

# RoamRight Press Kit

## Peace of Mind

Travel insurance is designed to protect you from unexpected circumstances that can occur during travel. You can purchase travel insurance for yourself and your travel companion(s) for either domestic or international trips of varying lengths. Including travel insurance is often overlooked when planning a trip, but it is a critical element in a well-planned vacation. Travel insurance usually covers the following areas, either separately or bundled together as part of a comprehensive plan:

- Financial reimbursement for trip cancellation, interruption and delay arising from conditions beyond your control such as illness or bad weather, and for baggage loss and/or delay.
- Medical insurance and medical evacuation coverage in case you become ill or are injured while traveling. Many travelers are unaware of the limitations of their primary medical insurance and do not realize why they may need medical coverage.
- 24-hour assistance hotline line to help find doctors, arrange accommodations, and contact your family or other assistance in case of emergency. This assistance line also includes concierge services.

The cost of travel insurance will depend on which of the above areas you need coverage for, as well as your travel activities, age of travelers and additional factors. It's important to understand what travel insurance is and what it covers before determining whether or not to buy it. Ultimately, it's a personal decision, but RoamRight's travel insurance information and resources can help explain how travel insurance can act as an excellent safeguard for your health and expenses incurred during more costly trips or trips with an element of risk.

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## Company Overview

RoamRight, a division of Arch Insurance Company, is a global provider of travel insurance and assistance services. We share a strong commitment to:

- High quality coverage – Our list of consumer products includes trip cancellation insurance, travel medical insurance, scheduled benefit visitor programs and worldwide medical insurance. All of these provide comprehensive coverage to travelers to protect them and their financial investments in their trips. With a RoamRight travel insurance plan, you can travel with peace of mind.
- Competitively-priced products – The flexibility of RoamRight's underwriting lets us create customized programs for large groups or single travelers. You get only the coverage you need at a price you can afford.

- Excellent customer service – Our user-focused website makes it easier than ever to learn about and purchase travel insurance. During business hours, users can chat online or over the phone with our friendly customer service representatives, enabling travelers to buy the best plan for their travel needs.

## Our Underwriter

RoamRight is a trade name used by Arch Insurance Company. The North American underwriting companies of Arch Insurance Group, a division of Arch Capital Group Ltd., provide a wide range of Property, Casualty and Specialty insurance for corporations, professional firms and financial institutions across the United States and Canada. Arch professionals bring discipline, expertise and skillful claims management to bear in areas ranging from Corporate Directors and Officers insurance to Healthcare, and from Excess Casualty to large, industry-focused insurance programs. Arch operates in the United States through the insurance companies of Arch Insurance Group, which include Arch Insurance Company, Arch Specialty Insurance Company and Arch Excess & Surplus Insurance Company and in Canada through a branch of Arch Insurance Company.

## Our Senior Vice President

Meet our Senior Vice President, Linda Fallon, who has more than 25 years experience working in the marketing and product development sectors of the assistance and travel insurance industry. Prior to holding her current position, Fallon was President of MEDEX Insurance Services where she was responsible for building the organization from scratch. For more than 20 years, Fallon held key operational positions within MEDEX Insurance Services. During that time she advanced the company by working as an Account Executive, Director of Sales and Marketing, Assistant Vice President, Vice President and ultimately President of MEDEX Insurance Services, a position she held for more than 10 years. Throughout her time in the industry, Fallon designed travel insurance products, assisting everyone from individual consumers all the way up to major Fortune 100 companies. Fallon has personally been involved in hundreds of assistance cases for insured travelers who became sick or injured while traveling. She received her Bachelor's and Master's degree in Business Administration from Loyola College in Maryland. A proud member of Mu Kappa Tan, a national marketing honor society, Fallon is constantly looking for innovative ways to stay ahead in her field and break new ground in the travel insurance industry.

## RoamRight Features and Benefits

\*Many of these insurance options are also upgradeable.

### Trip Cancellation

Having to cancel your trip for reasons beyond your control is bad enough, but with travel insurance, at least you're financially protected up to the maximum of your benefit.

### Cancel for Work

When your unavoidable work plans unexpectedly clash with your trip plans, you'll be covered - just like with other trip cancellation triggers.

### Trip Interruption

When circumstances force you to cut your trip short, unused fees can be refunded to you, in addition to paying to get you home

### Missed Connection and Itinerary Change

Be protected from financial loss occurring from a missed connection (such as missing your cruise because your flight was seriously delayed).

### Trip Delay

This benefit covers missed land and sea accommodations and helps book over-night accommodations.

### Emergency Accident and Sickness Medical Expense

Chances are that your primary health insurance plan is limited when you travel outside of the country. Protect yourself with travel medical insurance.

### Dental

Accidental injury to sound teeth can ruin your vacation. Travel dental coverage is part of the Emergency Accident and Sickness Medical Expense benefit which handles emergency dental treatment abroad.

### Emergency Medical Evacuation and Repatriation of Remains

This benefit offers assistance with the difficult logistics and finances of evacuating or repatriating as well as coverage to pay for those expenses up to your benefit limit.

