

Dear Traveler,

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

The **My Travel Guard Plan**, is a "build your own" travel insurance plan. Includes basic coverage and 24-hour emergency travel services. Customize "My Travel Guard" with additional coverages and limits to meet your specific travel needs. Optional Coverage Upgrades include Cancel for Any Reason, Cancel for Work Reasons, increased Medical, Emergency Evacuation and Baggage coverages, Adventure Sports Coverage and more!

BASE PLAN:

Trip Cancellation	100% of Trip Cost
Trip Interruption	100% of Trip Cost*
Trip Interruption - Return Air Only	\$1,000*
Trip Delay (Maximum of \$100 per day)	\$500
Baggage & Personal Effects Loss (\$50 deductible)	\$500
Baggage Delay	\$100
Medical Expense (\$50 deductible)	\$10,000
Emergency Evacuation & Repatriation of Remains	\$100,000

QUESTIONS?
Contact Information
TravelersMed.com

Ph 800-584-3512

E-Mail: travelinsurance@earthlink.net

**Travel
Guard**[®]

Travel Smart. Travel Insurance.

[For a quote or to purchase online, "Click" here](#)

OPTIONAL COVERAGES

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

Cancel for Any Reason.....Up to 75% of insured Trip Cost
(Must be purchased within 21 days of initial trip payment.)

Cancel for Work Reasons.....Up to 100% Trip Cost
(Must be purchased within 21 days of initial trip payment.)

Flight Guard[®]Amount Selected Up to a Maximum of \$500,000

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

Medical Expense Upgrade:

- \$25,000 with no Deductible
- \$50,000 with no Deductible
- Primary coverage upgrade

"Hospital of Choice" Evacuation Upgrade

- \$1,000,000
- Hospital of Choice

Baggage Upgrade

- \$1,000, \$1,500 Baggage & Personal Effects Loss
- \$200 Baggage Delay
- No Deductible
- Primary coverage upgrade for Baggage & Personal Effects Loss

Coverage for Terrorism, Financial Default and Pre-x
(Must be purchased within 21 days of initial trip payment.)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption coverage for terrorism and financial default

(For complete details of coverage refer to the Description of Coverage.)

Adventure Sports Coverage.....Optional

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

Travel Medical Assistance.....Included
Worldwide Travel AssistanceIncluded
LiveTravel[®] Emergency AssistanceIncluded
Business Assistant.....Included with Cancel for Work Reasons
"At Your Service" Upgrade.....Optional

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

DETAILS OF COVERAGE *(Restrictions apply)*

TRAVEL INSURANCE COVERAGE

Trip Cost Trip Cancellation/Trip Cost Trip Interruption: 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;
- Inclement Weather that causes a delay or complete cessation of services for 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.

Trip Interruption — Return Air Only: 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 the same class of your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay: Reimburses up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential telephone calls, if your Trip is delayed for more than 12 hours due to covered reasons.

BAGGAGE INSURANCE COVERAGE

Baggage & Personal Effects Loss: Reimburses 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. Coverage subject to a \$50 deductible.

Baggage Delay: If your Baggage is delayed more than 24 hours while on a Trip, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

EMERGENCY MEDICAL COVERAGE

Medical Expense: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the Trip. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Emergency Evacuation and 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.

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: Waives the \$50 deductible and increases the medical expenses limit of the base plan from \$10,000 to either \$25,000 or \$50,000. Also, includes the separate option to upgrade your medical expense benefit to Primary coverage.

"Hospital of Choice" Evacuation Upgrade: For Medical Emergencies, we'll transport you to the adequate licensed medical facility of your choice. Base plan provides evacuation to the nearest adequate licensed medical facility. Maximum limit is increased to \$1 million.

Cancel for Any Reason: Provides reimbursement up to 75% of Trip Cost if you decide to cancel for any reason up to 48 hours prior to departure. (Must be purchased within 21 days of initial trip payment.)

Cancel for Work Reasons: Offers additional business-related reasons for cancelling or interrupting a scheduled vacation. (Must be purchased within 21 days of initial trip payment.)

Baggage Upgrade: Increases the Baggage and Personal Effects limit to \$1,000 or \$1,500 and waives the \$50 deductible. Increases the Baggage Delay limit to \$200. Also, includes the separate option to upgrade your Baggage and Personal Effects benefit to Primary coverage.

Adventure Sports Coverage: Provides trip interruption, medical evacuation and medical expense coverage for losses caused by many adventure sports activities typically excluded in many travel insurance plans.

Coverage for Terrorism, Financial Default, and Pre-x: Includes Trip Cancellation/Interruption coverage for terrorist incidents, financial default and waiver for pre-existing medical conditions up to the first \$50,000. (Must be purchased within 21 days of initial trip payment.)

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 an Insured, Traveling Companion, Business Partner, or Family Member which, within the 180 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

(Only applies if Coverage for Terrorism, Financial Default, and Pre-x is purchased)

The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$50,000 of Trip Cost per person if the following conditions are met:

1. This plan is purchased by final trip payment;
2. The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase;
3. All Insured's are medically able to travel when plan cost is paid.

This is a brief description of the insurance benefits provided under policy series T30253NUFIC-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 175 Water Street, 18th Floor, New York, NY, 10038, 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. Assistance services provided by Travel Guard.