

# Travel Guard Essential expanded

**SILVER**  
TRAVEL INSURANCE & 24-HOUR ASSISTANCE



## COVERAGES

### Schedule of Benefits

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost*
Trip Interruption	Trip Cost*
Trip Interruption – Return Air Only	\$500 or 100% of trip cost, whichever is greater
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>	\$10,000
Emergency Medical Transportation/Repatriation of Remains	\$100,000
<b>FAMILY COVERAGE</b> – One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. Must be related to the primary adult named on the enrollment form.	

\*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 **Essential Expanded** travel insurance within 15 days\*\* of making your initial trip payment, you also receive:

- Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*
- 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 occur while flying.

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

### Optional Additional Coverages

- Umbrella Package** – Valuable additions to increase your coverages. The Medical Expense and Emergency Medical Transportation benefits will double those listed on the Schedule of Benefits. Baggage and Medical deductibles are removed. Also eligible to receive detailed pre-trip travel advice. *(See plan cost chart for cost. Cannot be purchased separately.)*
- Flight Guard®** – Coverage to \$500,000 for accidental death or dismemberment that occur 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**

## SERVICES

### 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.
- **Tea 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 Assist.

**Travel  
Guard.**

Travel Smart. Travel Insurance.

If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week.

**1.800.826.1300**

# DETAILS OF COVERAGE (Restrictions apply)

## Travel Insurance Coverage

### \$ Trip Cost\* – Trip Cancellation & Trip Interruption

**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, an Immediate Family Member, traveling companion, or business partner. Cancellation due to an injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate 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 the 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 and destination;
- Your principal residence or destination being made uninhabitable by fire, flood, 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. "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.

**"Immediate Family Member"** means your or a traveling companion's spouse or Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, 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.

### \$ \$500 or 100% of trip cost, whichever is greater Trip Interruption – Return Air Only

**Trip Interruption – Return Air Only:** Reimburses the additional transportation expenses the Maximum Benefit shown on the Schedule of Benefits incurred by you to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if your original tickets were first class) by the most direct route, less any refunds paid or payable.

### \$ \$500 Trip Delay (Maximum of \$100 per day)

**Trip Delay:** Reimburses up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if your trip is delayed for more than 12 hours for covered reasons.

**FAMILY COVERAGE** – One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. Must be related to the primary adult named on the enrollment form.

Not for public distribution or solicitation. Not applicable to New York, Oregon and Washington Residents. For Agent/Broker use only.

## Baggage Insurance Coverage

### \$750 – Baggage & Personal Effects Loss

**Baggage & Personal Effects Benefit:** Reimburses 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.

### \$200 – Baggage Delay

**Baggage Delay Benefit:** If the baggage is delayed more than 24 hours while on a trip, you will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

## Emergency Medical & Other Insurance Coverage

### \$10,000 – Medical Expense

**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.

### \$100,000 – Emergency Medical Transportation

**Emergency Medical Transportation:** 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 up to \$5,000 for special medical escort if recommended in writing by the attending physician.

## Optional Additional Coverages

### Flight Guard® Plan Cost: \$9 per \$100,000 of coverage

**Flight Guard®:** Coverage for accidental death or dismemberment that occur when traveling on a regularly scheduled flight or charter, subject to the Maximum Benefit shown in the Schedule.

## Optional Additional Coverages

### Car Rental Collision Coverage Plan Cost: \$9 per per day, per car

**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.

### + Umbrella Package See pricing chart for Plan Cost.

**Umbrella Package:** Valuable additions to increase coverages. The Medical Expense and Emergency Medical Transportation benefits will be double those listed on the Schedule of Benefits. Baggage and Medical deductibles are removed. Also eligible to receive detailed pre-trip travel advice.

#### 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 Immediate 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 program 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 coverage; 3. You must be medically able to travel when premium 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. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445), with their 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.

## PLAN COST

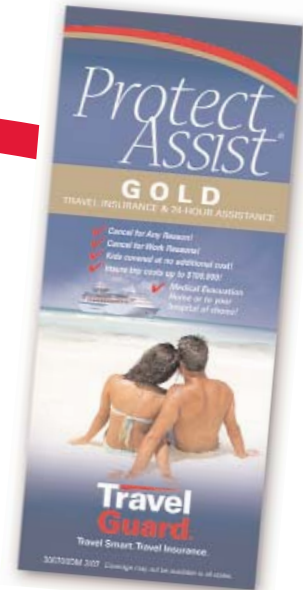
Trip Cost Per Person (up to 30 days)	AGE							
	0-34	35-59	60-69	70-74	75-79	80-84	85+	
\$ 0	\$ 14	\$ 21	\$ 27	\$ 31	\$ 46	\$ 58	\$ 67	
\$ 1 - \$ 250	\$ 17	\$ 25	\$ 31	\$ 37	\$ 48	\$ 67	\$ 76	
\$ 251 - \$ 500	\$ 20	\$ 30	\$ 34	\$ 43	\$ 51	\$ 77	\$ 85	
\$ 501 - \$ 1,000	\$ 35	\$ 44	\$ 55	\$ 75	\$ 96	\$ 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	\$ 1,378	\$ 1,901	
\$ 14,001 - \$ 15,000	\$ 573	\$ 649	\$ 905	\$ 1,186	\$ 1,458	\$ 1,850	\$ 2,055	
Optional Additional Medical	\$ 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. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