### Baggage and Personal Effects

Missing baggage is a stressful experience and airlines have countless exclusions. A travel insurance plan can protect any piece of luggage up to benefit limits.

## Accidental Death & Dismemberment (AD&D)

For regular or Common Air Carrier Only, this is coverage for bodily injury while abroad.

## Rental Car Damage Waiver

Your standard rental insurance may be lacking, but the right travel insurance plan can fully protect your rental car, plus having your coverage in one plan is a substantial benefit of travel insurance.

## Cancel for Any Reason

You can receive financial reimbursement when you cancel your trip for any reason at all.

## Sports Coverage

Pre-paid golf green fees, fishing licenses, equipment rentals, lessons and more are covered here.

## Hazardous Sports Coverage

You can receive the protection you need for sports like skydiving, skiing, scuba diving and mountaineering.

## 24/7/365 Phone Assistance

This benefit allows you to find hospitals, receive translation services, file claims, and more. RoamRight is here for you 24 hours a day!

## Package Plans

### Elite

If you are looking for top of the line travel insurance, the Elite plan is just for you. The Elite plan is RoamRight's most comprehensive package, providing the highest levels of coverage limits. In addition to trip cancellation, interruption and delay, the Elite plan provides coverage for one child per paid adult, medical expenses and evacuation benefits, political evacuation coverage, cancel for work reasons insurance, and AD&D (air common carrier only) coverage as well as to regular AD&D coverage

### Preferred

Many RoamRight travelers find the Preferred plan the most economical for their trips and vacations. The Preferred plan offers more benefits and higher limits than the Essential plan. In addition to trip cancellation and delay, the Preferred plan offers coverage for one child per paid adult, accidental death and dismemberment coverage, trip interruption insurance worth up to

150% of the trip cost, baggage delay, medical and evacuation coverage and access to a 24/7 hotline for assistance.

### **Essential**

If you are seeking a basic travel insurance program, check out RoamRight's Essential plan. This plan includes trip interruption and cancellation insurance, medical benefits, medical evacuation coverage, lost or delayed baggage coverage, and a 24/7 assistance hotline to help you navigate through the claims process, provide travel info, and more.

### **Adventure**

More daring travelers may want to consider RoamRight's Adventure Sports Vacation Insurance. Typical travel insurance does not provide coverage for more dangerous activities, such as such as parachuting, bungee jumping, snowmobiling, scuba diving, snorkeling, jet skiing, water skiing, snow skiing, spelunking, parasailing, and snowboarding, and more. With an Adventure Sport Vacation plan, you'll be covered.

### **Active**

If you are planning on partaking in active sports – but not adventure sports – you may wish to consider a RoamRight Active Traveler plan. In addition to typical travel insurance benefits, this plan offers coverage for pre-paid activities such as golf greens fees, equipment rentals, and lessons. You'll also have higher benefits for personal effects to cover lost baggage and sporting equipment, such as golf clubs.

## **Travel Medical Plans**

### **Medical**

U.S. residents traveling abroad may not always be covered by their primary medical insurance, and when they are, may have to pay expensive out-of-pocket costs before submitting for reimbursement. That's why RoamRight offers a medical plan just for your international trip. This tourist health insurance can be customized to give you the level of coverage that you need and will pay directly to foreign providers. Benefits include accidental death and dismemberment, dental insurance, emergency accident and sickness coverage, repatriation of remains and access to a 24/7 hotline for assistance services. RoamRight's medical policy does not cover medical tourism, or traveling specifically for medical care.

## Annual Plans

### Multi Trip Annual Insurance for Trip Cancellation

By purchasing an annual policy, frequent travelers don't have to worry about remembering their trip cancellation insurance. You'll stay covered for an unlimited number of trips in a plan year – up to 30 consecutive days in length for each trip – anywhere in the world. Plus, you'll also have emergency evacuation benefits, baggage protection and renters' collision protection.

### Multi Trip Medical

Frequent international travelers may want to purchase an annual travel medical insurance plan. This plan covers you for up to four trips each year, up to 30 consecutive days for each trip. In addition, you'll have dental insurance, emergency accident and sickness coverage, repatriation of remains and access to a 24/7 hotline for assistance services.

## Group Travel

RoamRight has options available for extending travel insurance to groups of 10 or more, or teaming up with partners to offer travel insurance products to their customers and members.

- Group Enrollment - signing up multiple people for travel insurance can be cumbersome. RoamRight's enrollment form for group travel insurance makes signing up a breeze. It's as easy as uploading a spreadsheet!
- Customized Group Programs - RoamRight offers group travel insurance customized especially for your needs. You can also quickly and easily add people to the plan, even if they have different coverage needs.
- Value Added Opportunities - if you need custom products, an e-commerce website, detailed group reporting or administrative and technical support, this is the option for you.

## Travel Types

### Vacation

A vacation is a time to relax, rejuvenate, and enjoy time away from your routine life. It's never enjoyable if you need to cancel your vacation plans – but it's even worse when you lose your travel time and the financial investment of a trip. RoamRight breaks down the category of vacation travel into the following subcategories:

- Cruise
- Driving Vacation
- Family
- Honeymoon
- Leisure
- Reunion

Each type of vacation will have its unique needs in an insurance plan, and vacation travelers can benefit greatly from having the right travel cancellation insurance.

