

Silver

Travel Insurance & Global Assistance

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. The Silver Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip deposit.



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)
\$750	Baggage & Personal Effects (\$50 deductible applies)
\$200	Baggage Delay
\$15,000	Accident Sickness Medical Expense (\$50 deductible applies)
\$150,000	Emergency Evacuation & Repatriation of Remains

Extra Coverage

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

Trip Cost Bankruptcy Coverage
Covers you if the tour operator or cruise line declares bankruptcy more than 14 days after your effective date of coverage under the plan. (Bankruptcy coverage is not covered for all suppliers.)

Pre-Existing Condition Exclusion Waiver

** Day one is the date the initial deposit is received.

Assistance Services

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
Personal Security Assistance..... Included

Family Coverage

One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. (Offer does not apply to optional coverages.)

Optional Coverages

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

Accidental Death & Dismemberment Common Carrier (Air Only) Amount Selected (Up to a Max. of \$500,000)
PLAN COST: \$7 per \$100,000 of coverage

Collision Damage Waiver..... \$35,000 (\$250 Deductible)
PLAN COST: \$9 per day, per car

Medical Coverage Upgrade:
Medical Expense..... Additional \$15,000
Emergency Evacuation..... Additional \$150,000 (Medical Expense deductible is removed.)
PLAN COST: See pricing chart

Silver Plan Cost

Trip Cost Per Person	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
Medical Coverage Upgrade	\$ 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. 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.

All coverages are per person.

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

Questions?

CALL TOLL FREE: **1.800.826.1300**

Refer to product 408838 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 & 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 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 limits of the city listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage.
- Strike that causes complete cessation of 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;
- Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than 14 days following the Insured's Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom the Insured purchased their Land/Sea Arrangements. This coverage applies only if this Plan was purchased within 15 calendar days of initial Trip payment;
- The Insured or Traveling Companion being called into active military service by having his/her leave revoked. Coverage does not apply if leave is revoked within 7 days of departure;
- 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 the Insured's or 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.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.

"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 up to 52 weeks, provided injury or Sickness occurred while on your trip and you received initial treatment while on your trip. Coverage subject to a \$50 deductible.

Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation 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 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 damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible. (\$250 deductible applies.)

Medical Coverage Upgrade: Valuable additions to increase your coverages. Your Accident Sickness Medical Expense and Emergency Evacuation benefits will double in coverage. The Accident Sickness Medical Expense deductible will be removed.

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.

The Pre-Existing Condition exclusion will be waived if the plan is purchased within 15 days of the initial trip deposit, and you are not disabled from travel at the time you pay the plan cost.

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.