



Dear Traveler:

Most trips result in wonderful memories. But, on occasion, unexpected events can leave you with cancelled plans and significant unbudgeted expenses.

Our Travel Protection Plan, developed in conjunction with Travel Guard, offers an affordable, broad package of benefits and services to help you enjoy your trip.

You can add this valuable coverage up until your final trip payment by contacting your tour operator.

COVERAGE

	Tour Cost
Trip Cancellation & Interruption	
Trip Delay (<i>\$100 maximum per day</i>)	\$ 500
Baggage & Personal Effects Loss	\$ 1,000
Baggage Delay	\$ 100
Missed Connection	\$ 500
Medical Expense	\$ 25,000
Dental	\$ 500
Emergency Evacuation & Repatriation of Remains	\$ 250,000
Accidental Death & Dismemberment	\$ 25,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel® Emergency Assistance	Included

PLAN COST

Tour Cost Per Person	Plan cost Per Person	Tour Cost Per Person	Plan cost Per Person
\$ 0	\$ 34	\$ 5,501 - \$ 6,000	\$ 405
\$ 1 - \$ 500	\$ 41	\$ 6,001 - \$ 6,500	\$ 440
\$ 501 - \$1,000	\$ 67	\$ 6,501 - \$ 7,000	\$ 471
\$1,001 - \$1,500	\$ 85	\$ 7,001 - \$ 8,000	\$ 527
\$1,501 - \$2,000	\$118	\$ 8,001 - \$ 9,000	\$ 597
\$2,001 - \$2,500	\$149	\$ 9,001 - \$10,000	\$ 666
\$2,501 - \$3,000	\$182	\$10,001 - \$11,000	\$ 733
\$3,001 - \$3,500	\$214	\$11,001 - \$12,000	\$ 805
\$3,501 - \$4,000	\$246	\$12,001 - \$13,000	\$ 875
\$4,001 - \$4,500	\$278	\$13,001 - \$14,000	\$ 945
\$4,501 - \$5,000	\$310	\$14,001 - \$15,000	\$1,015
\$5,001 - \$5,500	\$371		

COVERAGE FOR PRE-EXISTING MEDICAL CONDITIONS!

When you purchase within 24 hours of your initial trip payment.

**QUESTIONS? CALL TOLL-FREE
24 HOURS A DAY,
7 DAYS A WEEK:**

1.866.385.4839

Refer to product number 008625

DETAILS OF COVERAGE

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Family Member, or Business Partner. *(Certain exclusions apply.)*
- Inclement weather causing delay or cancellation of travel.
- The Insured's primary residence being made uninhabitable by natural disaster, vandalism, or burglary.
- The Insured, or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- The Insured, or a Traveling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to departure.
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, which occurs more than 14 days after an Insured's effective date of coverage, provided that he or she has been an active employee for the same employer for at least three years. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons.
- Strike, resulting in the complete cessation of travel services at the point of departure or destination.
- Primary Coverage.

Trip Delay

Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury, sickness or quarantine of the Insured or Traveling Companion.

Missed Connection

Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if delayed for three to less than twelve hours to your point of departure due to:

- Inclement weather
- Common carrier causes cancellation or delay of all regularly scheduled airline flights.

Baggage & Personal Effects Loss

- Reimburses for loss, theft, damage, and mysterious disappearance of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Medical Expense

- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

Assistance Services*

Travel Medical Assistance

- Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains • Return travel arrangements
- Emergency prescription replacement • Dispatch of doctor or specialist • Medical evacuation quote • In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured • Eyeglasses and corrective lens replacement assistance • Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits • Shipment of medical records • Medical equipment rental/replacement

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance • Lost passport/travel documents assistance • ATM locator • Emergency cash transfer assistance
- Travel information including visa/passport requirements • Emergency telephone interpretation assistance • Urgent message relay to family, friends or business associates • Up-to-the-minute travel delay reports • Long-distance calling cards for worldwide telephoning • Inoculation information • Embassy or Consulate Referral
- Currency Conversion or purchase • Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information • Legal referrals/bail bond assistance • Worldwide public holiday information

LiveTravel Emergency Assistance

- Flight rebooking • Hotel rebooking • Rental vehicle booking • Emergency return travel arrangements • Roadside assistance • Rental Vehicle Return • Guaranteed hotel check-in • Missed connection coordination

*Non-insurance services are provided by Travel Guard.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or a Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

**Travel
Guard**

Travel Smart. Travel Insurance.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.