



1 Your Quote starts with the **Base Plan**

MyTravel Guard's base coverages are listed below. Your travel agent will provide you with a customized quote for this base plan, along with recommended optional upgrades (listed under step 3).

\$ Trip Cancellation (100% of Insured Trip Cost): Having to cancel your trip due to weather, strike, illness, death, injury, or other covered reasons.

\$ Trip Interruption (100% of Insured Trip Cost)*: Weather, strike, illness, death, injury, or other covered reasons that interrupt your travels.

✈ Trip Interruption – Return Air Only (\$1,000)*: Coverage due to a covered reason for additional transportation expenses you incur while trying to return home due to a covered reason.

\$ Trip Delay (\$500) \$100 max. per day: Coverage for a covered airline delay, weather conditions or lost travel documents that result in being delayed more than a predefined number of hours.

🧳 Baggage & Personal Effects Loss (\$500): \$50 deductible applies: Loss, theft, or damage that occurs to your luggage and travel documents while on your trip.

🧳 Baggage Delay (\$100): Having your baggage misdirected or it arrives late to your destination.

+ Medical Expenses (\$10,000): \$50 deductible applies: An unexpected medical emergency that occurs while traveling and requires visiting a doctor or a hospital.

🚑 Emergency Evacuation and Repatriation of Remains (\$100,000): A medically necessary transportation or evacuation to a medical facility (or home in the event of death or if medically required).

*Trip Interruption and Trip Interruption-Return Air Only cannot be combined.



2 MyTravel Guard Automatically Includes **24/7 Assistance Services**

Our 24-hour travel assistance services are your personal "911" hotline when you travel.

✈ LiveTravel®: your 24-hour travel agent 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.

☎ Email 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.

3 **Customize** Your Plan with Valuable Upgrades

Add optional coverages to your base MyTravel Guard plan:

+ Medical Expense Upgrade

Waives the \$50 deductible and increases the medical expenses limit to \$25,000 or \$50,000. You can also choose to make it primary coverage.

🧗 Adventure Sports Coverage

Provides coverage for losses caused by covered activities including mountaineering, aviation, hang gliding, skydiving, parachuting, bungee jumping, snow skiing or snow boarding, spelunking, water skiing and jet skiing.

\$ Coverage for Terrorism, Bankruptcy, & Pre-Existing Conditions

Provides trip cancellation or interruption coverage if a trip is cancelled or interrupted due to a Terrorist Attack, Bankruptcy and/or Default of Your Travel Supplier or a pre-existing medical condition. See Description of Coverage for definitions, limitations and other policy details. (Must be purchased within 21 days of initial trip payment.)



How do you **File a Claim?**

If you need to file a claim, simply contact Travel Guard's Claims Department at 1.800.826.1300. A claims administrator will make note of your claim details and then send you a customized claim form for your completion. Documentation will be required to verify additional or non-refundable expenses that may have been incurred. Travel Guard's service standard is to provide claims payment within 24 hours of receipt of final documentation.

Refer to Travel Guard's website for complete claim-filing information.

A travel insurance plan can provide reimbursement should something go wrong before or during your trip.

What if...

You or your traveling companion falls ill before your trip?

Your luggage gets lost or delayed?

Bad weather causes delays or a cancellation of your trip?

You need emergency medical assistance during your trip?

Your health insurance plan doesn't cover you outside the United States?



Getting a Quote is
Quick & Easy!
For a Quote or to purchase
online, "Click" here

- State of residence
- Destination country/state
- Departure date & Return date
- Trip deposit date
- Trip cost (per person)
- Birthdates of each traveler

For information, contact
TravelersMed.com
Ph 800-584-3512
E-Mail: travelinsurance@earthlink.net

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/ or a Travel Guard representative.



Travel Guard

Travel Smart. Travel Insurance.

3300 Business Park Drive, Stevens Point, WI 54482
www.TravelGuard.com • 1.800.826.1300

My
Travel Guard

CUSTOMIZED TRAVEL INSURANCE COVERAGE



Extra Benefits!

