MT Sobek

Travel Protection Plan

MT Sobek
Dedicated Customer Service: (844) 631-6699

Why Purchase Travel Insurance?

Travel insurance helps protect you and the prepaid, non-refundable, unused trip costs you've paid into your vacation or business trip. Because whether you are at home or on vacation, life happens – and that can affect your travel plans.

- You or your child may get sick and you have to cancel your trip.
- The airlines may lose your luggage en route to your destination.
- You may miss your flight connection and lose days on your trip.
- You could be in a foreign country and need emergency medical attention.

A good travel insurance plan provides coverage for all of these situations and more.

Coverage Benefits and Limits

Trip Cancellation	100% Trip Cost[1]
Trip Interruption	150% Trip Cost[1]
Occupancy Upgrade	100% Trip Cost[1]
Trip Delay (8+ hours)	$1,500 ($250/day)
Missed Connection (3+ hours, outward journey only)	$1,000
Baggage Delay (12+ hours, outward journey only)	$750
Baggage/Personal Effects	$2,000 ($300 Per Article, $600 Combined Max. for Special Limitations Items)
Emergency Accident & Sickness Medical Expense	$50,000 ($750 Dental, No Deductible)
Emergency Medical Evacuation and Repatriation	$150,000
Primary or Excess Medical	Excess
Political or Security Evacuation	$25,000
Accidental Death & Dismemberment - 24 Hour	$10,000

Plan Provisions

Pre-existing Medical Conditon Waiver	Included when purchased within 14 days of initial trip payment
Max Trip Duration	180 days
Free Look Period	14 days

Travel Assistance Protection Features

Emergency Travel Assistance Services[2]	Included

Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)

Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)

Emergency Transportation Services (e.g. emergency medical evacuation, medically necessary repatriation, repatriation of deceased remains)

Pre-Existing Medical Conditions

Waiver

A waiver for Pre-Existing Medical Conditions* exclusion is available if all of the following conditions are met:

- Plan purchased within 14 days of the initial deposit/payment for your trip;
- 100% of all travel arrangements subject to cancellation penalties or restrictions are insured;
- Insured is not disabled from travel at the time of purchase.

**Please refer to your policy for definition of Pre-Existing Medical Condition and related terms.*

To Purchase

Contact MT Sobek
to purchase your travel protection plan.
(800) 974-0300

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[1]$35,000 max trip cost. [2]Provided by designated assistance provider identified in your policy.
View a full description of coverage online at: https://partner.roamright.com/description-of-coverage?AgencyCode=MTSOBEK.

Brief Outline of Coverage*

Trip Cancellation & Trip Interruption
Trip Cancellation and Trip Interruption provide reimbursement for unused, non-refundable prepaid trip costs. Trip Interruption also provides reimbursement for additional transportation costs.

Occupancy Upgrade
Provides reimbursement for additional cost when there is a change in the per person occupancy rate if your traveling companion needs to cancel their trip.

Trip Delay
Trip Delay provides coverage if you are delayed during a trip for more than 8 hours.

Missed Connection (Outward Journey Only)
Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours.

Baggage and Personal Effects
Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

Baggage Delay (Outward Journey Only)
Provides coverage for the emergency purchase of essential items if your Baggage is delayed 12 hours or more from Your time of arrival at a destination other than your return destination.

Emergency Accident and Sickness Medical Expense
Provides coverage for the necessary medical and surgical cost if you become sick or accidentally injured while on a trip.

Emergency Medical Evacuation and Repatriation
If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

Accidental Death and Dismemberment (AD&D)
Reimburses you as a result of an injury caused by an accident occuring during your trip, where you sustain a loss of life, limb or eyesight.

Political or Security Evacuation
Provides coverage for reasonable evacuation expenses incurred for your transportation to the nearest safe haven if you must leave your trip for a covered political or security event. Evacuation must occur within 7 days of the event.

**Restrictions, Conditions and Exclusions Apply*

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
- Traffic accident en route to departure
- Primary place of residence or destination is made uninhabitable
- Being hijacked, physically quarantined, subpoenaed, or asked to serve on jury duty
- Terrorist incident
- Revoked military leave
- Strike
- Inclement weather
- Mechanical breakdown of the aircraft
- Involuntary employment termination or lay off
- Natural disaster call to service
- Place of employment rendered unsuitable for business
- Transfer of employment

Plan Cost*

Calculating plan cost

- Minimum premium $100
- Maximum trip cost $35,000
- Multiply full trip cost by rate

Age of Traveler	Rate
0-49	6.25%
50-59	7.50%
60-64	9.20%
65-69	10.40%
70-74	12.50%
75-79	16.95%
80+	19.10%

*Plan costs are subject to change.

Contact Us

Customer Service
844-631-6699 | customerservice@roamright.com

Claims
855-762-6252 | claims@roamright.com

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