

## Emergency Travel Services\*

Coverage includes 24-hour emergency travel assistance services — your personal "911" hotline when you travel.

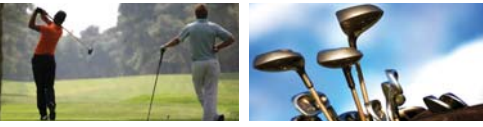
- **LiveTravel®** — your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **Pre-trip travel advice** — access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** — locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** — to family, friends, and business associates.
- **Cash advance** — for general travel and medical emergencies.
- **Replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak®** — assists in locating lost or stolen possessions for one year!
- **Telephone interpretation** — for medical or legal emergencies.
- **Roadside Assistance\*\***

## Identity Theft\*

- Order and review credit card bureau records on your behalf if you become a victim of identity theft.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals
- Review account activity to identify any suspicious activities.
- Review and resolve identity theft-related issues on your behalf.

## Business Assistant\*

- Emergency dictation and business correspondence assistance
- Business Service Referral (quick printers, internet providers, overnight delivery services)
- Conference call scheduling, delivery of time-sensitive documents
- Cell phone, PDA, and Wireless Accessory Replacement Assistance



## Tee, Tour & Travel Protection — Plan Cost

| Trip Cost Per Person<br>(up to 30 days) | AGE          |              |              |              |              |              |              |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|   | 0-34         | 35-59        | 60-69        | 70-74        | 75-79        | 80-84        | 85+          |
| \$ 0                                    | \$ 20        | \$ 30        | \$ 38        | \$ 50        | \$ 63        | \$ 100       | \$ 106       |
| \$ 1 - \$ 250                           | \$ 24        | \$ 33        | \$ 39        | \$ 54        | \$ 65        | \$ 103       | \$ 112       |
| \$ 251 - \$ 500                         | \$ 26        | \$ 37        | \$ 42        | \$ 56        | \$ 67        | \$ 107       | \$ 124       |
| \$ 501 - \$ 1,000                       | \$ 42        | \$ 54        | \$ 67        | \$ 94        | \$ 115       | \$ 168       | \$ 187       |
| \$ 1,001 - \$ 1,500                     | \$ 55        | \$ 73        | \$ 94        | \$ 128       | \$ 163       | \$ 224       | \$ 266       |
| \$ 1,501 - \$ 2,000                     | \$ 74        | \$ 98        | \$ 129       | \$ 180       | \$ 222       | \$ 288       | \$ 341       |
| \$ 2,001 - \$ 2,500                     | \$ 95        | \$ 124       | \$ 160       | \$ 265       | \$ 317       | \$ 352       | \$ 415       |
| \$ 2,501 - \$ 3,000                     | \$ 114       | \$ 145       | \$ 190       | \$ 343       | \$ 394       | \$ 416       | \$ 490       |
| \$ 3,001 - \$ 3,500                     | \$ 134       | \$ 155       | \$ 221       | \$ 384       | \$ 442       | \$ 483       | \$ 570       |
| \$ 3,501 - \$ 4,000                     | \$ 152       | \$ 169       | \$ 251       | \$ 426       | \$ 469       | \$ 597       | \$ 651       |
| \$ 4,001 - \$ 4,500                     | \$ 170       | \$ 193       | \$ 317       | \$ 458       | \$ 505       | \$ 634       | \$ 714       |
| \$ 4,501 - \$ 5,000                     | \$ 190       | \$ 215       | \$ 356       | \$ 490       | \$ 540       | \$ 718       | \$ 788       |
| \$ 5,001 - \$ 5,500                     | \$ 217       | \$ 254       | \$ 391       | \$ 522       | \$ 577       | \$ 846       | \$ 921       |
| \$ 5,501 - \$ 6,000                     | \$ 246       | \$ 293       | \$ 426       | \$ 554       | \$ 608       | \$ 876       | \$ 953       |
| \$ 6,001 - \$ 6,500                     | \$ 268       | \$ 320       | \$ 465       | \$ 590       | \$ 656       | \$ 932       | \$ 1,015     |
| \$ 6,501 - \$ 7,000                     | \$ 289       | \$ 347       | \$ 504       | \$ 637       | \$ 705       | \$ 993       | \$ 1,089     |
| \$ 7,001 - \$ 8,000                     | \$ 318       | \$ 379       | \$ 568       | \$ 726       | \$ 904       | \$ 1,206     | \$ 1,312     |
| \$ 8,001 - \$ 9,000                     | \$ 357       | \$ 411       | \$ 632       | \$ 822       | \$ 1,025     | \$ 1,376     | \$ 1,498     |
| \$ 9,001 - \$ 10,000                    | \$ 396       | \$ 442       | \$ 695       | \$ 906       | \$ 1,152     | \$ 1,543     | \$ 1,678     |
| \$ 10,001 - \$ 11,000                   | \$ 454       | \$ 511       | \$ 787       | \$ 1,007     | \$ 1,273     | \$ 1,706     | \$ 1,854     |
| \$ 11,001 - \$ 12,000                   | \$ 513       | \$ 579       | \$ 865       | \$ 1,123     | \$ 1,393     | \$ 1,866     | \$ 2,031     |
| \$ 12,001 - \$ 13,000                   | \$ 572       | \$ 649       | \$ 937       | \$ 1,235     | \$ 1,514     | \$ 2,029     | \$ 2,219     |
| \$ 13,001 - \$ 14,000                   | \$ 633       | \$ 719       | \$ 1,022     | \$ 1,346     | \$ 1,645     | \$ 2,191     | \$ 2,419     |
| \$ 14,001 - \$ 15,000                   | \$ 696       | \$ 792       | \$ 1,106     | \$ 1,457     | \$ 1,809     | \$ 2,354     | \$ 2,619     |
| <b>Medical Coverage Upgrade</b>         | <b>\$ 13</b> | <b>\$ 19</b> | <b>\$ 25</b> | <b>\$ 33</b> | <b>\$ 43</b> | <b>\$ 56</b> | <b>\$ 67</b> |

