

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 — free for one year!
- **Telephone interpretation** — for medical or legal emergencies.

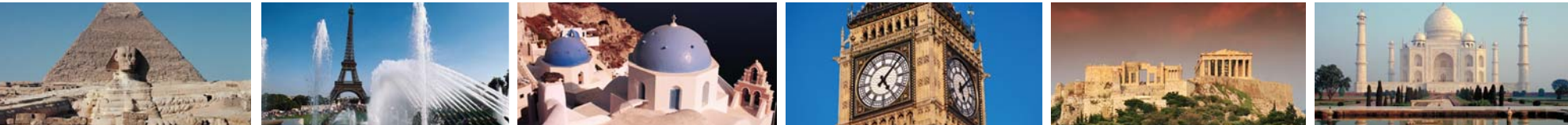
Concierge Services*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** — Car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** — Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** — Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** — Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Roadside Assistance*

- **Towing Assistance** — When towing is necessary, the covered vehicle will be towed to the nearest service facility or to any location requested by the covered customer.
- **Flat Tire Assistance** — Service consists of the replacement of a flat tire with the covered vehicle’s spare tire. Towing assistance will be provided if needed.
- **Lock-out Assistance** — Assistance will be provided in gaining entry to a covered vehicle if the keys are lost or locked inside.

*Non-insurance services are provided by Travel Guard.



Platinum — Plan Cost

| Trip Cost Per Person | AGE | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 0-34 | 35-59 | 60-69 | 70-74 | 75-79 | 80-84 | 85+ |
| \$ 0 | \$ 26 | \$ 30 | \$ 44 | \$ 50 | \$ 66 | \$ 99 | \$ 114 |
| \$ 1 - \$ 250 | \$ 31 | \$ 36 | \$ 53 | \$ 59 | \$ 77 | \$ 114 | \$ 131 |
| \$ 251 - \$ 500 | \$ 36 | \$ 42 | \$ 62 | \$ 68 | \$ 87 | \$ 128 | \$ 148 |
| \$ 501 - \$ 1,000 | \$ 62 | \$ 75 | \$ 104 | \$ 122 | \$ 152 | \$ 220 | \$ 240 |
| \$ 1,001 - \$ 1,500 | \$ 90 | \$ 103 | \$ 146 | \$ 172 | \$ 222 | \$ 321 | \$ 341 |
| \$ 1,501 - \$ 2,000 | \$ 116 | \$ 143 | \$ 187 | \$ 220 | \$ 297 | \$ 435 | \$ 448 |
| \$ 2,001 - \$ 2,500 | \$ 145 | \$ 178 | \$ 229 | \$ 284 | \$ 373 | \$ 545 | \$ 555 |
| \$ 2,501 - \$ 3,000 | \$ 170 | \$ 214 | \$ 272 | \$ 342 | \$ 448 | \$ 662 | \$ 673 |
| \$ 3,001 - \$ 3,500 | \$ 195 | \$ 258 | \$ 314 | \$ 400 | \$ 539 | \$ 773 | \$ 789 |
| \$ 3,501 - \$ 4,000 | \$ 219 | \$ 293 | \$ 356 | \$ 458 | \$ 617 | \$ 884 | \$ 903 |
| \$ 4,001 - \$ 4,500 | \$ 245 | \$ 328 | \$ 397 | \$ 530 | \$ 714 | \$ 994 | \$1,015 |
| \$ 4,501 - \$ 5,000 | \$ 270 | \$ 375 | \$ 440 | \$ 590 | \$ 799 | \$1,090 | \$1,129 |
| \$ 5,001 - \$ 5,500 | \$ 311 | \$ 413 | \$ 483 | \$ 649 | \$ 850 | \$1,121 | \$1,201 |
| \$ 5,501 - \$ 6,000 | \$ 333 | \$ 461 | \$ 541 | \$ 708 | \$ 929 | \$1,136 | \$1,272 |
| \$ 6,001 - \$ 6,500 | \$ 362 | \$ 500 | \$ 588 | \$ 791 | \$1,001 | \$1,242 | \$1,391 |
| \$ 6,501 - \$ 7,000 | \$ 394 | \$ 554 | \$ 633 | \$ 852 | \$1,083 | \$1,348 | \$1,510 |
| \$ 7,001 - \$ 8,000 | \$ 451 | \$ 613 | \$ 721 | \$ 945 | \$1,201 | \$1,491 | \$1,671 |
| \$ 8,001 - \$ 9,000 | \$ 521 | \$ 714 | \$ 814 | \$1,067 | \$1,358 | \$1,690 | \$1,893 |
| \$ 9,001 - \$10,000 | \$ 600 | \$ 795 | \$ 907 | \$1,190 | \$1,512 | \$1,884 | \$2,109 |
| \$10,001 - \$11,000 | \$ 675 | \$ 910 | \$1,049 | \$1,375 | \$1,747 | \$2,174 | \$2,435 |
| \$11,001 - \$12,000 | \$ 750 | \$1,012 | \$1,164 | \$1,526 | \$1,940 | \$2,414 | \$2,704 |
| \$12,001 - \$13,000 | \$ 824 | \$1,112 | \$1,280 | \$1,678 | \$2,133 | \$2,655 | \$2,973 |
| \$13,001 - \$14,000 | \$ 899 | \$1,213 | \$1,396 | \$1,830 | \$2,326 | \$2,894 | \$3,242 |
| \$14,001 - \$15,000 | \$ 973 | \$1,313 | \$1,512 | \$1,982 | \$2,519 | \$3,134 | \$3,511 |
| Medical Coverage Upgrade | \$ 10 | \$ 14 | \$ 19 | \$ 24 | \$ 29 | \$ 34 | \$ 40 |

