

# Travel Guard<sup>®</sup>

## Deluxe Group Plan

### Travel Insurance & Global Assistance



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

#### Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE PER PERSON
100% of Insured Trip Cost	Trip Cancellation
125% of Insured Trip Cost	Trip Interruption
\$500	Trip Delay (Max. \$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 <sup>®</sup> Emergency Assistance

#### Extra Coverage

The following coverage is included when the plan is purchased within 15 days of your Initial Trip Payment:

- Pre-existing Medical Condition Exclusion Waiver

#### Plan Cost

7.2% of Trip Cost per person  
Minimum of \$28 per person

- Max. Trip length is 30 days
- Max. Trip Cost per person is \$25,000
- Insurance may be purchased up to 24 hours prior to departure without Pre-Existing Medical Exclusion waiver

#### Questions?

For more information: Ask your travel agent.

CALL TOLL-FREE: **1.866.385.4839**

Refer to product number FL1060 P1 05/17.

This plan is available to residents of Florida only.



## 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/fulfillment](http://www.travelguard.com/fulfillment).

### Trip Cancellation & Interruption

Reimburses forfeited, non-refundable, unused payments or deposits up to the Maximum Limit shown in the Schedule or Declarations Page for Trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; Inclement Weather; Strike; Primary Residence or Destination being made Uninhabitable or Inaccessible; subpoenaed, required to serve on a jury, hijacked, or quarantined; Terrorist Incident; involuntary termination of employment or layoff. Exclusions Apply. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.

### Trip Delay

Reimburses up to \$150 per day/per person up to the Maximum Limit shown in the Schedule or Declarations Page for Reasonable Additional Expenses if the insured is delayed for more than 6 consecutive hours due to a covered reason.

### Missed Connection

Reimburses additional transportation expenses and Unused portions of the Trip up to the Maximum Benefit shown in the Schedule or Declarations Page, If, while on a Trip, the Insured misses a Trip departure resulting from cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay.

### Baggage & Personal Effects

Primary Coverage; Reimburses up to the Maximum Limit shown in the Schedule or Declarations Page for Loss, theft or damage to Baggage, personal effects, passports, travel documents, credit cards and visas during the Trip. Special Limitations do apply.

### Baggage Delay

Reimburses up to the Maximum Limit shown in the Schedule or Declarations Page for the purchase of Necessary Personal Effects if baggage is delayed or misdirected by the Common Carrier for more than 24 hours.

### Accident Sickness Medical Expense

Pays up to the Maximum Limit shown in the Schedule or Declarations Page or Declarations Page for necessary medical expenses incurred from an Injury or Sickness that occurs while on an overnight Trip with a Destination of at least 100 miles from home.

### Emergency Evacuation & 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). Injury or Sickness requiring evacuation must occur while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence.

### Accidental Death & Dismemberment

Coverage for accidental death and dismemberment while on a trip.

### 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.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Company will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner or Family Member which, within the 60-day period immediately preceding and including your coverage effective date: (a) first manifested itself, worsened, 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; or (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 prescription drugs or medicines.

**The Company will waive this exclusion if you meet the following conditions:** The Company will waive the pre-existing medical condition exclusion if the following conditions are met: (a) This plan is purchased within 15 days of Initial Trip Payment; (b) The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the costs of any subsequent arrangements added to the same Trip are insured with payment or deposit for any subsequent Trip arrangements; and (c) All Insured's are medical able to travel when this plan cost is paid; and (d) The Trip Cost does not exceed \$25,000 per person (only applicable to Trip Cancellation/Interruption).

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.