

Access Our Superior Service!

10-Day Satisfaction Guarantee

Access America will provide a refund of your insurance premium if you cancel your insurance **within 10 days of purchase and have not filed a claim or departed on your trip.**

Exceptional Customer Service

In independent surveys, 95% of our customers say they are "Satisfied" or "Highly Satisfied" with our service.

Online Claims

Access America offers online claims filing and our QuickClaim Turnaround pays covered claims within 7 days of receiving all necessary documentation.



For Customer Service Call:

1.800.284.8300

For 24-Hour Emergency Assistance Call:

1.800.654.1908 1.804.281.5700

(From U.S.) (Collect)

800.4000.4444

(Worldwide Toll-Free)

Policy ID/Confirmation Number:

For 24-hour assistance, reference code: 4313

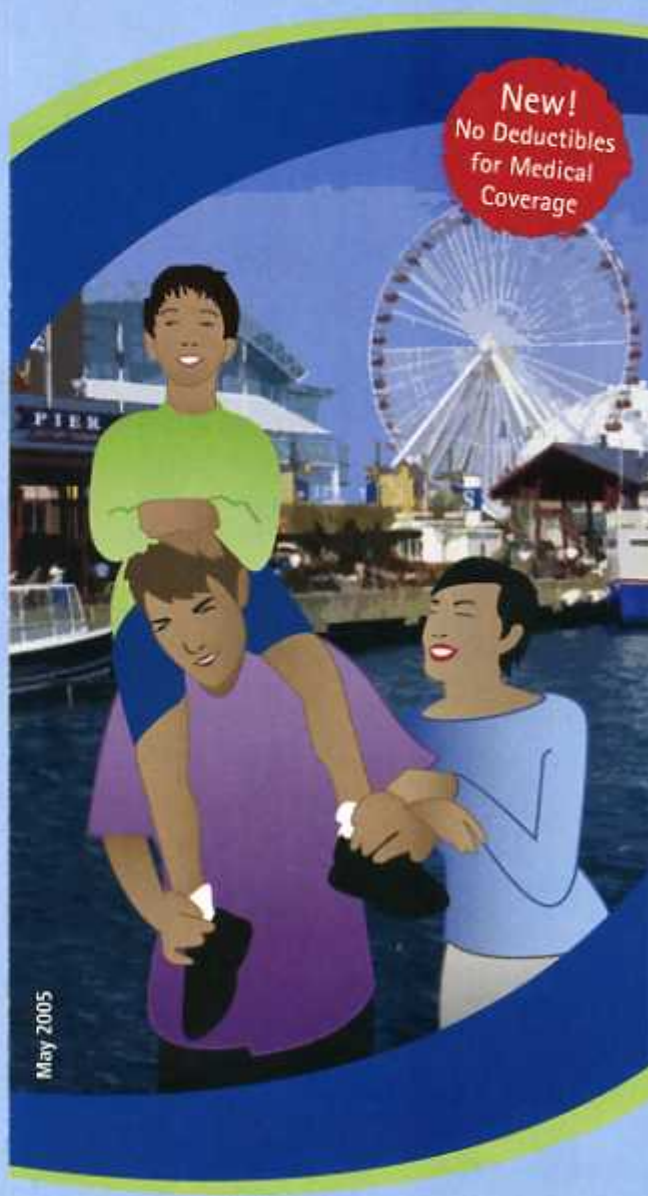
Access America is proud to offer insurance underwritten for over 20 years by BCS Insurance Company^{S&M}

Rated "A-Excellent" by A.M. Best Company[®]

AccessAmerica[®]
Travel Insurance & Assistance

.....• CLASSIC •.....

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




May 2005

Access America Classic[†]


Protect your travel investment and vacation memories with Access America's most popular plan.

Trip Cost Protection


Trip Cancellation.....Up to 100% of Trip Cost

 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason (see list on reverse). Comprehensive plan only.


Trip Interruption.....Up to 150% of Trip Cost

 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). Comprehensive plan only.

Missed Connection.....\$500


 Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise, even if you miss your cruise due to the cancellation or delay of your scheduled flight.

