



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Gold Plan, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment. Applies to first \$30,000 of trip cost per person.

### Insurance Coverages

<b>Trip Cancellation</b>	<b>100% of Insured Trip Cost*</b>
<b>Trip Interruption</b>	<b>150% of Insured Trip Cost**†</b>
<b>Trip Interruption — Return Air Only</b>	<b>\$750†</b>
<b>Trip Delay (Maximum of \$150 per day)</b>	<b>\$750</b>
<b>Missed Connection</b>	<b>\$250</b>
<b>Baggage &amp; Personal Effects Loss</b>	<b>\$1,000</b>
<b>Baggage Delay</b>	<b>\$300</b>
<b>Medical Expense</b>	<b>\$25,000</b>
<b>Emergency Evacuation &amp; Repatriation of Remains</b>	<b>\$500,000</b>
<b>Accidental Death &amp; Dismemberment</b>	<b>\$10,000</b>

\*Coverage only applicable to prepaid, non-refundable 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.

### Optional Coverages

*The following will be included if elected and appropriate costs have been paid.*

**Cancel for Any Reason . . . . .50% of insured Trip Cost**

*(Can only be purchased at the time the base plan is purchased and within 15 days of initial Trip payment) Plan Cost: Multiply base plan cost by 1.4 (do not include service fee in base plan cost)*

**Flight Guard® . . . . . Amount Selected (Up to a Max. of \$500,000)**

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

**Car Rental Collision Coverage (\$250 Deductible) . . . . . \$35,000**

**Plan Cost: \$9 per day, per car**

**Emergency Evacuation Upgrade:**

Emergency Evacuation . . . . . Additional \$500,000

Hospital of Choice . . . . . Included

**Plan Cost: See pricing chart**

**FAMILY COVERAGE —** At no additional charge, the plan covers all children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Does not apply to optional coverages. For your plan to provide “kids at no additional cost,” the child’s trip cost must be equal to or less than the adult traveler(s) trip cost.

**The following non-insurance services are provided by Travel Guard.**

- Travel Medical Assistance . . . . . Included
- Worldwide Travel Assistance . . . . . Included
- LiveTravel® Emergency Assistance . . . . . Included
- Concierge Services . . . . . Included
- Business Assistant . . . . . Included
- Identity theft (Not available in NY) . . . . . Included

### Extra Coverage

**(when coverage is purchased within 15 days of Initial Trip Payment)**

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage.
- \$250 additional Missed Connection
- \$50,000 in Flight Guard coverage
- Primary Medical Expense

**Questions?** For specific questions regarding insurance or to purchase, contact Travel Guard. Representatives are available 24 hours a day, 7 days a week.

Call toll free: **1.800.826.1300** (Refer to product NW6700-PI6700 6/11)

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 25	\$ 34	\$ 47	\$ 74	\$ 92	\$ 139	\$ 188
\$ 251 - \$ 500	\$ 28	\$ 40	\$ 56	\$ 86	\$ 107	\$ 160	\$ 216
\$ 501 - \$ 1,000	\$ 36	\$ 53	\$ 73	\$ 106	\$ 131	\$ 191	\$ 256
\$ 1,001 - \$ 1,500	\$ 50	\$ 74	\$ 102	\$ 142	\$ 175	\$ 250	\$ 334
\$ 1,501 - \$ 2,000	\$ 67	\$ 100	\$ 136	\$ 183	\$ 224	\$ 315	\$ 419
\$ 2,001 - \$ 2,500	\$ 85	\$ 128	\$ 174	\$ 231	\$ 283	\$ 392	\$ 523
\$ 2,501 - \$ 3,000	\$ 97	\$ 146	\$ 198	\$ 261	\$ 319	\$ 439	\$ 585
\$ 3,001 - \$ 3,500	\$ 111	\$ 169	\$ 228	\$ 298	\$ 364	\$ 500	\$ 665
\$ 3,501 - \$ 4,000	\$ 125	\$ 189	\$ 255	\$ 332	\$ 406	\$ 554	\$ 739
\$ 4,001 - \$ 4,500	\$ 129	\$ 195	\$ 263	\$ 342	\$ 418	\$ 569	\$ 758
\$ 4,501 - \$ 5,000	\$ 171	\$ 262	\$ 355	\$ 459	\$ 565	\$ 760	\$1,025
\$ 5,001 - \$ 5,500	\$ 193	\$ 297	\$ 402	\$ 518	\$ 639	\$ 856	\$1,158
\$ 5,501 - \$ 6,000	\$ 215	\$ 332	\$ 450	\$ 579	\$ 714	\$ 954	\$1,292
\$ 6,001 - \$ 6,500	\$ 258	\$ 401	\$ 543	\$ 697	\$ 862	\$1,145	\$1,559
\$ 6,501 - \$ 7,000	\$ 289	\$ 446	\$ 602	\$ 766	\$ 943	\$1,251	\$1,690
\$ 7,001 - \$ 8,000	\$ 306	\$ 472	\$ 638	\$ 811	\$ 997	\$1,322	\$1,785
\$ 8,001 - \$ 9,000	\$ 335	\$ 518	\$ 700	\$ 889	\$1,094	\$1,448	\$1,958
\$ 9,001 - \$10,000	\$ 356	\$ 552	\$ 746	\$ 946	\$1,164	\$1,539	\$2,082
\$ 0*	\$ 17	\$ 22	\$ 31	\$ 58	\$ 70	\$ 120	\$ 154
<b>Emergency Evacuation Upgrade</b>	<b>\$ 4</b>	<b>\$ 5</b>	<b>\$ 6</b>	<b>\$ 10</b>	<b>\$ 14</b>	<b>\$ 18</b>	<b>\$ 26</b>

