

Access America Advantage: Why our coverage beats travel suppliers' coverage

Carefree days in the sun, dancing and gambling into the wee hours, sightseeing and activities at every port ... You've been dreaming of this cruise for years, but days before your ship sails, you receive a phone call that turns your dreams into a nightmare. The cruise line has gone bankrupt. But that's just the tip of the iceberg that sinks your plans. The insurance you purchased from the cruise supplier doesn't cover financial default. So along with your dreams, your investment is all washed up.

Luckily, not all travel insurance plans are created equal. Access America reimburses 100 percent of your travel investment when a supplier defaults or declares bankruptcy. But that's hardly the only reason to choose Access America over suppliers' insurance!

Insurance plans offered by cruise lines and tour operators may cover some of the more typical reasons for having to cancel, delay or interrupt your trip, but there are a plethora of circumstances like job loss, strikes and even bad weather that these plans often leave out. And even when they do provide coverage, generally it's in the form of a voucher, which can limit your options.

Access America, on the other hand, covers a wide range of reasons – from divorce to natural disasters. Plus, we typically reimburse at higher percentages than suppliers' plans and always in cash. And while suppliers will penalize you if you have to cancel your trip last-minute, Access America's Cancel Anytime plan will give you a cash refund up to the time of departure (when you cancel for covered reasons).*

Cruise lines and tour operators are in the vacation business. Access America is in the insurance business. Who would you rather trust with your travel investment?

* 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?

During the last economic downturn in 2001, three of the cruise industry's weaker lines collapsed; therefore, it's only natural that cruise travelers might be a little wary these days. While travel insurance is the obvious solution, there are a few important things to consider before purchasing a policy.

First, don't buy the policy directly through the cruise line. While these plans will cover a wide range of issues, they won't pay off if the cruise line itself goes out of business. Second, in order to be covered for financial default, many travel insurance companies require that you buy the plan within 15 days of making your initial payment on your cruise. In other words, don't wait until you pay off the balance to buy the insurance; buy it upfront.

One last tip to ensure your investment is protected: Be sure your policy covers financial default. This one may seem obvious but because not all policies cover financial default, it often will require you to ask some questions and read the fine print.

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