Travel Delay.....\$500

 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.....\$25,000

 **New! No deductibles.** This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.


Emergency Medical Transportation.....\$500,000

Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.


 Insurance coverage is provided under a Master Policy issued by BCS Insurance Company.

Baggage Protection

Baggage Coverage.....\$1,000

 Provides benefits for loss, damage or theft of baggage and personal effects.

Baggage Delay.....\$200

 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.

[†] Benefits are per person. All insureds must purchase the same plan.

¹ Maximum coverage available is \$30,000.

² Maximum coverage available is \$45,000.



This is a brief description of the insurance and assistance benefits provided by this program. Exclusions, conditions and limitations may apply. A complete description of coverage, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.

General Program Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of: Intentionally self-inflicted harm, suicide or attempted suicide; Normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion; Mental or nervous health disorders; Alcohol or substance abuse, or related illnesses; War (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder, or unrest (unless as specifically covered); Participation in professional or amateur sport events (including training); All extreme, high risk sports; Scuba diving (unless as specifically covered); Operating or learning to operate any aircraft as pilot or crew; Nuclear reaction, radiation or radioactive contamination; Natural disasters (unless as specifically covered); Epidemic; Pollution or threat of pollutant release; Any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; or Any expected or foreseeable events.

Covered Reasons for Trip Cancellation and Interruption

Access America pays trip cancellation and interruption claims when necessitated by certain situations* like a death in the family or jury duty. These situations are called "covered reasons" and Access America offers the most comprehensive list of covered reasons in the industry.

Illness, Injury, Death	Vandalism (Home)
Financial Default/Bankruptcy	Fire (Home)
Victim of Felonious Assault	Flood (Home)
Natural Disasters	Burglary (Home)
Subpoena/Court Order	Terrorism
Normal Pregnancy**	Military Duty
Employer Termination	Witness Birth**
Loss of Accommodation	FAA Shutdown
Travel Delay Resulting in Loss of 50% of Trip Length	Bad Weather
Traffic Accident en Route	Hijacking
Natural Disasters (Home)	Quarantine
	Jury Duty
	Strikes

* Limitations may apply. Consult your travel agent for the terms and conditions or download them at www.accessamerica.com

** Trip Cancellation only.

Pre-existing Conditions Exclusion and Waiver

Access America defines a pre-existing condition as any injury that occurs before and including the effective date of insurance or any illness that occurs within 120 days before and including the effective date of insurance for which the insured has seen a doctor for treatment or diagnosis or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. Access America does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

1. You must insure the full, non-refundable portion of your trip cost within 14 days of initial trip deposit;
2. You must be medically able to travel at the time of your insurance purchase;
3. You have not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
4. Your trip cost is \$10,000 or less per covered person; and
5. You must be a resident of the United States.

Supplier Default/Bankruptcy

Supplier default coverage is only provided when:

1. You purchase your insurance within 14 days of initial trip payment or deposit;
2. Financial default occurs more than seven days after the policy's effective date; and
3. You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase.

List of covered suppliers can be found on our website at www.accessamerica.com.

CALIFORNIA RESIDENTS: If you are purchasing a plan that includes Emergency Medical and Dental Benefits, please note: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as WASC Insurance Agency. CA License # is 0B01400.

Product may not be available in all jurisdictions.

www.accessamerica.com
TB05

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Better Way to Travel A Better Way to Travel

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 Access America Classic – travel insurance and assistance services for everyday domestic and international travel including cruises and tours.

What our customers are saying...



"We will always deal with Access America in the future. It was our first time to buy insurance and we really needed it."



"In the future, Access America will be the only trip insurance I buy - you made it so, so easy. Thank you."

Purchasing your travel insurance is fast and easy.

Visit www.accessamerica.com, use the attached application or contact your travel agent.

Pick the Plan That's Right for You

Purchase within 14 days of your initial trip deposit to be eligible for supplier default coverage and a waiver for pre-existing conditions. See reverse for details. Rates are per person.

• Comprehensive •

The Comprehensive plan includes all pre- and post-departure benefits listed in this brochure.

