



Insurance Coverages

Trip Cancellation	100% of insured Trip Cost
Trip Interruption	150% of insured Trip Cost*
Trip Interruption — Return Air Only	\$750*
Trip Delay (Maximum of \$150 per day)	\$750
Missed Connection	\$250
Baggage & Personal Effects Loss	\$1,500
Baggage Delay	\$250
Medical Expense	\$25,000
Emergency Evacuation & Repatriation of Remains	\$250,000
Accidental Death & Dismemberment	\$25,000

*Coverage for Trip Interruption @ Trip Interruption-Return Air Only cannot be combined.

Travel Insurance Coverage

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

- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
- Sickness, injury, hospitalization or death of the Insured's Host at Destination. A Physician must certify the injury or Sickness.
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if the Financial Default occurs more than 14 days after your coverage effective date;
- The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons*;
- Cancel for Work Reasons if the Insured or a Traveling Companion*: 1) is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer; In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required; 2) is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; 3) company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team;
- Inclement weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence or Destination being made uninhabitable by vandalism, burglary, or Natural Disaster;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a loss of 50% of the Insured's Trip length.*
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Insurer will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.
- The Insured's Destination being made Uninhabitable by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes, vandalism, or burglary

*Coverage not available to residents of Washington, Pennsylvania or New York.

Trip Delay: Reimburses for reasonable additional expenses until travel becomes possible if the Insured's Trip is delayed 5 or more consecutive hours from reaching their intended Destination as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed: reasons listed under Trip Cancellation and Interruption; Common Carrier delay; the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money; or the insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

Optional Additional Coverages

The following will be included if elected and appropriate costs have been paid.

Optional Additional Medical Upgrade:

Medical ExpenseAdditional \$25,000

Optional Additional Deluxe Medical Upgrade:

Medical ExpenseAdditional \$25,000

Primary Coverage.....Included

Emergency Evacuation

Hospital of ChoiceIncluded

The following non-insurance services are provided by Travel Guard.

Travel Medical Assistance.....Included

Worldwide Travel Assistance.....Included

LiveTravel® Emergency AssistanceIncluded

Questions? For specific questions regarding insurance or to purchase, contact your travel agent. Refer to product 007896 12/07

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits incurred by you to reach the return destination for Trip Interruptions due to one of the Unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or same class of your original tickets) by the most direct route, less any refunds paid or payable.

Missed Connection: Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects Loss: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit.

Baggage Delay: Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

Emergency Medical Coverage

Medical Expense: No daily limits or deductibles; pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip; and pays for emergency dental expenses during the trip.

Emergency Evacuation and Repatriation of Remains: Evacuation to nearest adequate medical facility; medical escort; and transportation of remains upon death.

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 365 days of an accident.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer 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 180-day period immediately preceding and including your coverage effective date: (a) first manifested itself 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 the taking of 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.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Insurer will waive the pre-existing medical condition exclusion if the following conditions are met: 1. All Insured's are medically able to travel when plan cost is paid. 2. The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase.

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., with its principal place of business in New York, NY. **Coverage may not be available in all states.**

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