











Insurance Coverages

Schedule of Benefits

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
 Trip Cancellation	100% of Insured Trip Cost*
 Trip Interruption	150% of Insured Trip Cost*
 Trip Interruption — Return Air Only	\$1,000 †
 Trip Delay <i>(Maximum of \$200 per day)</i>	\$1,000
 Missed Connection	\$500
 Baggage & Personal Effects Loss	\$2,500
 Baggage Delay	\$500
 Medical Expense	\$50,000
 Emergency Evacuation & Repatriation of Remains	\$1,000,000
 Accidental Death & Dismemberment	\$50,000


*Coverage only included for prepaid trip costs identified on the enrollment form and if the required plan cost has been paid.


†Coverage for Trip Interruption and Trip Interruption-Return Air Only cannot be combined.



Extra Coverage


When you purchase the PLATINUM travel insurance plan within 15 days** of making your Initial Trip Payment, you also receive:

 Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*


 Coverage if pre-existing medical conditions force you to cancel or interrupt a Trip. Applies to the first \$50,000 of Trip cost per person. *(Limitations apply.)*

**Day one is the date the initial payment is received.

Optional Coverages


 **Cancel for Any Reason** — The Insurer will reimburse 70% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. *(Can only be purchased at the time the base plan is purchased and within 15 days of Initial Trip Payment. Coverage must be purchased for the full cost of all prepaid nonrefundable Trip arrangements.)*

Plan Cost: Multiply base plan cost by 1.6

 **Medical Coverage Upgrade** — A valuable addition to increase your coverage limits. Your medical benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. *(See chart for plan cost. Cannot be purchased separately.)*

 **Flight Guard®** — Coverage to \$500,000 for accidental death or dismemberment that occurs while flying.

Plan Cost: \$9 per \$100,000 of coverage

 **Car Rental Collision Coverage** — \$35,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract would hold you responsible. *(\$250 deductible applies.)*

Plan Cost: \$9 per day, per car

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.



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-  **Cancel for Work Reasons!**
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60660DM 3/09 Coverage may not be available in all states.

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

For complete coverage information, please refer to the Description of Coverage prior to purchase.

Travel Insurance Coverage

Trip Cost Trip Cancellation/150% of Trip Cost Trip Interruption: Reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted;
- Sickness, injury, hospitalization or death of the Insured's Host at Destination. A Physician must certify the injury or Sickness.
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;

• You or your Traveling companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;

- You or your Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;
- Your or your Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

- Inclement weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence or Destination being made uninhabitable by vandalism, burglary, or Natural Disaster;

- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- Being involved in or delayed due to a traffic accident en route to departure;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;

- You or your Traveling Companion being the victim of a Felonious Assault within 10 days prior to his/her Trip departure date;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a loss of 50% of the Insured's Trip length.

• "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace

• "Financial Default" means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom you purchased travel arrangements supplied by others.

• "Family Member" means your or a Traveling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, Caregiver, legal ward, or Domestic Partner of any of the above.

• "Sickness" means an illness or disease diagnosed or treated by a Physician.

• **\$1,000 Trip Interruption — Return Air Only:** Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits incurred by you to reach the return destination for Trip Interruptions due to one of the Unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or same class of your original tickets) by the most direct route, less any refunds paid or payable.

• **\$1,000 Trip Delay:** Reimburses up to \$200 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

• **\$500 Missed Connection:** Reimburses this benefit up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

Baggage Insurance Coverage

• **\$2,500 Baggage & Personal Effects Loss:** Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. Covers loss of all passports, visas, and unauthorized use of credit cards.

• **\$500 Baggage Delay:** If your Baggage is delayed more than 12 hours while on a trip, you will be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Emergency Medical & Other Insurance Coverage

• **\$50,000 Medical Expense:** Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you during your Trip for injury or Sickness.

• **\$1,000,000 Emergency Evacuation and Repatriation of Remains:** Covers evacuation and transportation as directed by a Physician to the nearest adequate medical facility (home in the event of death or if medically required). Pays for special medical escort if recommended in writing by the attending Physician.

• **\$50,000 Accidental Death & Dismemberment:** Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

Optional Coverages

• **Amount Purchased (up to \$500,000) Flight Guard®:** Coverage for accidental death or dismemberment that occur when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.

• **Car Rental Collision Coverage:** \$35,000 in primary coverage. Subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract would hold you responsible.

• **Medical Coverage Upgrade:** Valuable addition to increase your coverage limit. Your medical benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice. Available globally, anytime you are more than 100 miles from home.

• **Cancel for Any Reason:** Provides reimbursement of 70% of Trip cost if you decide to cancel for any reason up to 48 hours prior to departure.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 60-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

• **Pre-Existing Medical Condition Exclusion Waiver:** 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid non-refundable Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost; 4. Applies to the first \$50,000 of Trip cost per person.

This is a brief description of the insurance benefits provided under policy series T3037N/UFIC-TG. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company NAIC #19445 with its principal place of business at 70 Pine Street, New York, NY 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.