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.

1 PLAN COST CALCULATION

| INSURED #1 | INSURED #2 | INSURED #3 | INSURED #4 |
|------------|------------|------------|------------|
| Trip Cost | Trip Cost | Trip Cost | Trip Cost |
| Plan Cost | Plan Cost | Plan Cost | Plan Cost |
| + | + | + | |

Total of all plan costs + \$6 Service Fee = TOTAL

Medical Coverage Upgrade

| Age Plan Cost | 0-34 | 35-59 | 60-69 | 70-74 | 75-79 | 80-84 | 85+ |
|---------------|------|-------|-------|-------|-------|-------|------|
| | \$10 | \$14 | \$19 | \$24 | \$29 | \$34 | \$40 |

Medical Coverage Upgrade plan costs + \$6 Service Fee = TOTAL

2 ADDITIONAL COVERAGES

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

| Benefit Plan Cost | \$100,000 | \$200,000 | \$300,000 | \$400,000 | \$500,000 |
|-------------------|-----------|-----------|-----------|-----------|-----------|
| | \$7 | \$14 | \$21 | \$28 | \$35 |

Plan Cost # of persons + \$3 Service Fee = TOTAL

\$35,000 Car Rental Collision Coverage

Coverage is \$9 per car, per day.

Plan Cost # of days + \$3 Service Fee = TOTAL

3 TOTAL PLAN COST

PLATINUM
(Cruise, Tour & Travel)
& Additional Coverages

TOTAL

4 PAYMENT INFORMATION

Check or Money Order Payable to Travel Guard
 American Express® MasterCard®
 VISA® Discover/Novus®

Expires _____

Name of Cardholder _____

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. All coverage (except Trip Cancellation) will take effect at 12:01 a.m. local time, at the location of the Insured, on the Scheduled Departure Date provided: (a) coverage has been elected; and (b) the required premium has been paid. Trip Cancellation coverage will take effect at 12:01 a.m. local time at the location of the Insured, on the day after the required premium for such coverage is received by the Insurer or its authorized representative. The Insurer reserves the right to reject any Enrollment.

I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature _____

Date _____

To purchase, contact your travel agent.
Order online or by phone,
24 hours a day, 7 days a week.

www.TravelGuard.com

1.800.826.1300

Travel Guard

Travel Smart. Travel Insurance.

5 ENROLLMENT FORM (Please print carefully)

406600-DM

INSURED #1: Male Female

*Last Dr. Mrs.
 Mr. Ms.

