

## Insurance Coverages

### SCHEDULE OF BENEFITS

All coverages are per person.

COVERAGE	MAXIMUM LIMIT
<b>Trip Cancellation</b>	100% of Insured Trip Cost*
<b>Trip Interruption</b>	150% of Insured Trip Cost* †
<b>Trip Interruption — Return Air Only</b>	\$750†
<b>Trip Delay</b> <i>(Maximum of \$150 per day)</i>	\$750
<b>Missed Connection</b>	\$250
<b>Baggage &amp; Personal Effects Loss</b>	\$1,000
<b>Baggage Delay</b>	\$300
<b>Medical Expense</b>	\$25,000
<b>Emergency Evacuation &amp; Repatriation of Remains</b>	\$500,000
<b>Accidental Death &amp; Dismemberment</b>	\$10,000
<b>FAMILY COVERAGE</b> — 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. For your plan to include "kids at no additional cost," the child's trip cost must be equal to or less than the adult traveler(s) trip cost.	

\*Coverage only applicable to prepaid, non-refundable 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 due to 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.)*
- Primary Medical Expense

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

## Optional Coverages

- Cancel for Any Reason** — The Insurer will reimburse 50% of non-refundable 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, non-refundable trip arrangements.)*

**Cost: Multiply base plan cost by 1.4**

- Emergency Evacuation Upgrade** — A valuable addition to increase your coverage. Your Emergency Evacuation benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. *(See chart for cost. Cannot be purchased separately and only available if all prepaid, non-refundable costs are insured.)*

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

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

- Car Rental Collision Coverage** — \$35,000 in primary coverage! Covers physical damage to a rental car for which the car rental contract would hold you responsible. *(\$250 deductible applies.) Coverage not available to residents of Kansas and Texas.*

**Cost: \$9 per day, per car**

## 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.
- **Emergency cash transfer assistance** — we will help travelers obtain cash advances in local or US currency for medical emergencies or other travel needs.
- **Assistance with replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak®** — assists in locating lost or stolen baggage and personal effects — 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.

## Identity Theft\*

- Assist identity theft victim in ordering and reviewing credit bureau records
- Assist identity theft victim investigate financial accounts where identity theft is suspected
- Assist victim to communicate with creditors to make them aware of identity theft issues
- Assist identity theft victim in identifying proper law enforcement to pursue prosecution of criminals
- Assist identity theft victim in reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

