

Dear Traveler,

Cover your investment from those unforeseen circumstances that may arise before or during your trip.

The Gold Protect Assist Plan,

brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment. Applies to first \$30,000 of trip cost per person.

YOUR TRIP INSURANCE COVERS:

Trip Cancellation	100% of Trip Cost
Trip Interruption	150% of Trip Cost*
Trip Interruption - Return Air Only	\$.750*
Trip Delay (Maximum of \$150 per day)	\$750
Missed Connection	\$250
Baggage & Personal Effects Loss	\$1,000
Baggage Delay	\$300
Medical Expense	\$25,000
Emergency Evacuation and Repatriation of Remains	\$500,000
Accidental Death & Dismemberment	\$10,000

Optional Coverages

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

Cancel for Any Reason50% of insured Trip Cost
(Can only be purchased at the time the base plan is purchased and within 15 days of initial Trip payment)

Plan Cost: Multiply base plan cost by 1.4
(do not include services fee in base plan cost)

Flight Guard® . . .Amount Selected Up to a Maximum of \$500,000
Plan Cost: \$9 per \$100,000 of coverage

Car Rental Collision Coverage \$35,000
(\$250 Deductible)

Plan Cost: \$9 per day, per car

Medical Coverage Upgrade:

Medical Coverage	Additional \$25,000
Emergency Evacuation	Additional \$500,000
Hospital of Choice	Included

Plan Cost: See pricing chart on right

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

Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel® Emergency Assistance	Included
Concierge Services	Included
Business Assistant	Included
Identity theft (Not available in NY)	Included
Detailed Pre-Trip Travel Advisories	Included

*Coverage for Trip Interruption & Trip Interruption-Return Air Only cannot be combined.

Extra Coverage

(when coverage is purchased within 15 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage.
- \$250 additional Missed Connection
- \$50,000 in Flight Guard Coverage

FAMILY COVERAGE — 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.

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 19	\$ 29	\$ 37	\$ 49	\$ 61	\$ 97	\$ 103
\$ 1 - \$ 250	\$ 23	\$ 32	\$ 38	\$ 52	\$ 63	\$ 100	\$ 109
\$ 251 - \$ 500	\$ 25	\$ 36	\$ 41	\$ 54	\$ 65	\$ 104	\$ 120
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 66	\$ 91	\$ 112	\$ 163	\$ 182
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 91	\$ 124	\$ 158	\$ 217	\$ 258
\$ 1,501 - \$ 2,000	\$ 72	\$ 95	\$ 125	\$ 175	\$ 216	\$ 280	\$ 331
\$ 2,001 - \$ 2,500	\$ 92	\$ 120	\$ 155	\$ 257	\$ 308	\$ 342	\$ 403
\$ 2,501 - \$ 3,000	\$ 111	\$ 141	\$ 184	\$ 333	\$ 383	\$ 404	\$ 476
\$ 3,001 - \$ 3,500	\$ 130	\$ 150	\$ 215	\$ 373	\$ 429	\$ 469	\$ 553
\$ 3,501 - \$ 4,000	\$ 148	\$ 164	\$ 244	\$ 414	\$ 455	\$ 580	\$ 632
\$ 4,001 - \$ 4,500	\$ 165	\$ 187	\$ 308	\$ 445	\$ 490	\$ 616	\$ 693
\$ 4,501 - \$ 5,000	\$ 184	\$ 209	\$ 346	\$ 476	\$ 524	\$ 697	\$ 765
\$ 5,001 - \$ 5,500	\$ 211	\$ 247	\$ 380	\$ 507	\$ 560	\$ 821	\$ 894
\$ 5,501 - \$ 6,000	\$ 239	\$ 284	\$ 414	\$ 538	\$ 590	\$ 850	\$ 925
\$ 6,001 - \$ 6,500	\$ 260	\$ 311	\$ 451	\$ 573	\$ 637	\$ 905	\$ 985
\$ 6,501 - \$ 7,000	\$ 281	\$ 337	\$ 489	\$ 618	\$ 684	\$ 964	\$ 1,057
\$ 7,001 - \$ 8,000	\$ 309	\$ 368	\$ 551	\$ 705	\$ 878	\$ 1,171	\$ 1,274
\$ 8,001 - \$ 9,000	\$ 347	\$ 399	\$ 614	\$ 798	\$ 995	\$ 1,336	\$ 1,454
\$ 9,001 - \$ 10,000	\$ 384	\$ 429	\$ 675	\$ 880	\$ 1,118	\$ 1,498	\$ 1,629
Medical Coverage Upgrade	\$13	\$18	\$ 24	\$ 32	\$ 42	\$54	\$65

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.

Questions?

For information contact:
TravelersMed.com
Ph 800-584-3512

DETAILS OF COVERAGES *(Restrictions apply)*



TRAVEL INSURANCE COVERAGE

Trip Cancellation and Interruption: pays for forfeited, non-refundable, unused payments or deposits if due to:

- 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 delay or cancellation 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;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- 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.

Trip Delay: Reimburses up to \$150 a day for reasonable additional expenses until travel becomes possible if the Insured's Trip is delayed 5 or more consecutive hours from reaching their intended Destination as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- Reasons listed under Trip Cancellation and Interruption;
- Common Carrier delay;
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Natural Disaster; or
- the insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

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.

Missed Connection: Reimburses up to \$250 for additional transportation costs to join your trip.



BAGGAGE INSURANCE COVERAGE

Baggage & Personal Effects Loss:

- Reimburses for loss, theft, damage, and mysterious disappearance of baggage and personal effects.

Baggage Delay:

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

Underwritten by National Union Fire Insurance Company of Pittsburgh, Pa, NAIC No. 19445 and currently authorized to transact business in all states and the District of Columbia. This is only a brief description of the insurance coverage(s) available under policy series T30337NUFIC-TG. 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. Coverage may not be available in all states.

606700 3/09



EMERGENCY MEDICAL COVERAGE

Medical Expense:

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip.
- Pays for emergency dental expenses during the trip.

Emergency Evacuation and Repatriation of Remains:

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

Accidental Death & Dismemberment:

- Covers death and loss of limb or eyesight within 365 days of an accident.



OPTIONAL COVERAGES

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

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.)

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.)

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.

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.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

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 prepaid 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.

**Travel
Guard®**

Travel Smart. Travel Insurance.