

Access America Advantage: Coverage for Strikes, Natural Disasters and Bad Weather

It's the night before your vacation and a hurricane is moving up the coast. The storm has the strength to wipe out everything in its path ... including your trip and all the money you've invested in it. If you've purchased travel insurance, no matter what the natural disaster, bad weather or even strike situation, you'll be able to sleep peacefully tonight.

When your airline, cruise line, tour operator or travel supplier stops offering services* due to a natural disaster, bad weather or even a strike**, Access America protects the financial investment you've made in travel. Say there's a blizzard and flights are cancelled* and you're forced to put your travel plans on hold. Your travel insurance plan will reimburse you for the unused portion of any of your prepaid expenses. Or if you've already departed and a storm, strike or tsunami docks your cruise ship or grounds your plane*, you won't be left in the lurch. If your travel supplier doesn't offer you a substitute itinerary, this safety net will help either pay transportation costs to *get you where you're going* or accommodation costs incurred *until you can resume travel*.*

That's not the only way your travel insurance will protect you in the event of a natural disaster. If your trip is cancelled because your destination is rendered uninhabitable*** – perhaps an earthquake mandates an evacuation or a flood forces your hotel to close – you'll receive your nonrefundable payments and deposits back if your travel supplier cannot offer you a comparable solution.

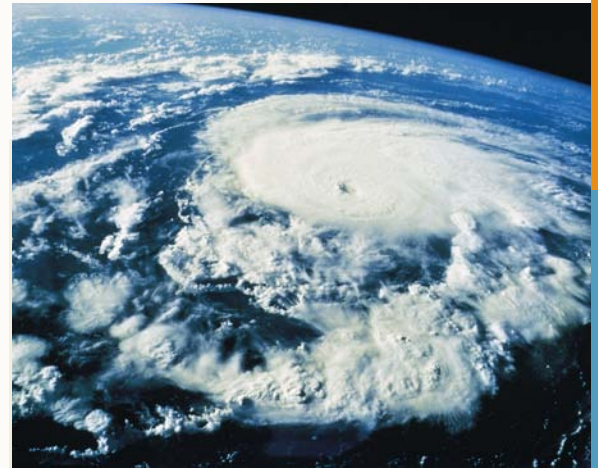
While you aren't always safe from Mother Nature or other unforeseen circumstances, your travel investment is always safe with Access America.

*Your plan will indicate the specific number of consecutive hours that services must be stopped to qualify and your maximum daily benefit for accommodations and transportation. See your Certificate of Insurance/Policy Services.

**Striking workers cannot be employed by the supplier from which you purchased your plan or travel services.

*** See each specific plan's Certificate of Insurance/Policy to determine if this coverage is available on the policy purchased.

Insurance coverage is underwritten by BCS Insurance Company or Jefferson Insurance Company, depending on the insured's state. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. Certain exclusions, limitations and restrictions may apply.



Did You Know?

**According to Christopher Elliott,
Travel Columnist and MSNBC contributor:**

"When a natural disaster strikes, ... travel companies like to play the God card." In a nutshell, that means it was a circumstance beyond their control and the airline, cruise line or hotel isn't responsible. You're on your own.

"Miss your flight? Sorry, nothing we can do about that hurricane. Couldn't get to the port on time because of a wildfire? Hey, don't look at us — we're not arsonists. Couldn't make it to the hotel because your house was flattened by a tornado? Not our problem, and oh, P.S., you still owe us for the room."

Don't add insult to injury. Should a natural disaster put your vacation in jeopardy, a good travel insurance policy will give you the peace of mind that at least your investment is safe and sound. Before purchasing a plan, consult a knowledgeable travel agent and always research the policies that are available.

<http://www.msnbc.msn.com/id/24672081#storyContinued>

AccessAmerica[®]
Travel Insurance & Assistance