



Dear Traveler,

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

The Essential Expanded Silver 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 \$15,000 of trip cost per person.

Insurance Coverages

Trip Cancellation	100% of Trip Cost
Trip Interruption	100% of Trip Cost
Trip Interruption — Return Air Only	\$500 or 100% of Trip Cost <i>whichever is greater</i>
Trip Delay (Maximum of \$100 per day)	\$500
Baggage & Personal Effects Loss (\$50 deductible applies)	\$750
Baggage Delay	\$200
Medical Expense (\$50 deductible applies)	\$10,000
Emergency Medical Transportation	\$100,000

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

Umbrella Package:

Medical ExpenseAdditional \$10,000

Emergency Medical TransportationAdditional \$100,000

Deductibles No Longer ApplyIncluded

Plan Cost: See pricing chart

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

Travel Medical AssistanceIncluded

Worldwide Travel AssistanceIncluded

LiveTravel® Emergency AssistanceIncluded

Concierge ServicesIncluded

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 14	\$ 21	\$ 27	\$ 31	\$ 46	\$ 58	\$ 67
\$ 1 - \$ 250	\$ 17	\$ 25	\$ 31	\$ 37	\$ 48	\$ 67	\$ 76
\$ 251 - \$ 500	\$ 20	\$ 30	\$ 34	\$ 43	\$ 51	\$ 77	\$ 85
\$ 501 - \$ 1,000	\$ 35	\$ 44	\$ 55	\$ 75	\$ 96	\$ 123	\$ 145
\$ 1,001 - \$ 1,500	\$ 45	\$ 60	\$ 75	\$ 99	\$ 136	\$ 161	\$ 205
\$ 1,501 - \$ 2,000	\$ 61	\$ 80	\$ 104	\$ 142	\$ 175	\$ 207	\$ 263
\$ 2,001 - \$ 2,500	\$ 78	\$ 100	\$ 128	\$ 174	\$ 214	\$ 254	\$ 330
\$ 2,501 - \$ 3,000	\$ 95	\$ 118	\$ 154	\$ 208	\$ 256	\$ 297	\$ 390
\$ 3,001 - \$ 3,500	\$ 111	\$ 125	\$ 180	\$ 242	\$ 292	\$ 341	\$ 447
\$ 3,501 - \$ 4,000	\$ 126	\$ 137	\$ 204	\$ 274	\$ 332	\$ 396	\$ 501
\$ 4,001 - \$ 4,500	\$ 142	\$ 157	\$ 260	\$ 310	\$ 371	\$ 459	\$ 562
\$ 4,501 - \$ 5,000	\$ 158	\$ 178	\$ 291	\$ 346	\$ 412	\$ 513	\$ 619
\$ 5,001 - \$ 5,500	\$ 182	\$ 210	\$ 319	\$ 403	\$ 451	\$ 573	\$ 678
\$ 5,501 - \$ 6,000	\$ 203	\$ 240	\$ 347	\$ 441	\$ 491	\$ 632	\$ 738
\$ 6,001 - \$ 6,500	\$ 220	\$ 262	\$ 379	\$ 479	\$ 530	\$ 694	\$ 795
\$ 6,501 - \$ 7,000	\$ 239	\$ 284	\$ 413	\$ 519	\$ 573	\$ 755	\$ 860
\$ 7,001 - \$ 8,000	\$ 263	\$ 309	\$ 462	\$ 586	\$ 653	\$ 847	\$ 977
\$ 8,001 - \$ 9,000	\$ 295	\$ 334	\$ 512	\$ 654	\$ 734	\$ 946	\$1,102
\$ 9,001 - \$10,000	\$ 328	\$ 363	\$ 567	\$ 723	\$ 822	\$1,044	\$1,226
Umbrella Package	\$ 10	\$ 15	\$ 20	\$ 25	\$ 35	\$ 45	\$ 55

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 and/or to purchase online "Click" here

FAMILY COVERAGE — One child 17 and under will receive coverage for every adult that purchases this Travel Insurance plan at no additional cost. Must be related to the primary adult named on the enrollment form.

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
- \$25,000 in Flight Guard Coverage

Questions?
Contact
TravelersMed.com
Ph 800-584-3512

**Travel
Guard**
Travel Smart. Travel Insurance.

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;
- 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;
- 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;
- 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.

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;
- the insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.
- being hijacked;
- Unforeseen Strike; or
- Inclement Weather which prohibits Common Carrier departure.

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.)

Umbrella Package – Valuable additions to increase coverages. The Medical Expense and Emergency Medical Transportation benefits will be double those listed on the Schedule of Benefits. Baggage and Medical deductibles are removed.

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 \$15,000 of Trip cost per person.

**Travel
Guard®**

Travel Smart. Travel Insurance.

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 T30253NUFIC-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.