

INSURANCE ENROLLMENT INFORMATION

Travel Guard®

Travel Smart. Travel Insurance.



Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

Family Visit: If you are hospitalized for ten or more days, Travel Guard Assist will arrange transportation for an immediate family member or close friend to visit you.

Transportation of Mortal Remains: In the event of death while traveling, arrangements for the return of remains to the place of burial.

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

Live Messaging: Relay of e-mail or phone message to family, friends, or business associates.

Emergency Cash Transfer: Assistance in coordinating an emergency cash advance.

Pre-Trip Travel Advice: Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for your planned destination.

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

California Residents: The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

North Carolina residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Texas Residents: The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

The insurance will cover you in the event of a sudden emergency before or during your trip. This insurance program is affordably priced and includes the following benefits:

Tour Cost	Trip Cancellation & Interruption
\$ 500	Trip Delay (<i>\$100 maximum per day</i>)
\$ 1,000	Baggage & Personal Effects
\$ 100	Baggage Delay
\$ 10,000	Medical Expense
\$ 20,000	Emergency Medical Transportation
\$ 25,000	Accidental Death & Dismemberment
Included	Travel Guard Assist
Included	LiveTravel®

See inside for a brief description of coverages and exclusions pertaining to certain medical conditions.

SCHEDULE OF COVERAGES

**Your plan cost is based on
the per person cost of your trip.**

Tour Cost Per Person	Plan Cost Per Person	Tour Cost Per Person	Plan Cost Per Person
\$ 0 - \$ 500	\$ 38	\$ 5,501 - \$ 6,000	\$362
\$ 501 - \$1,000	\$ 61	\$ 6,001 - \$ 6,500	\$392
\$1,001 - \$1,500	\$ 75	\$ 6,501 - \$ 7,000	\$420
\$1,501 - \$2,000	\$104	\$ 7,001 - \$ 8,000	\$471
\$2,001 - \$2,500	\$133	\$ 8,001 - \$ 9,000	\$532
\$2,501 - \$3,000	\$163	\$ 9,001 - \$10,000	\$594
\$3,001 - \$3,500	\$191	\$10,001 - \$11,000	\$654
\$3,501 - \$4,000	\$219	\$11,001 - \$12,000	\$718
\$4,001 - \$4,500	\$248	\$12,001 - \$13,000	\$780
\$4,501 - \$5,000	\$277	\$13,001 - \$14,000	\$843
\$5,001 - \$5,500	\$331	\$14,001 - \$15,000	\$905

Optional Coverage

\$25,000 Primary Renter's Collision Insurance

Plan Cost: \$6 per day per car

\$30,000 Emergency Medical Transportation

Plan Cost: \$15 per insured

Pre-Existing Medical Condition Exclusion Waiver:

If insurance is purchased within 7 days of the initial trip payment, the Pre-Existing Condition Exclusion will be waived. 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.

For questions or concerns, call toll-free:

1.866.385.4839

Refer to Product Number: 007784

Trip Cancellation & Interruption: Pays lost deposits and additional expenses due to unforeseeable sickness, injury, or death of you, an immediate family member, traveling companion, or business partner; inclement weather conditions causing delay or cancellation of travel; your home being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster; your 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.

Trip Delay: The Insurer will reimburse \$100 per day, up to the Maximum Limit of coverage if your trip is delayed for more than 12 hours for reasonable additional expenses until travel becomes possible. This benefit is payable for only one delay per person, per trip.

Baggage & Personal Effects: Reimburses for loss, theft, or damage of your luggage and personal possessions even if borrowed or rented. Covers loss of passports, visas, and the unauthorized use of your credit cards if you complied with the credit card conditions.

Baggage Delay: Reimburses for the purchase of essential items if your baggage is delayed or misdirected for more than 24 hours, up to the Maximum Limit.

Medical Expense: Covers medical expenses within one year of injury incurred or sickness suffered during your trip; medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services; and prosthetic devices. There are no daily limits on these expenses. Covers emergency dental treatment by a licensed dentist during your trip.

Emergency Medical Transportation: Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility (home, in the event of death).

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 180 days of an accident. The Insurer will pay the full benefit for death or loss of any two hands, feet, or eyes; and half the benefit for any one of these.

Optional Renter's Collision Insurance: Covers collision in which the car rental contract holds you responsible.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES:

We will not pay for loss or expense incurred as the result of injury or sickness of you or immediate family member which manifests itself during the 60-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

The above is a summary of the coverage being provided. A Description of Coverage will be provided outlining your coverages in detail once you've purchased the insurance. In the event of a claim, call us immediately at 1.866.385.4839.

Travel Guard Assist (TGA)*

All benefits provided are service benefits, not financial benefits. Any costs associated with benefits not purchased will be paid by the named insured.

24-Hour Medical Monitoring: Physicians monitor your condition by maintaining close contact with the attending physicians, your family physician, and immediate family members.

Medical Evacuation: Arrangements for any and all means necessary to transport you back home when medically necessary.

Emergency Medical Payments: If a hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement of funds to cover on-site medical expenses.