

Travel Guard®

Travel Insurance Plan Deluxe Plus

Travel Insurance & Global Assistance



Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. The Travel Guard Travel Insurance Plan Deluxe Plus provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 21 days of the initial trip payment.

Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE PER PERSON
100% of Trip Cost	Trip Cancellation
150% of Trip Cost	Trip Interruption
\$1,000	Trip Interruption – Return Air Only
\$1,000	Trip Delay (Maximum \$200 per day)
\$1,000	Missed Connection
\$1,500	Baggage & Personal Effects
\$300	Baggage Delay
\$50,000	Accident Sickness Medical Expense
\$1,000,000	Emergency Evacuation and Repatriation of Remains
\$50,000	Accidental Death & Dismemberment

Extra Coverage

(when coverage is purchased within 21 days* of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver

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

Optional Coverage

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

Cancel for Any Reason75% of insured Trip Cost
(Can only be purchased at the time the base plan is purchased and within 21 days of initial Trip payment or by Final Trip Payment.)

State Notices

INDIANA RESIDENTS: Trip Interruption maximum limit is 100% of Trip Cost; Trip Delay maximum limit is \$500 and Missed Connection benefit not available.

KANSAS RESIDENTS: Cancel for Any Reason maximum limit is 50% of insured Trip Cost.

NEW YORK RESIDENTS: Trip Delay benefit maximum limit is \$500; Trip Interruption – Return Air Only and Missed Connection benefits not available.

Questions?

CALL TOLL-FREE: **1.866.385.4839**

AK, CT, IL, MI, SD and TX residents:

Refer to product WS9839 P3 01/14.

NY Residents: Refer to product WS9840 P3 01/14.

IN Residents: Refer to product WS9841 P3 01/14.

CA Residents: Refer to product WS9843 P3 08/15.

MT Residents: Refer to product WS9844 P3 08/15.

KS Residents: Refer to product WS9845 P3 08/15.

Product not available to Washington residents.



THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

Travel Insurance Coverage

100% of Trip Cost Trip Cancellation/ 150% of Trip Cost Trip Interruption:

Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, injury, or death of you, a Family Member, Traveling Companion, Business Partner or Host at Destination. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted;
- Sickness, Injury, death or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury;
- Financial Default of an airline, cruise line, or tour operator. This coverage applies only if: (1) the Financial Default occurs more than 14 days after your coverage effective date;
- Inclement weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence or Destination being made Uninhabitable or Inaccessible by Natural Disaster, vandalism, or burglary;
- 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;
- The Insured or Traveling Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- The Insured and/or Traveling Companion is directly involved in or delayed due to an traffic accident, substantiated by a police report, while en route to the Insured's Destination;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- You or your Traveling Companion is required to work during his/ her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;
- You or your Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;
- Your or your Traveling Companion's company is deemed to be unsuitable for business due to burglary or Natural Disaster, and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

\$1,000 Trip Interruption — Return Air Only: Reimburses the additional transportation expenses incurred by you to reach the return destination for Trip Interruptions due to one of the Unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or same class of your original tickets) by the most direct route, less any refunds paid or payable.

\$1,000 Trip Delay: Reimburses up to \$200 a day to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 12 hours due to covered reasons.

\$1,000 Missed Connection: Reimburses up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for 3 or more hours to your point of departure.

Baggage Insurance Coverage

\$1,500 Baggage & Personal Effects: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit.

\$300 Baggage Delay: If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Limit.

Medical Expense & Other Insurance Coverage

\$50,000 Accident Sickness Medical Expense: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred while on an overnight Trip with a Destination of at least 100 miles from home. This coverage is in excess of any other coverage or indemnity.

\$1,000,000 Emergency Evacuation & 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) due to an Injury or Sickness occurring while on an overnight Trip with a Destination of at least 100 miles from home. Pays for special medical escort if recommended in writing by the attending Physician.

\$50,000 Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

Optional Additional Coverages

Cancel for Any Reason: Provides reimbursement of 75% of nonrefundable expenses if you decide to cancel for any reason up to 48 hours prior to departure.

Assistance Services

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the customer.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

LiveTravel® Emergency Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Notice to residents of AK, CT, IL, IN, KS, NY, SD, MI and TX: The excess provisions under the Accident Sickness Medical Expense benefits do not apply.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company 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 Family Member which, within the 180-day period immediately preceding and including your coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a physician; or (c) required taking 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 Company will waive this exclusion if you meet the following conditions: 1. You purchase the plan within 21 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same Trip must be insured within 21 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost; 4. The trip cost does not exceed \$100,000 per person (only applicable to Trip Cancellation/Interruption).

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.