

Insurance Coverages

Schedule of Coverages & Services

All coverages are per person.

| COVERAGE | MAXIMUM BENEFIT |
|--|----------------------------|
|  Trip Cancellation | 100% of Insured Trip Cost* |
|  Trip Interruption | 100% of Insured Trip Cost* |
|  Trip Interruption – Return Air Only | \$500 |
|  Trip Delay <i>(Maximum of \$100 per day)</i> | \$500 |
|  Baggage & Personal Effects Loss <i>(\$50 deductible applies)</i> | \$500 |
|  Baggage Delay | \$100 |
|  Emergency Accident & Sickness Medical Expense <i>(\$50 deductible applies)</i> | \$10,000 |
|  Emergency Evacuation/Repatriation of Remains | \$100,000 |

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

Optional Coverages

The following benefits are available for an additional fee:

Accidental Death & Dismemberment – Air Only (Flight Guard® Coverage) –

Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline. (Up to a maximum of \$500,000.)

Plan Cost: \$7 per \$100,000 of coverage

Car Rental Collision Coverage –

\$35,000 in primary coverage. Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible. *(\$250 deductible applies.)*

Plan Cost: \$9 per day, per car

Optional Additional Medical Coverage –

\$20,000 additional Emergency Medical Expense coverage can be added. *(Cannot be purchased separately.)*



Emergency Travel Services**

Coverage includes 24-hour emergency travel assistance services – your personal “911” hotline when you travel.

- **LiveTravel®** – your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **Pre-trip travel advice** – access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** – locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** – to family, friends, and business associates.
- **Cash advance** – for general travel and medical emergencies.
- **Replacing lost travel documents** – such as tickets, passport, or visa.
- **Bag Trak®** – assists in locating lost or stolen possessions – for one year!
- **Telephone interpretation** – for medical or legal emergencies.

**Non-insurance services are provided by Travel Guard.

BASIC – Plan Cost

| Trip Cost Per Person | AGE | | | | | | |
|---|------------|------------|------------|-------------|-------------|-------------|-------------|
| | 0-34 | 35-59 | 60-69 | 70-74 | 75-79 | 80-84 | 85+ |
| \$ 0 | \$ 13 | \$ 19 | \$ 24 | \$ 28 | \$ 41 | \$ 51 | \$ 60 |
| \$ 1 - \$ 250 | \$ 16 | \$ 23 | \$ 27 | \$ 33 | \$ 43 | \$ 59 | \$ 67 |
| \$ 251 - \$ 500 | \$ 18 | \$ 27 | \$ 30 | \$ 38 | \$ 45 | \$ 68 | \$ 74 |
| \$ 501 - \$ 1,000 | \$ 31 | \$ 39 | \$ 49 | \$ 67 | \$ 81 | \$ 105 | \$ 125 |
| \$ 1,001 - \$ 1,500 | \$ 40 | \$ 53 | \$ 67 | \$ 88 | \$ 116 | \$ 138 | \$ 176 |
| \$ 1,501 - \$ 2,000 | \$ 54 | \$ 71 | \$ 92 | \$ 125 | \$ 151 | \$ 179 | \$ 227 |
| \$ 2,001 - \$ 2,500 | \$ 69 | \$ 89 | \$ 114 | \$ 154 | \$ 186 | \$ 221 | \$ 278 |
| \$ 2,501 - \$ 3,000 | \$ 83 | \$ 105 | \$ 136 | \$ 184 | \$ 222 | \$ 261 | \$ 330 |
| \$ 3,001 - \$ 3,500 | \$ 98 | \$ 111 | \$ 159 | \$ 214 | \$ 256 | \$ 302 | \$ 381 |
| \$ 3,501 - \$ 4,000 | \$ 111 | \$ 122 | \$ 180 | \$ 243 | \$ 292 | \$ 351 | \$ 432 |
| \$ 4,001 - \$ 4,500 | \$ 124 | \$ 139 | \$ 228 | \$ 272 | \$ 326 | \$ 397 | \$ 483 |
| \$ 4,501 - \$ 5,000 | \$ 138 | \$ 155 | \$ 256 | \$ 302 | \$ 362 | \$ 444 | \$ 533 |
| \$ 5,001 - \$ 5,500 | \$ 159 | \$ 183 | \$ 281 | \$ 355 | \$ 397 | \$ 498 | \$ 585 |
| \$ 5,501 - \$ 6,000 | \$ 178 | \$ 211 | \$ 306 | \$ 388 | \$ 432 | \$ 551 | \$ 636 |
| \$ 6,001 - \$ 6,500 | \$ 194 | \$ 231 | \$ 334 | \$ 422 | \$ 467 | \$ 602 | \$ 687 |
| \$ 6,501 - \$ 7,000 | \$ 210 | \$ 250 | \$ 362 | \$ 455 | \$ 502 | \$ 653 | \$ 738 |
| \$ 7,001 - \$ 8,000 | \$ 231 | \$ 272 | \$ 406 | \$ 514 | \$ 573 | \$ 735 | \$ 842 |
| \$ 8,001 - \$ 9,000 | \$ 259 | \$ 295 | \$ 450 | \$ 575 | \$ 644 | \$ 815 | \$ 944 |
| \$ 9,001 - \$10,000 | \$ 287 | \$ 317 | \$ 496 | \$ 633 | \$ 717 | \$ 896 | \$1,049 |
| \$10,001 - \$11,000 | \$ 329 | \$ 369 | \$ 565 | \$ 720 | \$ 841 | \$1,046 | \$1,225 |
| \$11,001 - \$12,000 | \$ 372 | \$ 418 | \$ 622 | \$ 803 | \$ 948 | \$1,180 | \$1,380 |
| \$12,001 - \$13,000 | \$ 415 | \$ 468 | \$ 674 | \$ 884 | \$1,059 | \$1,317 | \$1,517 |
| \$13,001 - \$14,000 | \$ 459 | \$ 520 | \$ 735 | \$ 963 | \$1,172 | \$1,459 | \$1,654 |
| \$14,001 - \$15,000 | \$ 505 | \$ 572 | \$ 796 | \$1,043 | \$1,288 | \$1,603 | \$1,791 |
| Optional Additional Medical Coverage | \$4 | \$6 | \$8 | \$10 | \$12 | \$15 | \$20 |