### Active Travel

When you travel to a new place, you get the opportunity to see and do amazing things. Taking on a daring sport or challenging tour are ways to push your inner limits, learn about yourself, and make incredible memories. Active travel may entail more medical emergencies than a standard vacation or business trip. Active travel insurance plans from RoamRight include medical coverage to help mitigate the risks of your adventure or sport. RoamRight breaks down the category of Adventure and Sports travel into the following subcategories:

- Adventure Travel
- Golf
- Hunting and Fishing
- Safari
- Scuba
- Ski
- Sports Tourism

As you can see, there is a wide variety of active travel vacation plans. The active travel insurance coverages for a golfer are going to be different than for a family on safari. Each adventure or sports trip will have unique needs in an active travel insurance plan.

## Business Travel

Business travel is on the rise all around the world. And many business travelers spend a good part of the year away at trade shows, attending the latest business conferences, or scouting out new business opportunities. Given all the business travel scenarios in the U.S. and abroad, RoamRight offers business travel insurance for:

- Annual Business Travel - This type of plan is great for organizations whose employees frequently travel more than 50 miles from home.
- Business Flight - Only - This business travel insurance is great for low cost trips because it insures nonrefundable air fare expenses only
- Corporate Travel - This is a standard style plan to protect the unique needs of this business traveler. Corporations can purchase this easy travel insurance to satisfy the Duty of Care for their employees.
- Expatriate (Expat) - This travel medical insurance covers the healthcare expenses of an employee living in a foreign country for an extended time period.
- International Business Travel - This extended coverage business travel insurance meets the unique needs of an employee on an international trip.

## Education and Service

Education and service are noble reasons for travel, indeed. Taking the time to travel abroad can be a great way to foster personal growth and experience new and exotic places. Traveling abroad in the name of education or service brings up many variables, such as length of stay and purpose of visit, that have unique insurance needs. To help, RoamRight breaks down the category of Travel Abroad Insurance into the following subcategories:

- Missionary
- Student
- Study Abroad
- Volunteer Tourism (“Voluntourism”) and Ecotourism

Oftentimes, the destinations for these types of trips lack advanced medical facilities or assistant services. Therefore, having the appropriate travel abroad insurance is a prudent option for protecting the financial and medical well-being of a traveler.



## Comprehensive Plans / Plans Comparison

Plan Features	Essential	Preferred	Elite	Adventure	Active	Multi-Trip	Medical	Multi-Trip Medical
Trip Cancellation	✓	✓	✓	✓	✓	✓		
Trip Interruption	✓	✓	✓	✓	✓	✓	✓	
Missed Connection and Itinerary Change	✓	✓	✓	✓	✓	✓		
Trip Delay	✓	✓	✓	✓	✓	✓		
Emergency Accident Sickness Medical Expense	✓	✓	✓	✓	✓	✓	✓	✓
Emergency Evacuation, Medically Necessary Repatriation, and Repatriation of Remains	✓	✓	✓	✓	✓	✓	✓	✓
Security Assistance (Political Evacuation)	✓	✓	✓	✓	✓	✓	✓	✓
Sports Coverage			Optional	✓	✓			
Hazardous Sports Coverage			Optional	✓			Optional	Optional
Baggage and Personal Effects	✓	✓	✓	✓	✓	✓	✓	
Baggage Delay Coverage	✓	✓	✓	✓	✓	✓		
Accidental Death and Dismemberment (AD&D)		✓	✓	✓	✓		✓	
AD&D (Air Common Carrier Only)	Optional	Optional	✓	Optional	Optional			
Cancel for Work Reasons		Optional	✓	Optional	Optional			
Renters Collision Insurance (not available to residents of Texas)	Optional	Optional	Optional	Optional	Optional	✓		

## Optional Upgrades

Plan Features	Essential	Preferred	Elite	Adventure	Active	Multi-Trip	Medical	Multi-Trip Medical
Cancel for Any Reason Upgrade		✓	✓	✓	✓			
Cancel for Work Reason Upgrade		✓	Included in Base	✓	✓			
Medical Coverage Upgrade	✓	✓	✓	✓	✓			
Emergency Evacuation Upgrade	✓	✓	✓	✓	✓			
Accidental Death and Dismemberment Upgrade		✓	✓					
Accidental Death and Dismemberment – Air Only Upgrade	✓	✓	✓	✓	✓			
Sports Coverage Upgrade			✓	Included in Base	Included in Base			
Hazardous Sports Coverage Upgrade			✓	Included in Base			✓	✓
Renters Collisions Insurance Upgrade (Not Available to Residents of Texas)	✓	✓	✓	✓	✓	Included in Base		
Baggage including Sports Equipment & Personal Effects Upgrade		✓	✓	✓	✓			

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## Media Contact

Sharon Mostyn  
 SMostyn@roamright.com  
 443.279.7344