

Travel Guard®

Basic Travel Insurance & Global Assistance

Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Basic Plan provides valuable coverage at an affordable price.



Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% of Insured Trip Cost*	Trip Cancellation
100% of Insured Trip Cost*	Trip Interruption
\$500	Trip Delay (Max. \$100/day)
\$500	Baggage & Personal Effects (\$50 deductible applies)
\$100	Baggage Delay
\$10,000	Accident Sickness Medical Expense (\$50 deductible applies)
\$100,000	Emergency Evacuation & Repatriation of Remains

All coverages are per person.

*Coverage only included if the required plan cost has been paid.


Assistance Services


The following non-insurance services are provided by Travel Guard:


- Travel Medical Assistance..... Included
- Worldwide Travel Assistance..... Included
- LiveTravel® Emergency Assistance..... Included
- Personal Security Assistance..... Included

Optional Coverages

The following benefits are available for an additional fee:

 **Accidental Death & Dismemberment Common Carrier (Air Only):**
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.)
COST: \$7 per \$100,000 of coverage

 **Collision Damage Waiver:** \$35,000 in primary coverage. Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible. (\$250 deductible applies.)
COST: \$9 per day, per car

 **Medical Coverage Upgrade:** \$20,000 additional Accident Sickness Medical Expense coverage can be added. (Cannot be purchased separately.)

Basic Plan Cost

Trip Cost Per Person	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 13	\$ 19	\$ 24	\$ 28	\$ 41	\$ 51	\$ 60
\$ 1 - \$ 250	\$ 16	\$ 23	\$ 27	\$ 33	\$ 43	\$ 59	\$ 67
\$ 251 - \$ 500	\$ 18	\$ 27	\$ 30	\$ 38	\$ 45	\$ 68	\$ 74
\$ 501 - \$ 1,000	\$ 31	\$ 39	\$ 49	\$ 67	\$ 81	\$ 105	\$ 125
\$ 1,001 - \$ 1,500	\$ 40	\$ 53	\$ 67	\$ 88	\$ 116	\$ 138	\$ 176
\$ 1,501 - \$ 2,000	\$ 54	\$ 71	\$ 92	\$ 125	\$ 151	\$ 179	\$ 227
\$ 2,001 - \$ 2,500	\$ 69	\$ 89	\$ 114	\$ 154	\$ 186	\$ 221	\$ 278
\$ 2,501 - \$ 3,000	\$ 83	\$ 105	\$ 136	\$ 184	\$ 222	\$ 261	\$ 330
\$ 3,001 - \$ 3,500	\$ 98	\$ 111	\$ 159	\$ 214	\$ 256	\$ 302	\$ 381
\$ 3,501 - \$ 4,000	\$ 111	\$ 122	\$ 180	\$ 243	\$ 292	\$ 351	\$ 432
\$ 4,001 - \$ 4,500	\$ 124	\$ 139	\$ 228	\$ 272	\$ 326	\$ 397	\$ 483
\$ 4,501 - \$ 5,000	\$ 138	\$ 155	\$ 256	\$ 302	\$ 362	\$ 444	\$ 533
\$ 5,001 - \$ 5,500	\$ 159	\$ 183	\$ 281	\$ 355	\$ 397	\$ 498	\$ 585
\$ 5,501 - \$ 6,000	\$ 178	\$ 211	\$ 306	\$ 388	\$ 432	\$ 551	\$ 636
\$ 6,001 - \$ 6,500	\$ 194	\$ 231	\$ 334	\$ 422	\$ 467	\$ 602	\$ 687
\$ 6,501 - \$ 7,000	\$ 210	\$ 250	\$ 362	\$ 455	\$ 502	\$ 653	\$ 738
\$ 7,001 - \$ 8,000	\$ 231	\$ 272	\$ 406	\$ 514	\$ 573	\$ 735	\$ 842
\$ 8,001 - \$ 9,000	\$ 259	\$ 295	\$ 450	\$ 575	\$ 644	\$ 815	\$ 944
\$ 9,001 - \$ 10,000	\$ 287	\$ 317	\$ 496	\$ 633	\$ 717	\$ 896	\$ 1,049
Medical Coverage Upgrade	\$ 4	\$ 6	\$ 8	\$ 10	\$ 12	\$ 15	\$ 20

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 plan purchase. For trips over \$10,000, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

Questions?

CALL TOLL FREE: **1.800.826.1300**

Refer to product 407838 10/09. Coverage only available to New York residents.



 **Travel Protection**

Trip Cancellation & Interruption: We will pay this benefit up to the maximum limit shown on the Schedule of Coverages and Services if a trip is canceled or interrupted due to unforeseen:

- Sickness, Accidental Injury or death of the Insured, 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.
- The Insured and/or Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed; or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster.
- If within 30 days of the departure of an Insured, a politically motivated Terrorist Attack occurs within a 1 mile radius of the territorial city limits of the city to be visited by the program for which the Insured has registered.
- Strike, resulting in the complete cessation of travel services. A Strike is foreseeable on the date labor union members vote to approve a Strike.
- Weather which causes complete cessation of services for at least 24 consecutive hours and prevents the Insured from reaching their destination.
- An Insured is terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated.
- Natural disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable.

"Family Member" means your or your 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 insurance and while the Insured is covered under this Policy.

"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the Covered Trip. Note, a group or tour leader is not considered a Traveling Companion unless the Insured is sharing room accommodations with the group or tour leader.

Trip Delay: Reimburses you up to \$100 a day for additional accommodations or meal expenses if you are delayed for more than 12 hours.

 **Medical Protection (Sickness and Injury)**

Accident & Sickness Medical Expense: Covers necessary medical expenses incurred up to 52 weeks, provided the injury or Sickness occurred while on your trip, and you sought initial medical treatment while on your trip. (Coverage subject to a \$50 deductible.)

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).

 **Baggage Protection**

Baggage & Personal Effects: Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip. (Coverage subject to a \$50 deductible.)

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

 **Optional Coverages**

Accidental Death & Dismemberment Common Carrier (Air Only): Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline.

Collision Damage Waiver: \$35,000 in primary coverage. Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract may hold you responsible. (\$250 deductible applies.)

Medical Coverage Upgrade: \$20,000 additional Accident & Sickness Medical Expense coverage can be added. (Cannot be purchase separately.)

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

Pre-Existing Condition means 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.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.