



Vacation Protection

Insurance Coverages

| COVERAGE | SCHEDULE OF BENEFITS |
|--------------------------------------------------------------------------------------------------------------|----------------------|
| Trip Cancellation | Trip Cost* |
| Trip Interruption | Trip Cost* |
| Trip Delay <i>(Maximum of \$200 per day)</i> | \$600 |
| Baggage & Personal Effects <i>(Includes lost, stolen, or damaged luggage or travel documents)</i> | \$1,000 |
| Baggage Delay | \$200 |
| Medical Expense | \$50,000 |
| Emergency Medical Transportation | \$300,000 |
| Accidental Death & Dismemberment | \$25,000 |

*Coverage only included if the required plan cost has been paid.

Extra Coverage

When you purchase this travel insurance within 15 days* of making your initial trip payment, you also receive:

- Coverage in the event of cruise line, airline, or tour operator financial default. (Financial default is not covered for all suppliers.)
- Waiver of Pre-existing Medical Condition Exclusion.
- Change-Your-Mind Coverage – up to \$250 to cover cancellation fees if you decide not to travel for any reason.
- Renter's Collision Insurance – \$25,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract holds you responsible.

*Day one is the date the trip payment is received.

24-Hour Emergency Travel & Medical Services*

TRAVEL GUARD Exclusive

- **LiveTravel** – 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.
- **E-mail 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.
- **Telephone interpretation** – for medical or legal emergencies.
- **Bag Trak®** – luggage tracing service.

Concierge Services*

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** – Coordinating car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** – Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** – Assistance with scheduling tee times and making course recommendations; based on availability
- **Floral services** – Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

*These are not insured benefits. Rather, they are services provided by Travel Guard and its member companies.

SATISFACTION GUARANTEE

Travel Guard is committed to providing products and services that will exceed expectations. If You are not completely satisfied, You can receive a refund of the premium, minus the service fee. Requests must be submitted to Travel Guard in writing within 15 days of the effective date of the Policy, provided it is not past the original departure date.

How to Purchase

Once the steps below are completed, a Description of Coverage will be provided to you describing your coverages in detail. The 24-Hour Emergency phone numbers will also be provided.

1. To purchase insurance, please call your travel agent or Travel Guard at 1.800.826.7489.
2. The policy goes into effect at 12:01 a.m. on the day after receipt of payment or after the postmark date if mailed to TRAVEL GUARD®.
3. In order to receive the 15-day Package benefits, insurance must be purchased within 15 calendar days of initial trip payment.

Vacation Protection Rates

| TRIP COST PER PERSON | PREMIUM PER PERSON | TRIP COST PER PERSON | PREMIUM PER PERSON |
|----------------------|--------------------|----------------------|--------------------|
| \$ 0 - \$ 500 | \$ 36 | \$ 9,001 - \$10,000 | \$ 422 |
| \$ 501 - \$1,000 | \$ 52 | \$10,001 - \$11,000 | \$ 491 |
| \$1,001 - \$1,500 | \$ 71 | \$11,001 - \$12,000 | \$ 556 |
| \$1,501 - \$2,000 | \$ 94 | \$12,001 - \$13,000 | \$ 623 |
| \$2,001 - \$2,500 | \$118 | \$13,001 - \$14,000 | \$ 691 |
| \$2,501 - \$3,000 | \$139 | \$14,001 - \$15,000 | \$ 761 |
| \$3,001 - \$3,500 | \$148 | \$15,001 - \$16,000 | \$1,085 |
| \$3,501 - \$4,000 | \$162 | \$16,001 - \$17,000 | \$1,155 |
| \$4,001 - \$4,500 | \$185 | \$17,001 - \$18,000 | \$1,225 |
| \$4,501 - \$5,000 | \$206 | \$18,001 - \$19,000 | \$1,295 |
| \$5,001 - \$5,500 | \$244 | \$19,001 - \$20,000 | \$1,365 |
| \$5,501 - \$6,000 | \$281 | \$20,001 - \$21,000 | \$1,435 |
| \$6,001 - \$6,500 | \$307 | \$21,001 - \$22,000 | \$1,505 |
| \$6,501 - \$7,000 | \$333 | \$22,001 - \$23,000 | \$1,575 |
| \$7,001 - \$8,000 | \$362 | \$23,001 - \$24,000 | \$1,645 |
| \$8,001 - \$9,000 | \$392 | \$24,001 - \$25,000 | \$1,715 |

Above rates do not include \$5 policy fee.
For trips in excess of 30 days, call 1.800.826.7489.
Coverage must be purchased at least 24 hours prior to departure.