Added benefits are available when purchased within 21 days of initial trip payment, so don't delay! Ask your travel agent for your personalized travel insurance quote today!

Travel Guard

Travel Smart. Travel Insurance.

FOR NEW YORK RESIDENTS. 709838-DM 3/09

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

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

PART A: Travel Protection

Trip Cancellation and Interruption – reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your trip due to the following unforeseen events:

- Sickness, accidental injury, or death of you, your Traveling Companion, Family Member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip.
- You or your traveling companion being hijacked, quarantined, required to serve on a jury, or subpoenaed; or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster; or burglary of your principal place of residence within 10 days of departure;
- Strike that causes complete cessation of services. A Strike is foreseeable on the date labor union members vote to approve a Strike.
- Weather which causes complete cessation of services and prevents you from reaching your destination.
- Natural disaster at the site of the your destination which renders your destination accommodations uninhabitable.
- The Insured or Traveling Companion being called into active military service by having his/her leave revoked.
- You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated.

Trip Interruption – Return Air Only: We will pay for the airfare paid less the value of applied credit from an unused return travel ticket, to return home (limited to the cost of one-way economy airfare) by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

Trip Delay – Reimburses you up to \$100 a day for additional accommodations or travel expenses if you are delayed for more than five hours due to a covered reason.

PART B: Medical Protection

Accident & Sickness Medical Expense Benefit – Covers necessary medical expenses up to one year after the Sickness or injury, provided injury or Sickness occurred while on your trip and you received initial treatment while on your trip. Coverage subject to a \$50 deductible.

Emergency Evacuation & Repatriation of Remains Benefit – Covers evacuation and transportation to the nearest adequate medical facility (home in the event of death or if medically required).

PART C: Baggage Protection

Baggage & Personal Effects Benefit – Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

Baggage Delay Benefit – Reimburses you for the purchase of essential items if your checked bags are delayed more than 24 hours.

PART D: Optional Coverages

Medical Expense Upgrade: Waives the \$50 deductible and increases the medical expenses limit of the base plan from \$10,000 to either \$25,000 or \$50,000. With the Primary Coverage Upgrade for medical expense, the plan pays for covered medical expenses without regard to other insurance or coverage.

Baggage Upgrade: Waives the \$50 deductible and increases the limit for lost, stolen or damaged baggage of the base plan from \$500 to either \$1,000 or \$1,500. Also increases the baggage delay limit from \$100 to \$200. With the Primary Coverage Upgrade for baggage, the plan pays for covered baggage expenses without regard to other insurance or coverage.

Car Rental Collision Coverage: \$35,000 in primary coverage for covered collision damage to a rental car for which the car rental contract would hold the Insured responsible. Subject to a \$250 deductible.

Accidental Death & Dismemberment Air Only (Flight Guard® coverage): Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline.

Adventure Sports Coverage: Provides trip interruption, medical evacuation and medical expense coverage for a range of adventure sports activities typically excluded in most travel insurance plans.

Coverage for Terrorism, Bankruptcy and Pre-existing Conditions: Provides trip cancellation or interruption coverage if a trip is cancelled or interrupted due to a Terrorist Attack, Bankruptcy and/or Default of Your Travel Supplier or a pre-existing medical condition. See Description of Coverage for definitions, limitations and other policy details. (Must be purchased within 21 days of initial trip payment.)

At Your Service Upgrade: Provides access to a world of conveniences that will simplify and enrich your client's experience. Available 24/7, At Your Service can get your client into exclusive restaurants, concerts and other places they want to be during their travels!

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

Pre-Existing Conditions means the Insurer will not pay under any coverage in Parts A and B for any claims arising from an injury, sickness, or other condition of Yourself, a Traveling Companion or a Family Member within the 180 day period before Your coverage began under this protection plan which: (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drugs or medicine is taken remains controlled without any change in the required prescription; (c) required medical treatment or treatment was recommended by a Physician.

This is a brief description of the insurance benefits provided under policy series T30253NUFIC-NY. 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.