

## How do I get a quote for my customer for an annual travel insurance policy?



If you have an Annual Multi-Trip web portal set up, simply use the URL provided to you during set up to generate and email a quote. Alternatively, you can provide the link to your clients and they can create their own quote and buy directly from the website. You will need the following information:

- Permanent Residence: Select your client’s state of residency from the drop down list.
- Coverage Start Date: This cannot be less than 10 or more than 30 days from the current date. Plans will go into effect at 12:01 a.m. on the selected date.
- Annual Trip Cancellation Limit: Enter the level of trip cancellation coverage you want to insure for the year (\$2,500, \$5,000, \$7,500, or \$10,000). Keep in mind this is an aggregate limit for the entire year.
- Traveler Ages: Add the current age of the traveler(s) to be covered. Travelers must be age 75 or under.
- Question Regarding Travel Credits or Vouchers: In most instances, select No. Select Yes only if the traveler is using travel credits, vouchers, or discounts toward the payment for the trip.

Once the quote is completed, you can purchase on behalf of your customer, or you can email the quote to your customer via the “Email Quote” button in your portal.

## Is my customer limited in the number of trips they can take each year under the policy?

They are not limited to the number of trips they take during the coverage year, however, they cannot be on a single trip for longer than 30 days, the trip must be more than 100 miles from their primary residence, and the policy will only pay out to the coverage limit selected at purchase.

## What are some examples of covered events?

This is an abbreviated list of the most common covered events for trip cancellation or interruption. For coverage, an event must be unforeseen at the time of purchase. For a full list of events and coverage details, please refer to the policy.

- Sickness, accidental injury or death
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Home or destination is made uninhabitable
- Traffic accident en route to departure
- Road Closure
- Revoked military leave
- Inclement Weather



## THE ARCH DIFFERENCE



Growth Minded



Consistency



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Earnest Solutions



Culturally Inclusive

### Is War or Terrorism Covered?

For trip cancellation or interruption, terrorism is covered if a Terrorist Incident (an incident deemed a terrorist attack by the United States government) occurs within 15 days of the Scheduled Departure Date in a city listed on the itinerary.

War, whether declared or undeclared, acts of foreign enemies, hostilities between nations, and civil war are all excluded under this policy.

### Does my customer need to notify you that they will be traveling prior to every trip?

No, they do not need to notify us prior to every trip provided that:

- They are still within the coverage dates of their annual travel insurance policy,
- They will not be on a single trip for longer than 30 days and the trip is more than 100 miles from their primary residence, and
- Have not already filed claims that exceed the allotted trip costs for their plan.



If they do not meet all three of the stipulations above, they will need to purchase a single-trip travel insurance policy.

### My customer's first trip is not until later in the year, can I still buy an annual travel insurance policy now?

Yes, you or your customer can still purchase an annual travel insurance plan now even if the date of your customer's first trip isn't until later in the year. However, you will need to select a coverage start date within the next 30 days. Trip cancellation coverage will go into effect on the effective date of the policy.

### What if my customer does not know their total trip cost for the year when obtaining a quote?

If you do not know your customer's total trip cost for the year at the time you obtain the quote, we recommend that your customer make an educated estimation as to the highest trip cost tier they are not likely to reach.

The trip cost tiers for the annual travel insurance policy are \$2,500, \$5,000, \$7,500, or \$10,000.

For example, if you believe your annual trip cost will be \$6,000, then you should enter \$7,500 as your trip cost.

Your customer is eligible to increase your trip cost within 14 days of your purchase if they have not already departed on their first trip. To increase the trip cost within 14 days of purchase contact our customer service team at 1-800-699-3845, Monday through Friday 8:30AM to 8:00PM ET.

### What if my customer exceeds the insured trip cost for their coverage period?

If your customer exceeds the insured's trip cost during their annual travel insurance plan's coverage period, anything beyond that limit may not have coverage. If they wish to obtain additional coverage, they will need to purchase a separate, single-trip policy.

### Are my customer's traveling companions also covered under the annual travel insurance policy?

Unless your customer's traveling companion was a listed traveler on the purchased annual travel insurance policy, they are not covered under their Arch RoamRight annual travel insurance.



A traveling companion can obtain a single-trip quote or an annual travel insurance quote for themselves.

### What happens if my customer has a trip that exceeds 30 days in length?

Trips that exceed 30 days in length are not eligible for coverage under the Arch RoamRight annual travel insurance plan. A trip officially ends when a traveler returns to their home address listed on their policy.

For trips longer than 30 days, a single-trip travel insurance policy needs to be purchased in order to have coverage for that trip.

### How do I purchase the new annual travel insurance plan for my customer when the existing plan ends?



Close to the end of coverage date, your customer will receive an email from Arch with a link to your portal so they can purchase a new annual multi-trip policy.

### Is there a limit to the number of claims my customers can submit?

Customers can submit claims as needed, however claims may only be approved up to the benefit limits listed in the policy. For trip cancellation and trip interruption claims, that limit is based on the limit selected at the time of purchase (\$2,500, \$5,000, \$7,500, or \$10,000). Other benefit limits can be found in the policy. Additionally, there is a limit of only one (1) occurrence for an emergency medical evacuation or repatriation per plan year.

### How does my customer report a claim?

Claims can be reported online at <https://accidentclaims.archinsurancesolutions.com>. Traditionally paper claim forms are also available at that website.

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