

Gold

PROTECT ASSIST®

- ✓ Coverage for Job Loss!
- ✓ Cancel for Work Reasons!
- ✓ Children covered at No Additional Cost!
- ✓ Optional Cancel for Any Reason!
- ✓ Primary Medical Coverage!



COVERAGES

Schedule of Benefits

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	100% of Insured Trip Cost*
Trip Interruption	150% of Insured Trip Cost*
Trip Interruption – Return Air Only	\$750 †
Trip Delay <i>(Maximum of \$150 per day)</i>	\$750
Missed Connection	\$250
Baggage & Personal Effects Loss	\$1,000
Baggage Delay	\$300
Medical Expense	\$25,000
Emergency Evacuation & Repatriation of Remains	\$500,000
Accidental Death & Dismemberment	\$10,000
FAMILY COVERAGE – At no additional charge, the plan covers all children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Offer does not apply to optional coverages.	

*Coverage only included for prepaid trip costs identified on the enrollment form and if the required plan cost has been paid.

†Coverage for Trip Interruption and Trip Interruption-Return Air Only cannot be combined.

Extra Coverage

When you purchase the GOLD travel insurance plan within 15 days** of making your Initial Trip Payment, you also receive:

- Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*
- Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. Applies to the first \$30,000 of trip cost per person. *(Limitations apply.)*
- Missed Connection Benefit increases to \$500.
- \$50,000 Flight Guard® *(This coverage is added to any Additional Flight Guard that is purchased.)*

**Day one is the date the initial payment is received.

Optional Additional Coverages

Cancel for Any Reason – The Insurer will reimburse 50% of nonrefundable 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 prepaid nonrefundable Trip arrangements.)*

Plan Cost: Multiply base plan cost by 1.4

Medical Coverage Upgrade – A valuable addition to increase your coverage limits. Your Medical and Emergency Evacuation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. *(See chart for plan cost. Cannot be purchased separately.)*

Flight Guard® – Coverage to \$500,000 for accidental death or dismemberment that occurs while flying.

Plan Cost: \$9 per \$100,000 of coverage

Car Rental Collision Coverage – \$35,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract would hold you responsible. *(\$250 deductible applies.)*

Plan Cost: \$9 per day, per car

S E R V I C E S

Travel Assistance Services*

Plan includes 24-hour travel assistance services — your personal “911” hotline when you travel.

- **LiveTravel®** — your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **Pre-trip travel advice** — access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** — locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** — to family, friends, and business associates.
- **Cash advance** — for general travel and medical emergencies.
- **Replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak®** — assists in locating lost or stolen possessions — for one year!
- **Telephone interpretation** — for medical or legal emergencies.

Concierge Services*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** — Car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** — Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** — Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** — Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Business Assistant*

- Emergency dictation and business correspondence assistance
- Business Service Referral (quick printers, internet providers, overnight delivery services)
- Conference call scheduling, delivery of time-sensitive documents
- Cell phone, PDA, and Wireless Accessory Replacement Assistance

Identity Theft*

- Order and review credit card bureau records on your behalf if you become a victim of identity theft.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals.
- Review account activity to identify any suspicious activities.
- Review and resolve identity theft-related issues on your behalf.

