



**Dear Traveler,**

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

**The Travel Guard Essential Basic Plan**, brought to you by Travel Guard, provides valuable coverage at an affordable price.

**Insurance Coverages**

<b>Trip Cancellation</b>	<b>100% of Trip Cost</b>
<b>Trip Interruption</b>	<b>100% of Trip Cost</b>
<b>Trip Interruption — Return Air Only</b>	<b>\$500 or 100% of Trip Cost</b> <i>whichever is greater</i>
<b>Trip Delay</b> <i>(Maximum of \$100 per day)</i>	<b>\$500</b>
<b>Baggage &amp; Personal Effects Loss</b> <i>(\$50 deductible applies)</i>	<b>\$500</b>
<b>Baggage Delay</b>	<b>\$100</b>
<b>Medical Expense</b> <i>(\$50 deductible applies)</i>	<b>\$10,000</b>
<b>Emergency Medical Transportation</b>	<b>\$100,000</b>

**Optional Additional Coverages**

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

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

**Car Rental Collision Coverage** *(\$250 Deductible)* ..... \$35,000  
**Plan Cost:** \$9 per day, per car

**Medical Expense** ..... Additional \$20,000  
**Plan Cost:** See pricing chart

**The following non-insurance services are provided by Travel Guard.**  
 Travel Medical Assistance ..... Included  
 Worldwide Travel Assistance ..... Included  
 LiveTravel® Emergency Assistance ..... Included

Trip Cost Per Person <i>(up to 30 days)</i>	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 13	\$ 19	\$ 24	\$ 28	\$ 41	\$ 51	\$ 60
\$ 1 - \$ 250	\$ 16	\$ 23	\$ 27	\$ 33	\$ 43	\$ 59	\$ 67
\$ 251 - \$ 500	\$ 18	\$ 27	\$ 30	\$ 38	\$ 45	\$ 68	\$ 74
\$ 501 - \$ 1,000	\$ 31	\$ 39	\$ 49	\$ 67	\$ 81	\$ 105	\$ 125
\$ 1,001 - \$ 1,500	\$ 40	\$ 53	\$ 67	\$ 88	\$ 116	\$ 138	\$ 176
\$ 1,501 - \$ 2,000	\$ 54	\$ 71	\$ 92	\$ 125	\$ 151	\$ 179	\$ 227
\$ 2,001 - \$ 2,500	\$ 69	\$ 89	\$ 114	\$ 154	\$ 186	\$ 221	\$ 278
\$ 2,501 - \$ 3,000	\$ 83	\$ 105	\$ 136	\$ 184	\$ 222	\$ 261	\$ 330
\$ 3,001 - \$ 3,500	\$ 98	\$ 111	\$ 159	\$ 214	\$ 256	\$ 302	\$ 381
\$ 3,501 - \$ 4,000	\$ 111	\$ 122	\$ 180	\$ 243	\$ 292	\$ 351	\$ 432
\$ 4,001 - \$ 4,500	\$ 124	\$ 139	\$ 228	\$ 272	\$ 326	\$ 397	\$ 483
\$ 4,501 - \$ 5,000	\$ 138	\$ 155	\$ 256	\$ 302	\$ 362	\$ 444	\$ 533
\$ 5,001 - \$ 5,500	\$ 159	\$ 183	\$ 281	\$ 355	\$ 397	\$ 498	\$ 585
\$ 5,501 - \$ 6,000	\$ 178	\$ 211	\$ 306	\$ 388	\$ 432	\$ 551	\$ 636
\$ 6,001 - \$ 6,500	\$ 194	\$ 231	\$ 334	\$ 422	\$ 467	\$ 602	\$ 687
\$ 6,501 - \$ 7,000	\$ 210	\$ 250	\$ 362	\$ 455	\$ 502	\$ 653	\$ 738
\$ 7,001 - \$ 8,000	\$ 231	\$ 272	\$ 406	\$ 514	\$ 573	\$ 735	\$ 842
\$ 8,001 - \$ 9,000	\$ 259	\$ 295	\$ 450	\$ 575	\$ 644	\$ 815	\$ 944
\$ 9,001 - \$ 10,000	\$ 287	\$ 317	\$ 496	\$ 633	\$ 717	\$ 896	\$ 1,049
<b>Optional Additional Medical</b>	<b>\$ 4</b>	<b>\$ 6</b>	<b>\$ 8</b>	<b>\$ 10</b>	<b>\$ 12</b>	<b>\$ 15</b>	<b>\$ 20</b>

**Questions?**  
 For information, contact  
**TravelersMed.com**  
 Ph 800-584-3512



Above rates do not include a \$6 service fee. \$3 service fee applies to each additional coverage purchased. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

**For a Quote or to purchase online, "Click" here**

## 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;
- 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;
- Inclement weather causing 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 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;
- A terrorist incident in a City listed on your itinerary within 30 days of your scheduled arrival.

**Trip Delay:** Reimburses for reasonable additional expenses until travel becomes possible if the Insured's Trip is delayed 12 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:

- Common Carrier delay;
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Quarantine;
- Natural Disaster that causes a complete cessation of travel services at the point of departure or Destination;
- being hijacked;
- Unforeseen Strike;
- Inclement Weather which prohibits Common Carrier departure; 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.

### BAGGAGE INSURANCE COVERAGE

**Baggage & Personal Effects Loss:**

- Reimburses for loss, theft, and damage of baggage and personal effects. Coverage subject to a \$50 deductible.

**Baggage Delay:**

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

### EMERGENCY MEDICAL COVERAGE

**Medical Expense:**

- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip.
- Pays for emergency dental expenses during the trip.
- Coverage subject to a \$50 deductible.

**Emergency Medical Transportation:**

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

### 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.)*

**Optional Additional Medical** – \$20,000 additional Medical Expense coverage can be added.

*(Cannot be purchased separately.)*

#### 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.

**Travel  
Guard®**

Travel Smart. Travel Insurance.