Arch | Insurance

An Overview of Annual Multi-Trip Travel Insurance

The annual Multi-Trip travel insurance plan provides travel protection coverage for multiple trips throughout the year. Available through our travel insurance brand, Arch RoamRight, travelers can buy once and have coverage for a year.

For clients of:

Dan Middleton Insurance

To purchase, call or visit: partner.roamright.com
Agency Code: DMInsurance
866-891-6614

COVERAGE BENEFITS AND LIMITS PER PERSON PER YEAR[1]

Trip Cancellation
Up to 100% of Trip Cost

Trip Interruption
Up to 100% of Trip Cost

Trip Delay
$1,000 ($200/day), after a 12+ hour delay

Missed Connection (outward journey only)
$500, after a 3+ hour delay

Baggage Delay (outward journey only)
$300, after a 24+ hour delay

Baggage/Personal Effects
$1,000 ($250 per article, combined limit of $500 for valuables)

Emergency Accident and Sickness Medical Expense
$25,000, $750 for Dental, No Deductible

Primary or Excess Medical
Excess

Emergency Evacuation and Repatriation
$250,000[2]

Political and Security Evacuation
$100,000

Accidental Death and Dismemberment
$25,000

TRAVEL ASSISTANCE FEATURES

Emergency Travel Assistance Services[3]
Included

PRICING

Desired level of trip cancellation coverage *Maximum aggregate limit is applicable to all occurrences during the one year policy term*	Price
$2,500 (base)	$192
$2,501 - $5,000	$320
$5,001 - $7,500	$447
$7,501 - $10,000	$574

Pricing above applies to travelers age 75 and under, who are traveling for an unlimited number of trips, where each trip is up to a maximum of 30 days and at least 100 miles or more from your primary residence. Rates are as of December 2023 and are subject to change.

[1]Benefits are provided on an aggregate basis. The maximum limits are applied to the entire policy term of one year. [2] Maximum of One (1) occurrence per year. [3] Provided by designated assistance provider identified in your plan document.

SAMPLE

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PROVISIONS

Pre-Existing Medical Conditions

An illness, disease, or other condition during the 180 day period immediately prior to the Effective Date of Your coverage for which You or Your Traveling Companion, Business Partner or Family Member: 1) received or received a recommendation for a test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180 day period before Your coverage is effective under this policy.

14-Day Money-back Guarantee

All Arch travel insurance plans come with a 14-day money-back guarantee, where you can cancel your coverage in writing within 14 days of purchase or prior to your scheduled departure date, whichever comes sooner, provided you have not already filed a claim under the plan. Indiana residents have up to 30 days.

Multiple Trips Throughout The Year

This plan provides coverage for multiple trips taken throughout a year, when a trip is a scheduled trip of 30 days or less in length; and is more than 100 miles from your primary residence for which coverage is elected and premium paid.

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
- Terrorist attack
- Revoked military leave
- Strike
- Inclement Weather
- You or your traveling companion's normal pregnancy
- Road Closure

SAMPLE

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