*First *Middle Initial

*Date of Birth

*Address

*Address

*City

*State *Zip

*Telephone ()

Beneficiary

*Destination

*Airline

*Charter

*Tour Operator

*Cruise Line

*Date of Initial Trip Payment / /

*Departure Date / / *Return Date / /

Additional Insureds

INSURED #2:

*Date of Birth

INSURED #3:

*Date of Birth

INSURED #4:

*Date of Birth

AGENCY ARC#

Agent ID#

* Required Information

Insurance Coverages

Schedule of Coverages & Services


All coverages are per person.

| COVERAGE | MAXIMUM BENEFIT |
|---|----------------------------|
|  Trip Cancellation | 100% of Insured Trip Cost* |
|  Trip Interruption | 150% of 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 |
|  Accident & Sickness Medical Expense | \$50,000 |
|  Emergency Evacuation & Repatriation of Remains | \$1,000,000 |
|  Accidental Death & Dismemberment | \$50,000 |

*Coverage only included if the required plan cost has been paid.

Extra Coverage

When you purchase the *Platinum* travel insurance plan within 15 days** of making your initial trip payment, you also receive:


 **Trip Cost Bankruptcy Coverage** – Covers you if the tour operator or cruise line declares bankruptcy more than 14 days after your effective date of coverage under the plan. *(Bankruptcy coverage is not covered for all suppliers.)*

 **Pre-Existing Condition Exclusion Waiver.**


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

Optional Coverages


The following benefits are available for an additional fee:

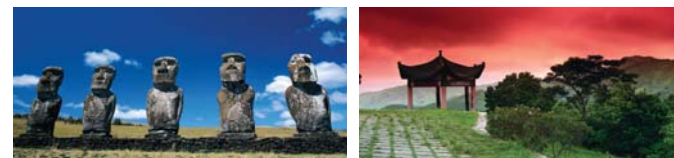
 **Accidental Death & Dismemberment – Air Only (Flight Guard® Coverage)** – Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline. (Up to a maximum of \$500,000.)

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

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

Plan Cost: \$9 per day, per car

 **Medical Coverage Upgrade** – Additional \$50,000 Medical Expense coverage can be added. Enhanced Emergency Evacuation included *(Cannot be purchased separately.)*



Travel Guard.

Travel Smart. Travel Insurance.

3300 Business Park Drive, Stevens Point, WI 54482

www.TravelGuard.com • 1.800.826.1300

Platinum

TRAVEL GUARD CRUISE, TOUR & TRAVEL

TRAVEL INSURANCE & 24-HOUR ASSISTANCE SERVICES

✓ **Primary Medical Coverage!**

✓ **Coverage for Job Loss!**



Travel Guard.

Travel Smart. Travel Insurance.

FOR NEW YORK RESIDENTS. 406600-DM 10/09

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 and Interruption – reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your trip due to the following unforeseen events:

- 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.
- The death or hospitalization of your Host at Destination;
- You are terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated.
- You or your traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within 10 days of departure; or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster; or burglary of your principal place of residence within 10 days of departure.
- 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.
- 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.
- Bankruptcy and/or default of your Travel Supplier which occurs more than 14 days following your effective date. Coverage is not provided for the bankruptcy or default of the agency from whom you purchased your land/sea arrangements. This coverage applies only if the plan was purchased within 15 calendar days of initial trip payment.
- You or your Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
- The Insured or Traveling Companion being called into active military service by having his/her leave revoked.
- A cancellation of the Insured's Covered Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay Benefit.

"Family Member" means the Insured's or 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 or treated by a Physician after the effective date of this plan and while You are covered under this plan.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.

"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 \$200 a day for additional accommodations or travel expenses if you are delayed for more than five hours due to a covered reason.

Missed Connection – Covers missed Trip departures which result from cancellation or delay (for three or more hours) of all regularly scheduled airline flights due to Inclement Weather or any common Carrier-caused delay.

PART B: Medical Protection (Sickness & Injury)

Accident & Sickness Medical Expense Benefit – Covers necessary medical expenses up to one year after the Sickness or injury, provided injury or Sickness occurred while on your trip and you received initial treatment while on your trip.

Emergency Evacuation & Repatriation of Remains Benefit – Covers evacuation and transportation 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.

Baggage Delay Benefit – Reimburses you for the purchase of essential items if your checked bags are delayed more than 12 hours.

PART D: Travel Accident Protection

Accidental Death & Dismemberment – Coverage for accidental death and dismemberment while on a trip.

PART E: Optional Coverages

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.

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

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 60 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. **The Pre-Existing Condition exclusion will be waived if the plan is purchased within 15 days of the initial trip payment, you purchase this plan for the full cost of your trip, and you are not disabled from travel at the time you pay the plan cost.**

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.