

Dear Traveler:

Unfortunately, unexpected events can leave you with cancelled plans and significant unbudgeted expenses. Because we understand that you can't do anything to prevent unforeseen illness, the tragic loss of a loved one or even job termination, we recommend that you cover your investment from those unforeseen circumstances that may arise before or during your trip. The following plans, brought to you by Travel Guard, provide valuable coverage at an affordable price. A brief outline of the coverages is provided below.

NOTE: If insurance is purchased within 14 days of initial trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your plan cost. Applies to the first \$25,000 per person/\$50,000 per booking.

Travel Protection Plus

Coverages

Trip Cancellation & Interruption <i>(Includes Air Ticket Cost per Person; Maximum Limit \$100,000)</i>	Trip Cost
Trip Delay (\$200 maximum per day)	\$ 1,000
Baggage & Personal Effects	\$ 1,500
Baggage Delay (\$100 maximum per day)	\$ 500
Accident Medical Expense	\$ 50,000
Sickness Medical Expense	\$ 50,000
Emergency Medical Transportation	\$ 500,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
Roadside Assistance	Included

*Must be purchased at deposit time or by the final payment due date. New reservations made within 30 days of arrival are not eligible for insurance.

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Optional Coverage

Car Rental Collision Coverage-Domestic	\$ 25,000
Plan cost: \$7.00 per day per car	
Car Rental Collision Coverage-International	\$ 25,000
Plan cost: \$9.00 per day per car	



Travel Smart. Travel Insurance.

**Travel Protection Plus
with Cancel For Any Reason**

Coverages

Trip Cancellation & Interruption <i>(Includes Air Ticket Cost per Person; Maximum Limit \$100,000)</i>	Trip Cost
Cancel for Any Reason <i>(Must cancel more than 48 hours prior to departure. Not available in NY)</i>	50% of Trip Cost
Trip Delay (\$200 maximum per day)	\$ 1,000
Baggage & Personal Effects	\$ 1,500
Baggage Delay (\$100 maximum per day)	\$ 500
Accident Medical Expense	\$ 50,000
Sickness Medical Expense	\$ 50,000
Emergency Medical Transportation	\$ 500,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
Roadside Assistance	Included

*Must be purchased within 14 days of initial trip payment. New reservations made within 30-90 days before departure require P2 payment at time of initial payment. Reservations made within 30 days of arrival are not eligible for insurance.

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

1.866.690.6865

Refer to product number 007332

Coverage may not be available in all states.

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, Immediate Family Member, or Business Partner. (*Certain exclusions apply.*)
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure.
- The Insured being called into active military service or having leave revoked or being reassigned within 30 days of departure.
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- Termination of employment or layoff affecting the Insured or his/her Traveling Companion, must have been with the same employer for at least five continuous years.
- An employer-initiated transfer of employment within the same organization of 250 miles or more.

Reasons not covered:

- *Carrier-caused delays such as mechanical difficulties (covered under Trip Delay).*
- *Travel arrangements cancelled by the tour operator, airline, or cruise line.*
- *Change in plans ("I just don't want to go.")*
- *Normal pregnancy or childbirth.*
- *Financial circumstances ("I can't afford to go.")*
- *Business or contractual obligations ("My boss changed my vacation.")*
- *Any government regulation or prohibition, war, civil disorder, nuclear reaction, or contamination.*

Cancel For Any Reason (007332 P2 only)

The Insurer will reimburse 50% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. This coverage is not available to NY residents.

Trip Delay

Reimburses up to \$200 a day for reasonable additional expenses if delayed for 12 hours due to:

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

Baggage & Personal Effects

- 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 up to \$100 a day for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Medical Expense

- No daily limits or deductibles.
- 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 Medical Transportation

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

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.

Optional Car Rental Collision Coverage

- Collision and comprehensive coverage for any damage that the car rental contract holds the Insured responsible for. Subject to a \$250 deductible.

Assistance Services*

This is a service benefit.

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

24-Hour Roadside Assistance Services

Towing Assistance, Flat Tire Assistance, Oil, Fluid and Water Delivery Service, Fuel Delivery Service, Lock-out Assistance, Battery Assistance, and Collision Assistance.

* 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 an Immediate 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.

Note: The above exclusion will be waived if insurance is purchased within 14 days of initial trip payment. 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. Applies to the first \$25,000 per person/\$50,000 per booking.