Above rates do not include a \$7 service fee.

Please choose your plan cost from the above pricing chart based on your age at the time of insurance purchase. For trips over \$15,000, or trips exceeding 30 days, call 1.800.826.1300 or visit [www.TravelGuard.com/Golf](http://www.TravelGuard.com/Golf). Pricing available up to \$100,000 trip cost. You must insure the pre-paid non-refundable portions of your trip. Coverage must be purchased at least 24 hours prior to departure.

## Golfer's Concierge Services

- Golf course recommendations
- Slope and ratings information
- Golf course driving directions
- Tee time reservations (based on availability)
- PGA-Professional referral service
- Find-a-foursome service
- Golf club retrieval (assistance to locate and return lost clubs)
- Assistance with golf club pickup, delivery & shipping (service only, insured responsible for fees)
- Rental club reservations
- Assistance with ground transportation (limousines, shuttle buses, car rentals)
- Event ticketing assistance for PGA, LPGA & Senior PGA events
- Restaurant referrals/reservations
- Airport transportation
- Hole-in-One Celebration: Reimburses your receipted bar expenses or beverages purchased (up to \$250) if you make a hole-in-one. Club verification of hole-in-one required and bar expenses must be a clubhouse affiliated with golf course where hole-in-one took place.

\*Non-insurance services provided by Travel Guard Assist.  
 \*\*Roadside Assistance provided by Coach-Net Services Inc., 900 N Lake Havasu Ave, Lake Havasu City, AZ 86403. \$50 limit per occurrence. The authorized service providers contracted to perform the service are independent contractors and not agents or employees of Coach-Net. To activate the roadside assistance benefit, customer must contact Travel Guard directly for services to be rendered and for the benefit to apply. No reimbursement will be made unless Travel Guard makes all roadside assistance arrangements.

## 1 ENROLLMENT FORM (Please print carefully)

INSURED #1:  Male  Female

Dr.  Mrs.  
 Mr.  Ms.