# Protect Assist

## GOLD

TRAVEL INSURANCE & 24-HOUR ASSISTANCE



### COVERAGES

#### Schedule of Benefits

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost*
Trip Interruption – Return Air Only	\$750 or 150% of trip cost, whichever is greater
Trip Delay <i>(Maximum of \$150 per day)</i>	\$750
Missed Connection	\$250
Baggage & Personal Effects Loss	\$1,000
Baggage Delay	\$300
Medical Expense	\$25,000
Emergency Medical Transportation	\$500,000
<b>FAMILY COVERAGE</b> – 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.	

\*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 **ProtectAssist®** travel insurance within 15 days\*\* of making your initial trip payment, you also receive:

- Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*
- Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. Applies to the first \$30,000 of trip cost per person. *(Limitations apply.)*
- Missed Connection Benefit increases to \$500.
- \$50,000 Flight Guard® *(This coverage is added to any Additional Flight Guard that is purchased.)*

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

#### Optional Additional Coverages

**NEW!** **Cancel for Any Reason** – The Insurer will reimburse 50% of nonrefundable expenses if you cancel your trip for any reason, up to 48 hours prior to your departure. *(Can only be purchased within 15 days of initial trip payment.)*  
**Plan Cost: Multiply 1.4 by the base plan cost** (do not include service fees in base plan cost)

**NEW!** **Cancel for Work Reasons** – Offers additional business-related reasons for cancelling or interrupting a scheduled vacation. Also includes our exclusive “Business Assistant” services if you have work obligations during your travels. *(Can only be purchased within 15 days of initial trip payment.)*  
**Plan Cost: \$24 per adult**

**Umbrella Package** – Medical Expense limits are doubled and coverage is upgraded to primary. Emergency Medical Transportation benefits upgraded to take you home or to the hospital of your choice. *(See plan cost chart for cost. Cannot be purchased separately.)*

**Flight Guard®** – Coverage to \$500,000 for accidental death or dismemberment that occur 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**

# S E R V I C E S

## 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.

\*Non-insurance services provided by Travel Guard Assist.

## 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.

## **NEW!** Identity Theft\*

- Order and review credit card bureau records on your behalf if you become a victim of identity theft.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals.
- Review account activity to identify any suspicious activities.
- Review and resolve identity theft-related issues on your behalf.

## **NEW!** Business Assistant\*

(Available only with “Cancel for Work Reasons” option)

- Emergency dictation and business correspondence assistance
- Business Service Referral (quick printers, internet providers, overnight delivery services)
- Conference call scheduling, delivery of time-sensitive documents
- Cell phone, PDA, and Wireless Accessory Replacement Assistance


# P L A N C O S T

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 18	\$ 28	\$ 34	\$ 46	\$ 53	\$ 89	\$ 96
\$ 1 - \$ 250	\$ 22	\$ 32	\$ 37	\$ 49	\$ 58	\$ 93	\$ 101
\$ 251 - \$ 500	\$ 24	\$ 36	\$ 40	\$ 51	\$ 60	\$ 95	\$ 105
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 65	\$ 89	\$ 108	\$ 144	\$ 172
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 89	\$ 117	\$ 154	\$ 202	\$ 242
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 123	\$ 166	\$ 201	\$ 261	\$ 311
\$ 2,001 - \$ 2,500	\$ 92	\$ 118	\$ 152	\$ 205	\$ 248	\$ 320	\$ 381
\$ 2,501 - \$ 3,000	\$ 111	\$ 139	\$ 181	\$ 245	\$ 295	\$ 379	\$ 453
\$ 3,001 - \$ 3,500	\$ 130	\$ 148	\$ 211	\$ 284	\$ 340	\$ 439	\$ 522
\$ 3,501 - \$ 4,000	\$ 148	\$ 162	\$ 240	\$ 323	\$ 388	\$ 519	\$ 592
\$ 4,001 - \$ 4,500	\$ 165	\$ 185	\$ 303	\$ 362	\$ 434	\$ 577	\$ 662
\$ 4,501 - \$ 5,000	\$ 184	\$ 206	\$ 340	\$ 401	\$ 481	\$ 652	\$ 731
\$ 5,001 - \$ 5,500	\$ 211	\$ 244	\$ 374	\$ 472	\$ 528	\$ 682	\$ 802
\$ 5,501 - \$ 6,000	\$ 237	\$ 281	\$ 407	\$ 516	\$ 575	\$ 733	\$ 873
\$ 6,001 - \$ 6,500	\$ 258	\$ 307	\$ 444	\$ 561	\$ 621	\$ 801	\$ 943
\$ 6,501 - \$ 7,000	\$ 279	\$ 333	\$ 481	\$ 605	\$ 667	\$ 869	\$1,012
\$ 7,001 - \$ 8,000	\$ 307	\$ 362	\$ 540	\$ 684	\$ 762	\$ 977	\$1,155
\$ 8,001 - \$ 9,000	\$ 345	\$ 392	\$ 598	\$ 764	\$ 856	\$1,084	\$1,295
\$ 9,001 - \$10,000	\$ 382	\$ 422	\$ 659	\$ 842	\$ 953	\$1,192	\$1,439
\$10,001 - \$11,000	\$ 438	\$ 491	\$ 752	\$ 958	\$1,118	\$1,391	\$1,680
\$11,001 - \$12,000	\$ 495	\$ 556	\$ 827	\$1,068	\$1,261	\$1,569	\$1,893
\$12,001 - \$13,000	\$ 552	\$ 623	\$ 896	\$1,175	\$1,408	\$1,752	\$2,081
\$13,001 - \$14,000	\$ 611	\$ 691	\$ 977	\$1,281	\$1,558	\$1,940	\$2,269
\$14,001 - \$15,000	\$ 672	\$ 761	\$1,058	\$1,387	\$1,713	\$2,132	\$2,457
<b>Optional Umbrella Package</b>	<b>\$ 12</b>	<b>\$ 17</b>	<b>\$ 22</b>	<b>\$ 30</b>	<b>\$ 39</b>	<b>\$ 50</b>	<b>\$ 60</b>

