted for a covered Unforeseen reason.
Trip Interruption and Delayed Arrival	Up to 100% of Insured Trip Cost	In the event the trip is cut short for a covered unforeseen reason, this benefit covers the additional airfare costs to return home and any unused, pre-paid nonrefundable payments or deposits for your travel arrangements.	Available up to a maximum of \$25,000 per person.
Missed Connection	\$750	Reimbursement for additional transportation costs and prepaid unused travel arrangements if your arrival at your trip departure is delayed for 3 or more hours.	Coverage is available if you miss your trip departure due to any delay of a common carrier and documented weather conditions.
Trip Delay	\$750/\$150 per day	Assists with additional travel expenses incurred during a 12+ hour delay for a covered reason.	This includes hotel, meals and local transportation.
Accidental Death & Dismemberment	\$25,000	Pays a percentage of the maximum benefit amount if a loss occurred as a result of an accidental injury or death during a trip.	A table of losses is located in the policy.
Emergency Medical Expense	\$25,000	Provides coverage for covered emergency medical expenses such as an accidental injury or illness that strikes while on your trip.	\$750 dental sublimit.
Emergency Evacuation and Repatriation of Remains	\$50,000	Offers protection in the event that emergency medical care is needed and an emergency evacuation to a better level of care is required and the costs associated with returning remains home in the event of a tragedy.	All evacuation or repatriation of remains arrangements must be made through the travel assistance services listed below.
Baggage and Personal Effects	\$1,000	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas.	Per Article Limit is \$300 Combined Article Limit is \$600
Baggage Delay	\$500	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay, outward journey only.

Additional Travel Insurance Features Available

(Optional) CancelFlex*	75% of Non-Refundable Cost Paid	Reimbursement for 75% the unused non-refundable pre-paid payments or deposits for your travel arrangements when you cancel your trip for any reason not otherwise covered by this policy.	Coverage is only available if you purchased this plan within 7 days of your initial deposit, you insured 100% of your travel arrangements up to a maximum trip cost of \$10,000, you cancelled your trip 2 or more days prior to departure, and specific departure date criteria are met. *Not available for NY residents, however CFFR is available as an option.
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For a list of covered reasons and exclusions, please call Customer Service at 1-844-827-9990 or view policy details online at <http://www.celtictours.com/travel-tools/insurance>

Emergency Travel Assistance Services

Travel assistance services are provided by a designated assistance company referenced in your policy. Global emergency travel assistance and medical emergency services are available 24/7/365.

CALL TOLL FREE: (within the United States and Canada)

844-359-0417

CALL DIRECT: (from all other locations)

443-275-6001

Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Language Services
- Message Transmittals

Medical Assistance

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Relay of Insurance and Medical Information
- 24-Hour health Information
- Medication and Vaccine Transfers
- Updates to Family, Employer, and Home Physicians
- Replacement of Corrective Lenses and Medical Devices

Emergency Transportation Services

For coverage, these services must be arranged by designated travel assistance provider.

- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Deceased Remains
- Return of Dependent Children
- Emergency Medical Reunion
- Emergency Political or Security Evacuation

IMPORTANT PROVISIONS IN YOUR POLICY:

- You must advise the Travel Supplier and Us as soon as possible in the event of a claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonably possible.
- If you have a claim, it must be reported to us within 30 days after a loss or as soon as is reasonably possible:

Arch Insurance Company
Executive Plaza IV
11350 McCormick Rd, Suite 102
Hunt Valley, MD 21031

Phone: 1-844-827-9990
Fax: 443-279-2901
Email: claims@archinsurancesolutions.com
Office Hours: Monday-Friday, 8:30am – 5pm EST
[Celtictours.archinsurancesolutions.com/claims](https://celtictours.archinsurancesolutions.com/claims)

Refer to your policy for covered reasons. This document provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and endorsements thereto. Policies are administered by Arch Insurance Solutions, 844-827-9990, CA License #018111, TX License #1787195. Your policy is the contract that specifically and fully describes your coverage. Certain restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions. Consumer disclosures can be found at: <https://celtictours.archinsurancesolutions.com/disclosures>. Privacy policy can be found at: <https://celtictours.archinsurancesolutions.com/privacy-and-data-protection-policy>. Plans are solicited by licensed producers in NY and HI.