\*Last \_\_\_\_\_ \*Middle Initial \_\_\_\_\_

\*First \_\_\_\_\_

\*Date of Birth \_\_\_\_\_

\*Address \_\_\_\_\_

\*City \_\_\_\_\_

\*State \_\_\_\_\_ \*Zip \_\_\_\_\_

\*Telephone ( ) \_\_\_\_\_

Beneficiary \_\_\_\_\_

\*Destination \_\_\_\_\_

\*Airline \_\_\_\_\_

\*Charter \_\_\_\_\_

\*Tour Operator \_\_\_\_\_

\*Cruise Line \_\_\_\_\_

\*Date of Initial Trip Payment / /

\*Departure Date / / \*Return Date / /

AGENCY ARC# 48665

Agent ID# \_\_\_\_\_

\* Required Information

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. The coverage goes into effect after the premium is paid, at 12:01 a.m. on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date. The Insurer reserves the right to reject any Enrollment Form. I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## 2 PLAN COST CALCULATION 008539 6/09

### Tee, Tour & Travel Protection Plan

| INSURED NAME   | DATE OF BIRTH | TRIP COST | OPTIONAL COVERAGES       |   |                          |   | SUBTOTAL | SERVICE FEE | TOTAL |
|--|---------------|-----------|--------------------------|---|--------------------------|---|----------|-------------|-------|
|  |               |           | Medical Coverage Upgrade | Flight Guard® Personal Effects Coverage — \$33 per person | Medical Coverage Upgrade | Flight Guard® Personal Effects Coverage — \$33 per person |          |             |       |
| #1   | / /           |           | +                        | +   | +                        | +   | \$7      | 3           |       |
| #2*  | / /           |           | +                        | +   | +                        | +   | \$9      |             |       |
| #3*  | / /           |           | +                        | +   | +                        | +   | \$9      |             |       |
| #4*  | / /           |           | +                        | +   | +                        | +   | \$9      |             |       |
| *For children 17 and under related to the primary adult, please list their name, date of birth, and trip cost only. If optional coverages are selected the appropriate plan cost will apply. |               |           |                          |   |                          |   |          |             |       |

## 4 PAYMENT INFORMATION (Please print carefully)

Check or Money Order Payable to Travel Guard  
 American Express®  MasterCard®  
 VISA®  Discover/Novus®

Expires / /

Name of Cardholder \_\_\_\_\_

To purchase, contact your travel agent. Order online or by phone, 24 hours a day, 7 days a week.













[www.TravelGuard.com/Golf](http://www.TravelGuard.com/Golf) 1.800.826.1300

For more information, contact [TravelersMed.com](http://TravelersMed.com) Ph 800-584-3512

## Insurance Coverages

### Schedule of Benefits





All coverages are per person.

| COVERAGE  | MAXIMUM BENEFIT            |
|---|----------------------------|
|  <b>Trip Cancellation</b><br><i>(Maximum of \$100,000)</i>   | 100% of Insured Trip Cost* |
|  <b>Trip Interruption</b><br><i>(Maximum of \$150,000)</i>   | 150% of Insured Trip Cost* |
|  <b>Trip Interruption – Return Air Only</b>  | \$750 <sup>†</sup>         |
|  <b>License Fee Refund</b>   | License Cost               |
|  <b>Trip Delay</b><br><i>(Maximum of \$150 per day)</i>  | \$1,500                    |
|  <b>Missed Connection</b>  | \$250                      |
|  <b>Sportsman's Equipment &amp; Personal Effects Loss</b>  | \$2,500                    |
|  <b>Sportsman's Equipment Delay</b>  | \$1,500                    |
|  <b>Medical Expense</b>  | \$25,000                   |
|  <b>Emergency Evacuation and Repatriation of Remains</b>   | \$500,000                  |
|  <b>Accidental Death &amp; Dismemberment</b>   | \$10,000                   |
|  <b>FAMILY COVERAGE</b> — At no additional charge, the plan covers all children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Offer does not apply to optional coverages. |                            |

\*Coverage only included for prepaid 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.


