

# Travel Guard®

## Deluxe Group Plan

### Travel Insurance & Global Assistance



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Deluxe Group Plan provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased with Initial Trip Payment.

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE PER PERSON
Trip Cost	Trip Cancellation
125% of Trip Cost	Trip Interruption
\$500	Trip Delay (Maximum \$150 per day)
\$500	Missed Connection
\$1,000	Baggage & Personal Effects
\$500	Baggage Delay
\$20,000	Accident Sickness Medical Expense *
\$50,000	Emergency Evacuation * and Repatriation of Remains
\$50,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	LiveTravel® Emergency Assistance

### Extra Coverage

- Waiver of Pre-existing Medical Condition Exclusion (if purchased with initial trip payment).

### Plan Cost

6.5% of Trip Cost per person  
Minimum of \$25 per person

\* Trip must be overnight and Destination must be at least 100 miles from the Insured's Primary Residence.

### Questions?

For more information: Ask your travel agent.

CALL TOLL-FREE: **1.866.385.4839**

Refer to product number 009060 P1 08/14.



## 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.
- Strike resulting in the complete cessation of travel services at the point of departure or Destination.
- The Insured's Primary Residence being made Uninhabitable or Inaccessible by Natural Disaster, vandalism, or burglary.
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
- The Insured or a Traveling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination.
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage.

## Trip Delay

Reimburses up to \$150 a day for Reasonable Additional Expenses if delayed for 6 hours or more due to:

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



## Missed Connection

Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if delayed for 3 or more hours to your point of departure due to:

- Inclement weather
- Common carrier caused cancellation or delay of all regularly scheduled airline flights.



## 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.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.



## 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.



## Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.



## Accidental Death & Dismemberment

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



## Assistance Services\*\*\*

### 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.

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

### PRE-EXISTING MEDICAL CONDITION 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 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.

**The Company will waive this exclusion if you meet the following conditions:**  
 1. You purchase the plan with Initial Trip Payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of 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 must be insured with payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost; 4. The trip cost does not exceed \$25,000 per person (only applicable to Trip Cancellation/Interruption).

The policy covers trips up to 30 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

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. 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, 18th 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.