Why Buy Travel Guard?

We will get your family home when you arrive at the airport at 10 p.m. only to find your flight is cancelled.



We will help locate your lost or delayed luggage; plus, we'll reimburse you for the necessities you have to purchase until your baggage arrives.

We will reimburse your nonrefundable deposits or pre-payments when your sister-in-law becomes ill and you have to cancel your trip.



1145 Clark Street
Stevens Point, WI 54481
www.TravelGuard.com

This is a brief description of insurance coverages. The policy contains reductions, limitations, exclusions, and termination provisions. A Description of Coverage detailing all coverages will be issued to you upon payment.

DESCRIPTIONS OF COVERAGE

Travel Insurance Protection

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum 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 an Insured, Traveling Companion, or Immediate Family Member;
- Financial Default of airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which you purchased your trip or this coverage. This coverage applies only if: (1) you purchased this policy within 15 days of initial trip payment, and (2) the financial default occurs more than 14 days after your coverage effective date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or a 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 the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace;
- Your being called into active military service or having leave revoked or being reassigned.

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"Financial Default" means either (i) the complete suspension of operations due to financial circumstances, whether or not a bankruptcy petition is filed; or (ii) a partial suspension of the operations following a filing of a bankruptcy petition.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.

"Sickness" means an illness or disease which requires treatment by a Physician.

"Terrorist Incident" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

"Traveling Companion" means a person or persons with whom you have coordinated Travel Arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

Trip Delay: We will reimburse up to \$200 a day to the Maximum shown on the Schedule of Benefits for Reasonable, Additional Expenses if the Insured's trip is delayed for more than 12 hours.

Baggage Insurance Protection

Baggage & Personal Effect Loss – reimburses you for lost, stolen, or damaged luggage and travel documents (tickets, visa, passport, etc.), subject to the Maximum shown in the Schedule. Includes credit card protection.

Baggage Delay – reimburses you for the purchase of covered essential items when your luggage is delayed more than 24 hours, subject to the Maximum shown in the Schedule.

Emergency Medical & Other Insurance Protection

Medical Expense – pays covered Reasonable and Customary medical expenses incurred due to sickness or injuries that occur while traveling, subject to the Maximum shown in the Schedule.

Emergency Medical Transportation – pays for transportation to the nearest adequate medical facility and includes airfare for your return trip home due to a covered injury or illness occurring during the trip, subject to the Maximum shown in the Schedule.

Accidental Death & Dismemberment – coverage for accidents that occur while traveling, subject to the Maximum shown in the Schedule.

Renter's Collision Insurance – primary coverage! Covers collision damage to a rental car for which the car rental contract holds the Insured responsible. This coverage applies only if you purchased this policy within 15 days of initial trip payment.

PRE-EXISTING MEDICAL CONDITION

This exclusion applies to ALL Coverages. The Insurer will not pay for loss or expense incurred as the result of injury or sickness of an Insured or Immediate Family Member, which manifests itself, worsened, became acute, or had symptoms, which would prompt a reasonable person to seek diagnosis, care, or treatment, or request treatment by a physician or treatment had been recommended during the 180 days immediately preceding the Insured's coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 180-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

Pre-existing Medical Conditions Accepted if Insurance is Purchased Within Fifteen Days of Initial Trip Payment. In order to receive the Waiver of Pre-Existing Medical Conditions, the amount of Trip Cancellation coverage purchased must equal the full cost of all non-refundable trip arrangements. You must be medically able to travel when you pay your premium.

"Initial Trip Payment" means the date the first deposit is made to your travel agent toward the cost of your trip.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: The benefits of the policy providing the Insured's coverage is governed by the law of a state other than Florida.

North Carolina Residents: In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

Texas Residents: This policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

Underwritten by American Home Assurance Company, NAIC No. 19380 (in FL, National Union Fire Insurance Company of Pittsburgh, PA, NAIC No. 19445), both members of the AIG Companies® with their principal place of business at 70 Pine Street, New York, NY 10270. Both are 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 T30253AHAC (in FL: T30253NUFIC). 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.

Travel Guard International — a wholly owned subsidiary of AIG Travel, Inc.,
a member company of American International Group, Inc.

AIG

Vacation Protection

TRAVEL INSURANCE
& LIVETRAVEL 24-HOUR ASSISTANCE



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