




Insurance Coverages

Schedule of Benefits

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
 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. Must be traveling with and related to the primary adult named on the enrollment form. 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.

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


Extra Coverage


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


-  Coverage against cruise line, airline, or tour operator default. (Not covered for all suppliers.)
-  Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. Applies to the first \$15,000 of trip cost per person. *(Limitations apply.)*
-  \$25,000 Flight Guard® – Coverage for accidental death or dismemberment that occurs while flying.

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

Optional Coverages

 **Medical Coverage Upgrade** – Valuable additions to increase your coverage limits. The Medical Expense and Emergency Evacuation benefits will be double those listed on the Schedule of Benefits. The medical deductible is waived. *(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

Travel Assistance Services*

Plan includes 24-hour 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.

*These are not insurance benefits. Rather, they are services provided by Travel Guard Assist.

Silver – Plan Cost

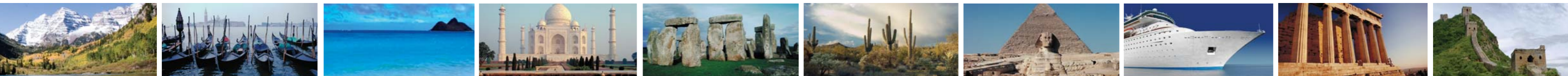
Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 14	\$ 21	\$ 27	\$ 31	\$ 46	\$ 58	\$ 67
\$ 1 - \$ 250	\$ 17	\$ 25	\$ 31	\$ 37	\$ 48	\$ 67	\$ 76
\$ 251 - \$ 500	\$ 20	\$ 30	\$ 34	\$ 43	\$ 51	\$ 77	\$ 85
\$ 501 - \$ 1,000	\$ 35	\$ 44	\$ 55	\$ 75	\$ 96	\$ 123	\$ 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 \$7 service fee.

Please choose your plan cost from the above pricing chart based on your age at the time of plan purchase.

For trips over \$15,000, or trips exceeding 30 days, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost.

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

Travel Insurance Coverage

Trip Cancellation & Interruption: Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following Unforeseen circumstances:

- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
- 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;
- Inclement Weather that causes a delay or complete cessation of services for 24 consecutive hours;
- 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;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, 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.

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

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with you; (2) shares financial assets and obligations with you. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"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 the Insured's, or Traveling Companion's spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, 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.

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 the same class of your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay: Reimburses up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential telephone calls, if your Trip is delayed for more than 12 hours due to covered reasons.

Baggage Insurance Coverage

Baggage & Personal Effects Benefit: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Baggage Delay Benefit: If your Baggage is delayed more than 24 hours while on a Trip, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Medical & Emergency Evacuation Coverage

Medical Expense Benefit: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the Trip. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Emergency Evacuation & 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.

Optional Coverages

Flight Guard®: Coverage for accidental death or dismemberment that occurs 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. The Medical Expense and Emergency Evacuation Benefits will be double those listed on the Schedule of Benefits. The medical deductible is waived.

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 180-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. **The Insurer will waive this exclusion if you meet the following conditions:** 1. You purchase the plan within 15 days of making the initial trip payment; 2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid 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 plan cost is paid; and 4. Applies to the first \$15,000 of Trip cost per person.

This is a brief description of the insurance benefits and travel services provided under policy series T30337NUFIC-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.

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.

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

✈ *Travel Guard Assist 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 Family Member becomes ill and you have to cancel your trip.**

👨👩👧👦 *Each child **17 and under** will receive coverage at no additional cost traveling with each adult insured under this plan.**

**Subject to terms and conditions of the policy.*



Silver

TRAVEL GUARD ESSENTIAL EXPANDED

TRAVEL INSURANCE & 24-HOUR ASSISTANCE SERVICES

- ✓ *Insure trip costs up to \$100,000!*
- ✓ *\$750 of coverage for lost baggage!*
- ✓ *Covers one child 17 & under per paid adult!*



Travel Guard

Travel Smart. Travel Insurance.

3300 Business Park Drive, Stevens Point, WI 54481
www.TravelGuard.com • 1.800.826.1300

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608838DM 3/09 Coverage may not be available in all states.