

## INSURANCE INFORMATION



We have included the cost of an insurance program on your invoice. It will cover you in the event of a sudden emergency before or during your trip. This insurance program is affordably priced and includes the following benefits:

<b>Tour Cost</b>	Trip Cancellation & Interruption
<b>\$ 100</b>	Travel Delay ( <i>\$100 maximum per day</i> )
<b>\$ 250</b>	Baggage & Personal Effects
<b>\$ 50</b>	Baggage Delay
<b>\$ 1,000</b>	Medical Expense
<b>\$20,000</b>	Emergency Medical Transportation
<b>\$10,000</b>	Accidental Death & Dismemberment
<b>Included</b>	TRAVEL GUARD® Assist

See inside for a brief description of coverages and exclusions pertaining to certain medical conditions.

**For questions or concerns, call toll free:  
1.866.385.4839  
Refer to Product Number: 007179**



## SCHEDULE OF COVERAGES

**Trip Cancellation & Interruption:** Pays lost deposits and additional expenses due to unforeseeable sickness, injury, or death of you, an immediate family member, traveling companion, or business partner; inclement weather conditions causing delay or cancellation of travel; your home being made uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary; your being subpoenaed, required to serve on jury duty, hijacked, or quarantined; being involved in or delayed due to an automobile accident en route to departure; or strike, resulting in the complete cessation of travel services at the point of departure or destination.

**Travel Delay:** The Insurer will reimburse \$100 per day, up to the Maximum Limit of coverage if your trip is delayed for 12 or more hours for reasonable additional expenses until travel becomes possible. This benefit is payable for only one delay per person, per trip.

**Baggage & Personal Effects:** Reimburses for loss, theft, or damage of your luggage and personal possessions even if borrowed or rented. Covers loss of passports, visas, and the unauthorized use of your credit cards if you complied with the credit card conditions.

**Baggage Delay:** Reimburses for the purchase of essential items if your baggage is delayed or misdirected for more than 24 hours, up to the Maximum Limit.

**Medical Expense:** Covers medical expenses within one year of injury incurred or sickness suffered during your trip; medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services; and prosthetic devices. There are no daily limits on these expenses. Covers emergency dental treatment by a licensed dentist during your trip.

**Emergency Medical Transportation:** Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility (home, in the event of death).

**Accidental Death & Dismemberment:** Covers death and loss of limb or eyesight within 180 days of an accident. The Insurer will pay the full benefit for death or loss of any two hands, feet, or eyes; and half the benefit for any one of these.

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

We will not pay for loss or expense incurred as the result of injury, sickness, or other condition of you, a traveling companion, or immediate family member of you or your traveling companion which manifests itself during the 60-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

The above is a summary of the coverage being provided. In the event of a claim, call Travel Guard immediately at 1.866.385.4839.

### TRAVEL GUARD® Assist (TGA)\*

All benefits provided are non-insurance services, not insurance benefits. Any costs associated with benefits not purchased will be paid by the named insured.

**24-Hour Medical Monitoring:** Physicians monitor your condition by maintaining close contact with the attending physicians, your family physician, and immediate family members.

**Medical Evacuation:** Arrangements for any and all means necessary to transport you back home when medically necessary.

**Emergency Medical Payments:** If a hospital demands a cash deposit or settlement prior to leaving, Travel Guard will assist in arranging the advancement of funds to cover on-site medical expenses.

**Prescription Assistance:** Replacement of lost or stolen medication, through a local pharmacy or special courier.

**Transportation of Dependents:** In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

**Family Visit:** If you are hospitalized for ten or more days, Travel Guard will arrange transportation for an immediate family member or close friend to visit you.

**Transportation of Mortal Remains:** In the event of death while traveling, arrangements for the return of remains to the place of burial.

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

**California Residents:** The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your 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 your coverage are 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., on Policy series 52735MO.

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

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

Insurance coverage is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a member of the AIG Companies<sup>SM</sup>, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series 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.

Coverage may not be available in all states.