


Sample Application-Brochure

Image varies according to demographic data

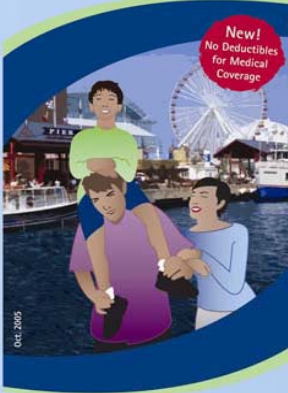
Agency Logo



Creative Traveling

.....• CLASSIC •.....

Travel insurance and assistance services built on over 20 years of experience.



New!
No Deductibles for Medical Coverage

Oct. 2005

AccessAmerica
Travel Insurance & Assistance

Just the Essentials

A vacation is supposed to be fun, relaxing and filled with memories to last a lifetime. Everyday travel inconveniences can quickly turn a vacation to remember into one to forget. Protect your vacation memories with Basics or Family Basics – featuring just the essential coverage for cost-conscious travelers.

Kids are Free!

Travel Insurance is provided, at no extra cost, to children who are under 18 years of age on the date of purchase of insurance and who are accompanied by their parent(s) or traveling with just their grandparent(s).*

Purchasing your travel insurance is fast and easy.

Contact Access America at:
800.284.8300
www.accessamerica.com

* Family Basics only. The maximum benefit payable to a child under 18 years of age is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers ages 18-30.

Basics and Family Basics[†]

Just the right coverage for cost-conscious travelers.

- Trip Cost Protection**
 - Trip Cancellation.....Up to Amount Purchased*
 - Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason (see list on reverse).
 - Trip Interruption.....Up to Amount Purchased*
 - Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason (see list on reverse).
 - Travel Delay.....\$300 B / \$500 FB
 - Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a Travel Delay of six or more hours.
- Medical Protection**
 - Emergency Medical and Dental.....\$10,000 B / \$20,000 FB
 - This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.
 - Emergency Medical Transportation.....\$100,000
 - Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.
- Rental Car Protection**
 - Collision/Loss Damage.....\$25,000 FB only
 - Covers physical damage to a rental car when caused by a collision, fire, storm, vandalism or theft during the rental period. Not available to Texas or Oregon residents.
- Baggage Protection**
 - Baggage Coverage.....\$500 B / \$750 FB
 - Provides benefits for loss, damage or theft of baggage and personal effects.
 - Baggage Delay.....\$100 B / \$200 FB
 - Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.
- Assistance Services**
 - 24-Hour Hotline Help.....Included
 - Help is just a phone call away with Access America travel protection. A staff of multilingual problem solvers is available to help you solve a medical, legal or travel-related emergency.

NEW Family411
Get the 411 on the best family venues including theme parks, zoos, aquariums and museums. (Family Basics only)

† Benefits are per person. All insureds must purchase the same plan.
* Maximum coverage available is \$10,000.
B = Basics, FB = Family Basics
Insurance coverage is provided under Master Policy Form No. 52.201 or 52.401 issued by BCS Insurance Company and administered by Access America.

Pick the Plan That's Right for You

Basics

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
0*	\$10	\$17	\$23	\$26	\$42	\$54
1-500	\$16	\$24	\$28	\$36	\$55	\$71
501-1,000	\$30	\$37	\$46	\$64	\$84	\$108
1,001-1,500	\$37	\$52	\$66	\$76	\$119	\$142
1,501-2,000	\$52	\$69	\$87	\$123	\$154	\$183
2,001-2,500	\$68	\$86	\$112	\$152	\$190	\$227
2,501-3,000	\$81	\$103	\$134	\$182	\$226	\$265
3,001-3,500	\$97	\$110	\$158	\$213	\$260	\$306
3,501-4,000	\$110	\$121	\$179	\$242	\$297	\$356
4,001-4,500	\$123	\$138	\$227	\$271	\$337	\$402
4,501-5,000	\$137	\$158	\$255	\$301	\$367	\$449

Visit www.accessamerica.com for pricing on trips from \$5,001-\$10,000.
*Zero trip cost means there is no coverage for Trip Cancellation or Trip Interruption. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.
A \$5 processing fee will be charged on all Basics policies. Prices subject to change.

Family Basics

Trip Cost Per Person (\$)	up to age 17	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79
0*	\$0	\$11	\$18	\$24	\$28	\$44
1-500	\$0	\$18	\$28	\$32	\$41	\$53
501-1,000	\$0	\$33	\$41	\$52	\$72	\$87
1,001-1,500	\$0	\$43	\$58	\$73	\$97	\$127
1,501-2,000	\$0	\$58	\$77	\$97	\$130	\$171
2,001-2,500	\$0	\$76	\$99	\$126	\$172	\$215
2,501-3,000	\$0	\$92	\$116	\$152	\$206	\$251
3,001-3,500	\$0	\$109	\$123	\$178	\$240	\$289
3,501-4,000	\$0	\$124	\$135	\$202	\$272	\$338
4,001-4,500	\$0	\$140	\$155	\$258	\$308	\$377
4,501-5,000	\$0	\$156	\$176	\$289	\$344	\$419

Visit www.accessamerica.com for pricing on trips from \$5,001-\$10,000.
*Zero trip cost means there is no coverage for Trip Cancellation or Trip Interruption. For travelers age 18 and up, please call for pricing. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.
A \$5 processing fee will be charged on all Family Basics policies. Prices subject to change.

Tabular data

Variable picture

One version of 16 different versions