Above rates do not include a \$7 service fee. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure. All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased. Must insure all prepaid, non-refundable portions of your trip.

\*Only applicable if there are no prepaid, non-refundable trip costs.

## DETAILS OF COVERAGES (Restrictions apply)

### Travel Insurance Coverage

**Trip Cancellation and Interruption:** Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- 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;
- 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 cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary;
- The Insured's Destination being made Uninhabitable by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes, vandalism, or burglary;
- 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;
- 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;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Insurer will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.

**Trip Delay:** Reimburses up to \$150 a day to the Maximum Limit 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.

**Trip Interruption — Return Air Only:** Reimburses the additional airline transportation expenses 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.

**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

**Baggage & Personal Effects Loss:** Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit. This coverage is in excess of any other coverage or indemnity.

**Baggage Delay:** If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Limit.

### Emergency Medical Coverage

**Medical Expense:** Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred while on a Trip. This coverage is in excess of any other coverage or indemnity. Coverage will become Primary if the plan is purchased within 15 days of Initial Trip Payment.

**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.

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

### Optional Additional 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 physical damage to a rental car for which the car rental contract would hold you responsible. *Coverage not available to residents of Kansas and Texas.*

**Emergency Evacuation Upgrade** – Valuable addition to increase your coverage. Your Emergency Evacuation benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. Available globally, anytime you are more than 100 miles from home. *Cannot be purchased separately and only available if all prepaid, non-refundable costs are insured.*

**Cancel for Any Reason** – Provides reimbursement of 50% of prepaid, non-refundable expenses 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 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.

**Pre-Existing Medical Condition Exclusion Waiver applies to the first \$30,000 of Trip cost per person if the following conditions are met:** 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 payments or deposits applicable to the Trip at the time of purchase and 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.

Underwritten by National Union Fire Insurance Company of Pittsburgh, Pa, NAIC No. 19445 and currently authorized to transact business in all states and the District of Columbia. This is only a brief description of the insurance coverage(s) available under policy series T30337NUFIC-TG. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Coverage may not be available in all states.

**Notice to residents of CT, IL, IN, KS, NH, SD, and TX:** The excess provisions under the Baggage & Personal Effects Loss and Medical Expense benefits do not apply.

**General Exclusions:** This plan does not cover any loss caused by or resulting from: (a) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; (b) pregnancy, childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; (e) war or act of war, whether declared or not, civil disorder, riot, or insurrection; (f) operating or learning to operate any aircraft, as student, pilot, or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, a Family Member, a Traveling Companion, or Business Partner whether insured or not; (j) Mental, Nervous or Psychological Disorder; (k) if the Insured's tickets do not contain specific travel dates (open tickets); (l) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician; (m) any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured; (n) Experimental or Investigative treatment or procedures; (o) any loss that occurs at a time when this coverage is not in effect; (p) traveling for the purpose of securing medical treatment; (q) care or treatment which is not Medically Necessary; (r) any Trip taken outside the advice of a Physician.