

# Travel Guard®

## Travel Protection Plan Deluxe Travel Insurance & Global Assistance



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Travel Guard Travel Protection Plan Deluxe provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 7 days of Initial Trip Payment.

MAX. LIMIT	COVERAGE
Trip Cost	Trip Cancellation
100% of Trip Cost	Trip Interruption
\$750	Trip Delay (Maximum \$150 per day)
\$500	Missed Connection
\$1,000	Baggage & Personal Effects
\$250	Baggage Delay
\$50,000	Accident Sickness Medical Expense*
\$500,000	Emergency Evacuation* and Repatriation of Remains
\$25,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	LiveTravel® Emergency Assistance

\* Trip must be overnight and Destination must be at least 100 miles from the Insured's Primary Residence.

### Extra Coverage

- Waiver of Pre-existing Medical Condition Exclusion (if purchased within 7 days of initial trip payment).\*\*

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

### Plan Cost as % of Trip Cost

		AGE				
0-34	35-59	60-69	70-74	75-79	80-84	85+
3.6%	5.6%	7.5%	10.0%	12.3%	17.5%	24.2%

### Optional Additional Coverage

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

**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. Coverage is not available to residents of Kansas or Texas.

PLAN COST: \$9 per day per car



### Questions?

For more information: Ask your travel agent  
CALL TOLL-FREE: **1.866.385.4839**  
Refer to product number 009032 P3 02/14  
Refer to ARC 003700

## THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

(For complete coverage information, please refer to the Certificate of Insurance prior to purchase.)



### 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, Family Member, or Business Partner. (Certain exclusions apply.)
- 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 being made Uninhabitable by Natural Disaster, vandalism, or burglary.
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- The Insured or a Traveling Companion is directly involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination.
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage.



### Trip Delay

Reimburses up to \$150 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

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



### Missed Connection

Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if delayed for 3 or more hours to your point of departure due to:

- Inclement weather
- Common carrier caused cancellation or delay of all regularly scheduled airline flights.



### Baggage & Personal Effects

- Reimburses for loss, theft, and damage 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 for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.



### Accident Sickness Medical Expense

- No daily limits or deductible.
- 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 Evacuation & Repatriation of Remains

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



### Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.



### Assistance Services\*\*\*

#### TRAVEL MEDICAL ASSISTANCE

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains assistance
- Return travel arrangements
- Emergency prescription replacement assistance
- 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 assistance

#### 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

#### LIVETRAVEL® EMERGENCY ASSISTANCE

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental vehicle return assistance
- Guaranteed hotel check-in
- Missed connection coordination

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

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will not pay for any Loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or 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; (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 required prescription drugs or medicines.

The policy covers trips up to 180 days in length. **Effective Date:** Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. **Termination Date:** All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

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, 18th 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.