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

P L A N C O S T

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 19	\$ 29	\$ 37	\$ 49	\$ 61	\$ 97	\$ 103
\$ 1 - \$ 250	\$ 23	\$ 32	\$ 38	\$ 52	\$ 63	\$ 100	\$ 109
\$ 251 - \$ 500	\$ 25	\$ 36	\$ 41	\$ 54	\$ 65	\$ 104	\$ 120
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 66	\$ 91	\$ 112	\$ 163	\$ 182
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 91	\$ 124	\$ 158	\$ 217	\$ 258
\$ 1,501 - \$ 2,000	\$ 72	\$ 95	\$ 125	\$ 175	\$ 216	\$ 280	\$ 331
\$ 2,001 - \$ 2,500	\$ 92	\$ 120	\$ 155	\$ 257	\$ 308	\$ 342	\$ 403
\$ 2,501 - \$ 3,000	\$ 111	\$ 141	\$ 184	\$ 333	\$ 383	\$ 404	\$ 476
\$ 3,001 - \$ 3,500	\$ 130	\$ 150	\$ 215	\$ 373	\$ 429	\$ 469	\$ 553
\$ 3,501 - \$ 4,000	\$ 148	\$ 164	\$ 244	\$ 414	\$ 455	\$ 580	\$ 632
\$ 4,001 - \$ 4,500	\$ 165	\$ 187	\$ 308	\$ 445	\$ 490	\$ 616	\$ 693
\$ 4,501 - \$ 5,000	\$ 184	\$ 209	\$ 346	\$ 476	\$ 524	\$ 697	\$ 765
\$ 5,001 - \$ 5,500	\$ 211	\$ 247	\$ 380	\$ 507	\$ 560	\$ 821	\$ 894
\$ 5,501 - \$ 6,000	\$ 239	\$ 284	\$ 414	\$ 538	\$ 590	\$ 850	\$ 925
\$ 6,001 - \$ 6,500	\$ 260	\$ 311	\$ 451	\$ 573	\$ 637	\$ 905	\$ 985
\$ 6,501 - \$ 7,000	\$ 281	\$ 337	\$ 489	\$ 618	\$ 684	\$ 964	\$1,057
\$ 7,001 - \$ 8,000	\$ 309	\$ 368	\$ 551	\$ 705	\$ 878	\$1,171	\$1,274
\$ 8,001 - \$ 9,000	\$ 347	\$ 399	\$ 614	\$ 798	\$ 995	\$1,336	\$1,454
\$ 9,001 - \$10,000	\$ 384	\$ 429	\$ 675	\$ 880	\$1,118	\$1,498	\$1,629
\$10,001 - \$11,000	\$ 441	\$ 496	\$ 764	\$ 978	\$1,236	\$1,656	\$1,800
\$11,001 - \$12,000	\$ 498	\$ 562	\$ 840	\$1,090	\$1,352	\$1,812	\$1,972
\$12,001 - \$13,000	\$ 555	\$ 630	\$ 910	\$1,199	\$1,470	\$1,970	\$2,154
\$13,001 - \$14,000	\$ 615	\$ 698	\$ 992	\$1,307	\$1,597	\$2,127	\$2,349
\$14,001 - \$15,000	\$ 676	\$ 769	\$1,074	\$1,415	\$1,756	\$2,285	\$2,543
Medical Coverage Upgrade	\$ 13	\$ 18	\$ 24	\$ 32	\$ 42	\$ 54	\$ 65

Above rates do not include a \$7 service fee. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

DETAILS OF COVERAGE

(Restrictions apply)

Travel Insurance Coverage



Trip Cost* – Trip Cancellation



150% of Trip Cost* – Trip Interruption

Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following Unforeseen circumstances:

- 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: (1) you purchased this coverage within 15 days of initial trip payment; and (2) 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;
- You or your Traveling companion 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;
- You or your Traveling Companion 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;
- Your or your Traveling Companion's 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 cancellation or interruption 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;
- 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 Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival.

"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

"Family Member" means the Insured's, or Traveling Companion's spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle,

niece, nephew, legal guardian, Caregiver, legal ward or Domestic Partner of any of the above.

"Financial Default" means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

"Sickness" means an illness or disease diagnosed or treated by a physician.



\$750 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.



\$750 Trip Delay (Maximum of \$150 per day)

Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.



\$250 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



\$1,000 – Baggage & Personal Effects Loss

Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.



\$300 – Baggage Delay

If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Continued on reverse side.

DETAILS OF COVERAGE

(Restrictions apply)

Optional Coverages



Flight Guard®

Plan Cost: \$9 per
\$100,000 of coverage

Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.



Car Rental Collision Coverage

Plan Cost:
\$9 per day per car

\$35,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract would hold you responsible.



Medical Coverage Upgrade

See pricing chart
for Plan Cost

Valuable addition to increase your coverage limit. Your Medical and Emergency Evacuation Benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice. Available globally, anytime you are more than 100 miles from home.



Cancel for Any Reason

Plan Cost:
Base Plan Cost X 1.4

Provides reimbursement of 50% of nonrefundable expenses if you decide to cancel for any reason up to 48 hours prior to departure.

This is a brief description of the insurance benefits provided under policy series T30337NUFIC-TG. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company, NAIC #19445 with its principal place of business at 70 Pine Street, New York, NY, 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

Not for public distribution or solicitation.

Coverage may not be available in all states. For Agent/Broker use only.

Emergency Medical & Other Insurance Coverage



\$25,000 – Medical Expense

Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred while on a Trip.



\$500,000 – Emergency Medical Transportation

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). Pays for special medical escort if recommended in writing by the attending Physician.



\$10,000 – Accidental Death & Dismemberment

Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

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: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a physician; or 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: 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all pre-paid non-refundable Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost. 4. Applies to the first \$30,000 of Trip cost per person.

QUESTIONS ?

If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week.

1.800.826.1300

**Travel
Guard®**

Travel Smart. Travel Insurance.