

Pre-Sale Disclosure Requirements

These disclosures must be provided to each purchaser prior to completing the sale, in accordance with your NCOIL Training.



Important Disclosures

The insurance coverage or plans are available to residents of the United States. Benefits and services are described on a general basis. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your plan for detailed terms and conditions. Insurance coverages are underwritten by Arch Insurance Company, NAIC # 11150 under form series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions, Inc., a licensed travel insurance producer* (CA License #0I18111, TX License #1787195) . Both the travel insurance producer and the underwriter may be reached at 1-844-872-4163. *Plans are solicited by licensed producers in NY and HI.

Prospective Purchaser Notices

1

Purchasing travel insurance is not required in order to purchase any other product or service offered by the travel retailer.

2

Your travel retailer may not be licensed to sell insurance, and is therefore not qualified or authorized to:

- Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
- Evaluate the adequacy of your existing insurance coverage.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverages, You may wish to compare the terms of this policy with your existing life, health, home and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Delaware Resident Notice

The insurance coverage may duplicate existing coverage maintained by the consumer. The consumer may wish to compare the terms of existing life, health, home and automobile policies, and other sources of protection.

California Resident Notice

If you have any questions about your current coverage, call your insurer or insurance agent or broker or the California Department of Insurance Consumer Hotline: 1-800-927-4357.