

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>	\$750
 Baggage Delay	\$200
 Accident & Sickness Medical Expense <i>(\$50 deductible applies)</i>	\$15,000
 Emergency Evacuation/Repatriation of Remains	\$150,000
 FAMILY COVERAGE One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. (Offer does not apply to optional coverages.)	

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

Extra Coverage

When you purchase the SILVER 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 Medical Exclusion Waiver**

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


Optional Additional Coverages

The following benefits are available for an additional fee:

 **Medical Coverage Upgrade** – Valuable additions to increase your coverage. The Medical Expense and Emergency Evacuation benefits will be double those listed on the Schedule of Coverages and Services. The Medical deductible will be removed. *(See plan cost chart for cost. Cannot be purchased separately.)*

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

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.

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.

*Non-insurance services are provided by Travel Guard.

SILVER – Plan Cost

Trip Cost Per Person	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 14	\$ 21	\$ 27	\$ 31	\$ 46	\$ 58	\$ 67
\$ 1 - \$ 250	\$ 17	\$ 25	\$ 31	\$ 37	\$ 48	\$ 67	\$ 76
\$ 251 - \$ 500	\$ 20	\$ 30	\$ 34	\$ 43	\$ 51	\$ 77	\$ 85
\$ 501 - \$ 1,000	\$ 35	\$ 44	\$ 55	\$ 75	\$ 96	\$ 123	\$ 145
\$ 1,001 - \$ 1,500	\$ 45	\$ 60	\$ 75	\$ 99	\$ 136	\$ 161	\$ 205
\$ 1,501 - \$ 2,000	\$ 61	\$ 80	\$ 104	\$ 142	\$ 175	\$ 207	\$ 263
\$ 2,001 - \$ 2,500	\$ 78	\$ 100	\$ 128	\$ 174	\$ 214	\$ 254	\$ 330
\$ 2,501 - \$ 3,000	\$ 95	\$ 118	\$ 154	\$ 208	\$ 256	\$ 297	\$ 390
\$ 3,001 - \$ 3,500	\$ 111	\$ 125	\$ 180	\$ 242	\$ 292	\$ 341	\$ 447
\$ 3,501 - \$ 4,000	\$ 126	\$ 137	\$ 204	\$ 274	\$ 332	\$ 396	\$ 501
\$ 4,001 - \$ 4,500	\$ 142	\$ 157	\$ 260	\$ 310	\$ 371	\$ 459	\$ 562
\$ 4,501 - \$ 5,000	\$ 158	\$ 178	\$ 291	\$ 346	\$ 412	\$ 513	\$ 619
\$ 5,001 - \$ 5,500	\$ 182	\$ 210	\$ 319	\$ 403	\$ 451	\$ 573	\$ 678
\$ 5,501 - \$ 6,000	\$ 203	\$ 240	\$ 347	\$ 441	\$ 491	\$ 632	\$ 738
\$ 6,001 - \$ 6,500	\$ 220	\$ 262	\$ 379	\$ 479	\$ 530	\$ 694	\$ 795
\$ 6,501 - \$ 7,000	\$ 239	\$ 284	\$ 413	\$ 519	\$ 573	\$ 755	\$ 860
\$ 7,001 - \$ 8,000	\$ 263	\$ 309	\$ 462	\$ 586	\$ 653	\$ 847	\$ 977
\$ 8,001 - \$ 9,000	\$ 295	\$ 334	\$ 512	\$ 654	\$ 734	\$ 946	\$ 1,102
\$ 9,001 - \$10,000	\$ 328	\$ 363	\$ 567	\$ 723	\$ 822	\$ 1,044	\$ 1,226
\$10,001 - \$11,000	\$ 375	\$ 422	\$ 642	\$ 820	\$ 960	\$ 1,211	\$ 1,421
\$11,001 - \$12,000	\$ 424	\$ 477	\$ 707	\$ 913	\$ 1,080	\$ 1,363	\$ 1,594
\$12,001 - \$13,000	\$ 473	\$ 533	\$ 766	\$ 1,005	\$ 1,205	\$ 1,517	\$ 1,748
\$13,001 - \$14,000	\$ 522	\$ 591	\$ 834	\$ 1,093	\$ 1,333	\$ 1,678	\$ 1,901
\$14,001 - \$15,000	\$ 573	\$ 649	\$ 905	\$ 1,186	\$ 1,458	\$ 1,850	\$ 2,055
Medical Coverage Upgrade	\$10	\$15	\$20	\$25	\$35	\$45	\$55

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.

You must insure the pre-paid non-refundable portions of your trip.



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 & 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.
- 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 only applies if this plan was purchased within 15 days of Initial Trip Payment.
- If within 30 days of your departure, a politically motivated Terrorist Attack occurs within a 1-mile radius of the territorial city limits of a city to be visited by the program for which you have registered.
- Your being called into active military service by having his/her leave revoked or the Insured being reassigned.
- You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated.

"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 \$100 a day for additional accommodations or travel expenses if you are delayed for more than 12 hours.

Part B: Medical Protection (Sickness & Injury)

Accident & Sickness Medical Expense: 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. Coverage subject to a \$50 deductible.

Emergency Evacuation & Repatriation of Remains: 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. Coverage subject to a \$50 deductible.

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

Part D: 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.)

Medical Coverage Upgrade: Valuable additions to increase your coverages. Your medical and emergency evacuation benefits will double in coverage. The Medical deductible will be removed.

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.

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, law, and regulation 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/enforcements/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.*

👤 Each child **17 and under will receive coverage at no additional cost** for each adult insured by this plan.*

*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

Silver

TRAVEL GUARD
ESSENTIAL EXPANDED

TRAVEL INSURANCE & 24-HOUR ASSISTANCE SERVICES

✓ **Children 17 and under covered at no additional cost!**



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