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-80	age 81+
0-500	\$23	\$34	\$38	\$49	\$51	\$94
501-1,000	\$39	\$53	\$63	\$83	\$91	\$147
1,001-1,500	\$52	\$66	\$88	\$118	\$132	\$207
1,501-2,000	\$68	\$86	\$118	\$154	\$172	\$267
2,001-2,500	\$88	\$106	\$143	\$189	\$214	\$327
2,501-3,000	\$105	\$126	\$173	\$229	\$253	\$387
3,001-3,500	\$120	\$141	\$198	\$263	\$292	\$448
3,501-4,000	\$138	\$156	\$228	\$298	\$362	\$530
4,001-4,500	\$153	\$176	\$258	\$338	\$404	\$589
4,501-5,000	\$171	\$196	\$287	\$378	\$446	\$666

Please call for pricing on trips from \$5,001-\$30,000. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.

• Limited •

Designed for business travelers, those using frequent flyer awards, or others who do not need trip cost coverage. Does not include Trip Cancellation and Trip Interruption coverage.

Trip Length	up to age 30	age 31-59	age 60-70	age 71-75	age 76-80	age 81+
1-4 days	\$10	\$15	\$22	\$28	\$38	\$46
5-8 days	\$20	\$27	\$39	\$50	\$68	\$83
9-15 days	\$34	\$38	\$56	\$73	\$98	\$120
16-23 days	\$52	\$62	\$91	\$118	\$158	\$194
24-30 days	\$76	\$90	\$139	\$168	\$225	\$300

Count your departure and return days as travel days. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.

Application Directions

Completely fill out this application. Include names and birthdates of all insureds in Step 2 or attach an additional page if necessary. Incomplete applications may be rejected. Mail application to the following address:

Access America • P.O. Box 71533 • Richmond, VA • 23286-4684

Order 24-hours a day on our website at www.accessamerica.com, by calling toll-free 1-800-284-8300 or sending a fax to 1-800-346-9265. If you are leaving within 2 weeks, you must order by phone, fax or on our website. Please note, your trip insurance cannot be purchased on or after your trip departure date.

1 Purchaser Information

Name (Last, First) _____

Address _____

City, State _____ Zip _____

Email: _____

Daytime Telephone Number () () _____	Fax Number () () _____
Date of Birth / /	Destination
Departure Date / /	Return Date / /

Social Security Number (optional): _____

When did you make the deposit on your trip? / /

Tour/Cruise Company:

Airline :

Preferred Method of Confirmation: Email Mail Fax

2 Name Additional Insureds

Insured #2 (Last, First)	Date of birth (month/day/year) / /
Insured #3 (Last, First)	Date of birth (month/day/year) / /
Insured #4 (Last, First)	Date of birth (month/day/year) / /

(All insureds must live in the same household)

ACCAM/APPLICATION NUMBER AGENT CODE

BC G100132 -

3 Coverage Level and Price

A. Choose your plan. All applicants must purchase the same plan. (check one)

Classic - Comprehensive Classic - Limited

B. If individuals within your family have different trip costs, please use the average trip cost to determine the coverage level per person.

$$\frac{\$ \text{ Total trip cost}}{\# \text{ of insureds}} = \$ \text{ Coverage level per person}$$

C. Locate the price from the chart based on age and, if applicable, the coverage level per person from section B.

Purchaser	+	\$ _____	Rate
Insured #2	+	\$ _____	Rate
Insured #3	+	\$ _____	Rate
Insured #4	+	\$ _____	Rate

D. For trips over 30 days ONLY

Count your departure and return days as travel days.

$$\frac{\$ 3.00 \times \# \text{ of days} \times \# \text{ of people on policy}}{\text{Daily rate}} = \$ \text{ Rate}$$

E. Add non-refundable processing fee \$ 5.00

F. Calculate your total payment (C+D+E) \$ _____

G. Choose your payment method (check one)

Check or Money Order (Enclose and make payable to Access America)

VISA Master Card American Express

Discover Card Diners Club EXP. DATE ____ / ____

Card Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Print Name (as it appears on card)

By signing below I acknowledge that certain benefits may not be payable due to Pre-Existing Conditions or foreseeability of loss at time of purchase. (Refer to www.accessamerica.com for details).

Signature of Applicant _____ Date _____