Above rates do not include a \$6 service fee. An additional \$3 service fee applies to each additional coverage purchased. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

# DETAILS OF COVERAGE *(Restrictions apply)*

## Travel Insurance Coverage

 **Trip Cost\* – Trip Cancellation**

 **150% of Trip Cost\* – Trip Interruption**

**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, an Immediate Family Member, traveling companion, or business partner. Cancellation due to an injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate Family Member requires your or your 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 causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure and destination;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A terrorist incident in a City listed on your itinerary within 30 days of your scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- You or your traveling companion being called into active military service or having leave revoked or being reassigned.

"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.

"Immediate Family Member" means you or a traveling companion's spouse or Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, 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.

 **\$750 or 150% of trip cost, whichever is greater  
Trip Interruption – Return Air Only**


**Trip Interruption – Return Air Only:** Reimburses the additional transportation expenses to the Maximum Benefit shown on the Schedule of Benefits incurred by you to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if your original tickets were first class) by the most direct route, less any refunds paid or payable.

 **\$750 Trip Delay (Maximum of \$150 per day)**

**Trip Delay:** Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if your trip is delayed for more than 5 hours for covered reasons.

 **\$250 Missed Connection**

**Missed Connection:** Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or common carrier causes cancellation or a delay of all regularly scheduled airline flights for three to less than five hours to your point of departure.

 **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.

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445). It is 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.


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**Travel  
Guard**  
Travel Smart. Travel Insurance.

## Baggage Insurance Coverage


 **\$1,000 – Baggage & Personal Effects Loss**

**Baggage & Personal Effects Benefit:** Reimburses 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.

 **\$300 – Baggage Delay**

**Baggage Delay Benefit:** If your baggage is delayed more than 24 hours while on your trip, you will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

## Emergency Medical & Other Insurance Coverage


 **\$25,000 – Medical Expense**

**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.


 **\$500,000 – Emergency Medical Transportation**

**Emergency Medical Transportation:** 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 up to \$5,000 for special medical escort if recommended in writing by the attending physician.

## Optional Additional Coverages

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

**Flight Guard®:** Coverage for accidental death or dismemberment that occur when traveling on a regularly scheduled flight or charter, subject to the Maximum Benefit shown in the Schedule.

 **Car Rental Collision Coverage  
Plan Cost: \$9 per per day, per car**

**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.

 **Umbrella Package  
See pricing chart for Plan Cost.**

**Umbrella Package:** Valuable additions to increase your coverage. Your medical and emergency medical transportation benefits will double. Your medical benefit will be upgraded to primary coverage. \$50,000 Flight Guard. For Emergency Medical Transportation, the Insurer will coordinate the appropriate medical transportation to bring you home, or if medically necessary, to hospital of choice. Available globally, anytime you are more than 100 miles from home. You will also receive detailed pre-trip travel advice.

 **Cancel for Any Reason  
Plan Cost: Multiply 1.4 by the base plan cost**

**Cancel for Any Reason:** Provides reimbursement of 50% of non-refundable expenses if you decide to cancel for any reason up to 48 hours prior to departure.

 **Cancel for Work Reasons  
Plan Cost: \$24 per adult**

**Cancel for Work Reasons:** For travelers who want trip cancellation and interruption coverage in the event they must cancel due to business-related reasons.

### 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 Immediate 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 your "initial trip payment." (Day one is the date the "initial trip payment" is received);
2. The amount of Trip Cancellation coverage purchased must equal 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 coverage;
3. You must be medically able to travel when you pay your plan cost.
4. Applies to the first \$30,000 of trip cost per person.