



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Basic Plan, brought to you by Travel Guard, provides valuable coverage at an affordable price.

Insurance Coverages

Trip Cancellation	100% of Insured Trip Cost
Trip Interruption	100% of Insured Trip Cost**†
Trip Interruption — Return Air Only	\$500†
Trip Delay (Maximum of \$100 per day)	\$500
Baggage & Personal Effects Loss (\$50 deductible)	\$500
Baggage Delay	\$100
Medical Expense (\$50 deductible)	\$10,000
Emergency Evacuation/Repatriation of Remains	\$100,000

*Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

†Coverage for Trip Interruption and Trip Interruption-Return Air Only cannot be combined.


Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 17	\$ 24	\$ 31	\$ 41	\$ 59	\$ 77	\$ 102
\$ 251 - \$ 500	\$ 20	\$ 29	\$ 38	\$ 47	\$ 64	\$ 84	\$ 109
\$ 501 - \$ 1,000	\$ 27	\$ 40	\$ 52	\$ 66	\$ 92	\$ 121	\$ 159
\$ 1,001 - \$ 1,500	\$ 40	\$ 60	\$ 76	\$ 94	\$ 126	\$ 167	\$ 212
\$ 1,501 - \$ 2,000	\$ 50	\$ 75	\$ 97	\$ 120	\$ 165	\$ 217	\$ 282
\$ 2,001 - \$ 2,500	\$ 60	\$ 90	\$ 116	\$ 143	\$ 195	\$ 258	\$ 330
\$ 2,501 - \$ 3,000	\$ 72	\$ 108	\$ 139	\$ 172	\$ 232	\$ 307	\$ 391
\$ 3,001 - \$ 3,500	\$ 86	\$ 130	\$ 167	\$ 205	\$ 275	\$ 365	\$ 461
\$ 3,501 - \$ 4,000	\$ 96	\$ 146	\$ 186	\$ 229	\$ 305	\$ 405	\$ 511
\$ 4,001 - \$ 4,500	\$ 109	\$ 164	\$ 210	\$ 256	\$ 341	\$ 450	\$ 566
\$ 4,501 - \$ 5,000	\$ 138	\$ 207	\$ 263	\$ 318	\$ 422	\$ 556	\$ 697
\$ 5,001 - \$ 5,500	\$ 152	\$ 229	\$ 291	\$ 353	\$ 466	\$ 616	\$ 771
\$ 5,501 - \$ 6,000	\$ 163	\$ 247	\$ 314	\$ 382	\$ 504	\$ 667	\$ 834
\$ 6,001 - \$ 6,500	\$ 175	\$ 268	\$ 340	\$ 414	\$ 545	\$ 724	\$ 903
\$ 6,501 - \$ 7,000	\$ 197	\$ 304	\$ 387	\$ 471	\$ 619	\$ 826	\$1,027
\$ 7,001 - \$ 8,000	\$ 214	\$ 333	\$ 424	\$ 516	\$ 677	\$ 905	\$1,124
\$ 8,001 - \$ 9,000	\$ 233	\$ 362	\$ 460	\$ 560	\$ 734	\$ 981	\$1,217
\$ 9,001 - \$10,000	\$ 252	\$ 391	\$ 497	\$ 605	\$ 791	\$1,057	\$1,311
\$ 0*	\$ 10	\$ 12	\$ 17	\$ 26	\$ 41	\$ 52	\$ 73

Above rates do not include a \$7 service fee. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure. All travelers listed must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased. Must insure all prepaid, non-refundable portions of the trip.


*Only applicable if there are no prepaid, non-refundable trip costs.

Optional Additional Coverages

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

 **Flight Guard®** — Coverage to \$500,000 for accidental death or dismemberment that occurs while flying.


Cost: \$9 per \$100,000 of coverage


 **Car Rental Collision Coverage** — \$35,000 in primary coverage. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (\$250 deductible applies.) Coverage not available to residents of Kansas and Texas.

Cost: \$9 per day, per car

The following non-insurance services are provided by Travel Guard.

 Travel Medical Assistance.....Included

 Worldwide Travel Assistance.....Included

 LiveTravel® Emergency AssistanceIncluded

Questions? For specific questions regarding insurance or to purchase, contact Travel Guard, representatives are available 24 hours a day, 7 days a week.

Call toll free: **1.800.826.1300**

Refer to product NW7838-Pl7838 6/11

DETAILS OF COVERAGES *(Restrictions apply)*

Travel Insurance Coverage

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

- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
- Inclement Weather that causes delay or cancellation of travel for at least 24 consecutive hours;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence being made uninhabitable by vandalism, burglary, or Natural Disaster;
- Your Destination being made Uninhabitable by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes, vandalism, or burglary;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- 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 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 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;
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Insurer will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.

Trip Interruption – Return Air Only: Reimburses the additional airline 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 the same class of your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay: Reimburses up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential telephone calls, if your Trip is delayed for more than 12 hours due to covered reasons.

Baggage Insurance Coverage

Baggage & Personal Effects Loss: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Baggage Delay: If your Baggage is delayed more than 24 hours while on a Trip, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Limit.

Emergency Medical Coverage

Medical Expense: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred by you during your Trip due to injury or Sickness. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Emergency Evacuation and 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). Pays for special medical escort if recommended in writing by the attending physician.

Optional Additional Coverages

Flight Guard®: Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum Limit shown in the Schedule.

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers physical damage to a rental car for which the car rental contract would hold you responsible. Coverage not available to residents of Kansas and Texas.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer 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: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a Physician; or required the taking of 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.

General Exclusions: This plan does not cover any loss caused by or resulting from: (a) intentionally self-inflicted injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; (b) pregnancy, childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; (e) war or act of war, whether declared or not, civil disorder, riot, or insurrection; (f) operating or learning to operate any aircraft, as student, pilot, or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, a Family Member, a Traveling Companion, or Business Partner whether insured or not; (j) Mental, Nervous or Psychological Disorder; (k) if the Insured's tickets do not contain specific travel dates (open tickets); (l) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician; (m) any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured; (n) Experimental or Investigative treatment or procedures; (o) any loss that occurs at a time when this coverage is not in effect; (p) traveling for the purpose of securing medical treatment; (q) care or treatment which is not Medically Necessary; (r) any Trip taken outside the advice of a Physician; (s) Financial Default.

This is a brief description of the insurance benefits provided under policy series T30337NUFIC-TG. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company (NAIC #19445), with its principal place of business at 175 Water Street, New York, NY, 10038 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states. Non-insurance services are provided by Travel Guard.

Notice to residents of CT, IL, IN, KS, NH, SD, and TX: The excess provisions under the Baggage & Personal Effects Loss and Medical Expense benefits do not apply.