## Extra Coverage

When you purchase this travel insurance within 15 days\*\* of making your initial trip payment, you also receive:


-  Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*
-  Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. Applies to the first \$30,000 of trip cost per person. *(Limitations apply.)*
-  Missed Connection Benefit increases to \$500.
-  \$50,000 Flight Guard® *(This coverage is added to any Additional Flight Guard that is purchased.)*


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

## Optional Additional Coverages


-  **Cancel for Any Reason** — The Insurer will reimburse 50% of nonrefundable expenses if you cancel your trip for any reason, up to 48 hours prior to your departure. *(Can only be purchased at the time the base plan is purchased and within 15 days of initial trip payment. Coverage must be purchased for the full cost of all prepaid nonrefundable trip arrangements.)*

**Plan Cost: Multiply base plan cost by 1.4**

-  **Medical Coverage Upgrade** — A valuable addition to increase your coverage limits. Your Medical and Emergency Evacuation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. *(See chart for plan cost. Cannot be purchased separately.)*

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

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

-  **Car Rental Collision Coverage** — \$35,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract would hold you responsible. *(\$250 deductible applies.) Plan Cost: \$9 per day, per car*

-  **Additional Golf Equipment & Personal Effects Coverage** — \$2,500 of additional coverage.

**Plan Cost: \$35 per person**

Any payments under the 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/](http://www.treas.gov/offices/enforcement/ofac/) or a Travel Guard representative.



# Travel Guard.

Travel Smart. Travel Insurance.

3300 Business Park Drive, Stevens Point, WI 54481

[www.TravelGuard.com/Golf](http://www.TravelGuard.com/Golf)

1.800.826.1300

# Tee, Tour & Travel Protection Plan

## TRAVEL INSURANCE & 24-HOUR ASSISTANCE



# Travel Guard.

Travel Smart. Travel Insurance.

008539 DM 6/09

Coverage may not be available in all states.

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

For complete coverage information, please refer to the Description of Coverage prior to purchase.

### Travel Insurance Coverage

**Trip Cost Trip Cancellation/150% of Trip Cost Trip Interruption:** Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following Unforeseen circumstances:

- 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;
- Sickness, injury, hospitalization, or death of the Insured's Host at Destination. A Physician must certify the Injury or Sickness;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- The Insured or Travel 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;
- 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.
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence or Destination being made uninhabitable by vandalism, burglary, or Natural Disaster;
- 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;
- 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;
- Being involved in or delayed due to a traffic accident en route to departure;
- You or your traveling companion being the victim of a felonious assault within 10 days prior to his/her trip departure date;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival.

**City** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

**Financial Default** means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

**Family Member** means the Insured's, or Traveling Companion's spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, Caregiver, legal ward or Domestic Partner of any of the above.

**Sickness** means an illness or disease diagnosed or treated by a physician.

**Golf Fee Refund Coverage:** The Insurer will reimburse the Insured for the prepaid non refundable cost of the Insured's green fees, caddy fees, and/or cart fees if the Insured is unable to make their out-of-state Trip due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.

**Golf Course Closure:** The insurer will reimburse the Insured for non-refundable golf fees if a golf course on the insured's travel itinerary is closed due to Inclement Weather and the Insured is given less than 24 hours notice of such closure.

**\$750 Trip Interruption — Return Air Only:** Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits 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.

**\$1,500 Trip Delay:** Reimburses up to \$150 a day to the Maximum Benefit 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 5 hours due to covered reasons.

**\$250 Missed Connection:** Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

### Baggage Insurance Coverage

**\$2,500 Golf Equipment & Personal Effects Loss:** Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

**\$750 Golf Equipment 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 Benefit.

### Medical Expense & Emergency Evacuation Coverage

**\$25,000 Medical Expense:** Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred while on a Trip.

**\$500,000 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). Pays for special medical escort if recommended in writing by the attending Physician.

**\$10,000 Accidental Death & Dismemberment:** Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

### Optional Coverages

**Amount Purchased (up to \$500,000) Flight Guard®:** Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.

**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.

**Medical Coverage Upgrade:** Valuable addition to increase your coverage limit. Your Medical and Emergency Evacuation Benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice. Available globally, anytime you are more than 100 miles from home.

**Cancel for Any Reason:** Provides reimbursement of 50% of nonrefundable expenses if you decide to cancel for any reason up to 48 hours prior to departure.

### 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.

**The Insurer will waive this exclusion if you meet the following conditions:** 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all pre-paid non-refundable Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost. 4. Applies to the first \$30,000 of Trip cost per person.

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 70 Pine Street, New York, NY, 10270 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.