Above rates do not include a \$6 service fee.

An additional \$3 service fee applies to each additional coverage purchased.

Please choose your plan cost from the above pricing chart based on your age at the time of insurance purchase. For trips over \$15,000, call **1.800.826.1300** or visit **www.TravelGuard.com**. Pricing available up to \$100,000 trip cost.

Coverage must be purchased at least 24 hours prior to departure.



THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

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

PART A: Travel Protection

Trip Cancellation & Interruption: We will pay this benefit up to the maximum limit shown on the Schedule of Coverages and Services if a trip is canceled or interrupted due to unforeseen:

- Sickness, accidental injury, or death of you, your Traveling Companion, Family Member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip.
- You or your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster.
- Strike that causes complete cessation of services. A strike is foreseeable on the date labor union members vote to approve a strike.
- Weather which causes complete cessation of services and prevents you from reaching your destination.
- Natural disaster at the site of your destination which renders your destination accommodations uninhabitable.
- You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated.
- If within 30 days of your departure, a politically motivated Terrorist Attack occurs within a 1-mile radius of the territorial city limits of the city to be visited by the program for which you have registered.

"Family Member" means your or your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

"Sickness" means illness or disease which is diagnosed and treated by a physician on or after the effective date of the protection plan and while you are covered under this plan.

"Traveling Companion" means a person who is sharing travel arrangements with you. Note: a group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

Trip Interruption – Return Air Only: We will pay for the airfare paid less the value of applied credit from an unused return travel ticket, to return home (limited to the cost of one-way economy airfare) by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

Trip Delay: Reimburses you up to \$100 a day for additional accommodations or travel expenses if you are delayed for more than 12 hours.

PART B: Medical Protection (Sickness & Injury)

Emergency Accident & Sickness Medical Expense Benefit: Covers necessary medical expenses incurred during the Covered Trip, for Sickness or injury, provided the injury or Sickness occurred while on your trip, and you sought initial medical treatment while on your trip. (Coverage subject to a \$50 deductible.)

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).

PART C: Baggage Protection

Baggage & Personal Effects Loss Benefit: Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip. (Coverage subject to a \$50 deductible.)

Baggage Delay Benefit: Reimburses you for the purchase of essential items if your checked bags are delayed for more than 24 hours.

PART D: Optional Coverages

Accidental Death and Dismemberment – Air Only (Flight Guard Coverage): Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline.

Car Rental Collision Coverage: \$35,000 in primary coverage. Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract may hold you responsible. (\$250 deductible applies.)

Optional Additional Medical Coverage: \$20,000 additional Emergency Accident & Sickness Medical Expense coverage can be added. (Cannot be purchased separately.)

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:


Pre-Existing Conditions means the Insurer will not pay under any coverage in Parts A and B for any claims arising from any injury, Sickness or condition of the Insured, Traveling Companion, or Family Member booked to travel with the Insured for which medical advice, diagnosis, care, or treatment was recommended or received with the 180-day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.


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.


This is a brief description of the insurance benefits provided under policy series T30253NUFIC-NY. 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 175 Water Street, New York, NY 10038 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.

Why buy Travel Guard?

Travel Guard is one of America's leading providers of travel insurance plans for millions of travelers each year who depend on us for comprehensive coverage and 'round-the-clock travel assistance. Here are just a few reasons why you should cover your next trip through Travel Guard:

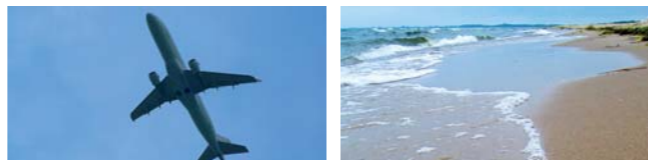
 *Travel Guard can arrange for an **emergency cash advance** and help you obtain a new passport when your important travel documents are stolen.**

 *Travel Guard will rebook your flight and make other **emergency travel arrangements** when you arrive at the airport at 10 p.m. only to find your flight has been cancelled.**

 *The Insurer will **reimburse your nonrefundable deposits or pre-payments** when a caregiver or family member becomes ill and you have to cancel your trip.**

 *The Insurer will **reimburse your additional transportation expenses** if you interrupt your vacation and have to return home for a covered reason.**

*Subject to terms and conditions of the policy.



Travel Guard.

Travel Smart. Travel Insurance.

3300 Business Park Drive, Stevens Point, WI 54482

www.TravelGuard.com • 1.800.826.1300

Basic

TRAVEL GUARD ESSENTIAL

TRAVEL INSURANCE & 24-HOUR ASSISTANCE SERVICES



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Travel Smart. Travel Insurance.

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