

# Travel Guard®

## Travel Protection Plan

### Travel Insurance & Global Assistance

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's **Travel Protection Plan** provides valuable coverage at an affordable price and includes a waiver of the Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of Initial Trip Payment.



### Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% Trip Cost	Trip Cancellation
150% Trip Cost	Trip Interruption
\$500	Trip Delay (Maximum \$100/day)
\$1,000	Baggage & Personal Effects
\$100	Baggage Delay
\$50,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation & Repatriation of Remains
\$30,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	LiveTravel® Emergency Assistance

\*If the Zero Trip Cost option is purchased there is no Trip Cancellation or Trip Interruption coverage.

### Optional Coverage

**Cancel For Any Reason:** The Insurer will reimburse 75% of non-refundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure.

Can only be purchased at the time the base plan is purchased and within 15 days of Initial Trip Payment. Coverage must be purchased for the full cost of all pre-paid non-refundable Trip arrangements. NY residents see services section, not available to residents of WA.

**PLAN COST:** Multiply base plan cost by 1.6

### Plan Cost

TRIP COST	0-10 DAYS	PLAN COST with Cancel For Any Reason
\$ 0*	\$ 19.00	—
\$ 1 - \$ 999	\$ 23.00	\$ 36.80
\$ 1,000 - \$ 1,099	\$ 27.00	\$ 43.20
\$ 1,100 - \$ 1,199	\$ 31.00	\$ 49.60
\$ 1,200 - \$ 1,299	\$ 35.00	\$ 56.00
\$ 1,300 - \$ 1,399	\$ 39.00	\$ 62.40
\$ 1,400 - \$ 1,499	\$ 43.00	\$ 68.80
\$ 1,500 - \$ 1,599	\$ 47.00	\$ 75.20
\$ 1,600 - \$ 1,699	\$ 51.00	\$ 81.60
\$ 1,700 - \$ 1,799	\$ 55.00	\$ 88.00
\$ 1,800 - \$ 1,899	\$ 59.00	\$ 94.40
\$ 1,900 - \$ 1,999	\$ 63.00	\$ 100.80
\$ 2,000 - \$ 2,099	\$ 67.00	\$ 107.20
\$ 2,100 - \$ 2,199	\$ 71.00	\$ 113.60
\$ 2,200 - \$ 2,299	\$ 75.00	\$ 120.00
\$ 2,300 - \$ 2,399	\$ 79.00	\$ 126.40
\$ 2,400 - \$ 2,499	\$ 83.00	\$ 132.80
\$ 2,500 - \$ 2,599	\$ 87.00	\$ 139.20
\$ 2,600 - \$ 2,699	\$ 91.00	\$ 145.60
\$ 2,700 - \$ 2,799	\$ 95.00	\$ 152.00
\$ 2,800 - \$ 2,899	\$ 99.00	\$ 158.40
\$ 2,900 - \$ 2,999	\$ 103.00	\$ 164.80
\$ 3,000 - \$ 3,499	\$ 115.00	\$ 184.00
\$ 3,500 - \$ 3,999	\$ 135.00	\$ 216.00
\$ 4,000 - \$ 4,499	\$ 155.00	\$ 248.00
\$ 4,500 - \$ 4,999	\$ 175.00	\$ 280.00
\$ 5,000 - \$ 5,499	\$ 195.00	\$ 312.00

Pricing available up to \$25,000

### Questions?

For more information, please visit

[www.travelguard.com/wcv](http://www.travelguard.com/wcv)

or call Travel Guard at:

**CALL TOLL-FREE: 1.800.356.8026**

Refer to product numbers: 008906 P1 04/12



## THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

(Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting [www.travelguard.com/wcv](http://www.travelguard.com/wcv).)

### Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen Sickness, Injury, or death of the Insured, a Traveling Companion, Family Member, or Business Partner (*Certain exclusions apply.*);
- Inclement Weather causing delay or cancellation of travel;
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism or burglary;
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined;
- The Insured or a Traveling Companion is directly involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination;
- Strike, resulting in the complete cessation of travel services at the point of departure or Destination;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
- Primary Coverage.

### Trip Delay

Reimburses up to \$100 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties;
- Lost passport, money, or travel documents;
- Natural Disaster;
- Injury, Sickness or quarantine of the Insured or Traveling Companion.

### Baggage & Personal Effects

- Reimburses for loss, theft, and damage of baggage and personal effects;
- Primary coverage — no need to present a claim to another carrier such as Homeowner's;
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.

### Baggage Delay

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

### Accident Sickness Medical Expense

- No daily limits or deductible;
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of Injury/Sickness;
- Pays for emergency dental expenses during the trip up to the dental Maximum Benefit.

### Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility;
- Transportation of remains upon death.
- Bedside Traveling Companion: If a Traveling Companion or Family Member is hospitalized for at least 7 days during the Trip, the Insurer will reimburse the Insured up to the Per Day and Maximum Limit shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) to remain near the Traveling Companion or Family Member.

### Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

### Optional Cancel for Any Reason

- Provides reimbursement of 75% of Trip Cost if you decide to cancel for any reason up to 48 hours prior to departure. (New York residents see services section, not available to residents of WA).

### Assistance Services

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the customer.

**Travel Medical Assistance:** A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

**Worldwide Travel Assistance:** Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

**LiveTravel® Emergency Assistance:** 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

**Cancel for Any Reason (NY residents only):** If the traveler is prevented from taking their Trip, Travel Guard will refund the traveler for 75% of any prepaid, forfeited, non-refundable Trip costs provided the following conditions are met: 1.) The traveler purchases Cancel for Any Reason within 15 days of initial Trip payment. The cost of any subsequent arrangement(s) made must be added to the total Trip cost within 15 days of the date of payment for any subsequent Trip arrangement(s); and 2.) This service is purchased for the full cost of all non-refundable, prepaid Trip arrangements that are subject to cancellation penalties and/or restrictions; and 3.) The traveler cancels the Trip no less than 48 hours prior to the departure date. There will be no refund of the Trip cost under the Cancel for Any Reason Service if the full cost of all prepaid, non-refundable Trip arrangements is not included in the calculation of the service fee. Any fee paid for Cancel for Any Reason will be refunded.

\*Non-insurance services are provided by Travel Guard.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

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 60 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:** The Insurer will waive the pre-existing medical condition exclusion if the following conditions are met: 1.) This plan is purchased within 15 days of making the Initial Trip Payment; 2.) The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3.) All Insured's are medically able to travel when plan cost is paid.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, [www.travelguard.com](http://www.travelguard.com). CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.