## Gold — Plan Cost

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 25	\$ 34	\$ 47	\$ 74	\$ 92	\$ 139	\$ 188
\$ 251 - \$ 500	\$ 28	\$ 40	\$ 56	\$ 86	\$ 107	\$ 160	\$ 216
\$ 501 - \$ 1,000	\$ 36	\$ 53	\$ 73	\$ 106	\$ 131	\$ 191	\$ 256
\$ 1,001 - \$ 1,500	\$ 50	\$ 74	\$ 102	\$ 142	\$ 175	\$ 250	\$ 334
\$ 1,501 - \$ 2,000	\$ 67	\$ 100	\$ 136	\$ 183	\$ 224	\$ 315	\$ 419
\$ 2,001 - \$ 2,500	\$ 85	\$ 128	\$ 174	\$ 231	\$ 283	\$ 392	\$ 523
\$ 2,501 - \$ 3,000	\$ 97	\$ 146	\$ 198	\$ 261	\$ 319	\$ 439	\$ 585
\$ 3,001 - \$ 3,500	\$ 111	\$ 169	\$ 228	\$ 298	\$ 364	\$ 500	\$ 665
\$ 3,501 - \$ 4,000	\$ 125	\$ 189	\$ 255	\$ 332	\$ 406	\$ 554	\$ 739
\$ 4,001 - \$ 4,500	\$ 129	\$ 195	\$ 263	\$ 342	\$ 418	\$ 569	\$ 758
\$ 4,501 - \$ 5,000	\$ 171	\$ 262	\$ 355	\$ 459	\$ 565	\$ 760	\$ 1,025
\$ 5,001 - \$ 5,500	\$ 193	\$ 297	\$ 402	\$ 518	\$ 639	\$ 856	\$ 1,158
\$ 5,501 - \$ 6,000	\$ 215	\$ 332	\$ 450	\$ 579	\$ 714	\$ 954	\$ 1,292
\$ 6,001 - \$ 6,500	\$ 258	\$ 401	\$ 543	\$ 697	\$ 862	\$ 1,145	\$ 1,559
\$ 6,501 - \$ 7,000	\$ 289	\$ 446	\$ 602	\$ 766	\$ 943	\$ 1,251	\$ 1,690
\$ 7,001 - \$ 8,000	\$ 306	\$ 472	\$ 638	\$ 811	\$ 997	\$ 1,322	\$ 1,785
\$ 8,001 - \$ 9,000	\$ 335	\$ 518	\$ 700	\$ 889	\$ 1,094	\$ 1,448	\$ 1,958
\$ 9,001 - \$ 10,000	\$ 356	\$ 552	\$ 746	\$ 946	\$ 1,164	\$ 1,539	\$ 2,082
\$ 10,001 - \$ 11,000	\$ 378	\$ 586	\$ 791	\$ 1,002	\$ 1,235	\$ 1,630	\$ 2,206
\$ 11,001 - \$ 12,000	\$ 400	\$ 620	\$ 837	\$ 1,059	\$ 1,305	\$ 1,721	\$ 2,330
\$ 12,001 - \$ 13,000	\$ 421	\$ 654	\$ 882	\$ 1,116	\$ 1,375	\$ 1,812	\$ 2,454
\$ 13,001 - \$ 14,000	\$ 443	\$ 687	\$ 928	\$ 1,173	\$ 1,445	\$ 1,903	\$ 2,578
\$ 14,001 - \$ 15,000	\$ 465	\$ 721	\$ 973	\$ 1,230	\$ 1,515	\$ 1,994	\$ 2,702
\$ 0*	\$ 17	\$ 22	\$ 31	\$ 58	\$ 70	\$ 120	\$ 154
Emergency Evacuation Upgrade	\$ 4	\$ 5	\$ 6	\$ 10	\$ 14	\$ 18	\$ 26

Above rates do not include a \$7 service fee. Please choose your plan cost from the above pricing chart based on your age at the time of plan purchase. For trips over \$15,000, or trips exceeding 30 days, visit [www.TravelGuard.com](http://www.TravelGuard.com) or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. You must insure all prepaid, non-refundable portions of your trip. Coverage must be purchased at least 24 hours prior to departure.

All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased.

\* Only applicable if there are no prepaid, non-refundable trip costs.

## Business Assistant\*

- 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.

\*These are not insurance benefits. Rather, they are services provided by Travel Guard. Travel Guard provides assistance 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 traveler.



## THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

For complete coverage information, please refer to the Description of Coverage prior to purchase.

### Travel Insurance Coverage

**Trip Cost Trip Cancellation/150% of Trip Cost Trip Interruption:** Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- 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;
  - The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary;
  - 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;
  - 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;
  - 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.
- "City"** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- "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.

**"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.

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

**\$750 Trip Interruption — Return Air Only:** Reimburses the additional airline transportation expenses 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:** Reimburses up to \$150 a day to the Maximum Limit 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 up to the Maximum Limit 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 Limit. 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 Limit.

### Medical Expense & Other Insurance Coverage

**\$25,000 Medical Expense:** Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred while on a Trip. This coverage is in excess of any other coverage or indemnity. Coverage will become Primary if the plan is purchased within 15 days of Initial Trip Payment.

**\$500,000 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). 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.

### Optional Coverages

**Amount Purchased (up to \$500,000) Flight Guard®:** Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum Limit shown in the Schedule.

**Car Rental Collision Coverage:** \$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. Coverage is not available to residents of Kansas and Texas.

**Emergency Evacuation Upgrade:** Valuable addition to increase your coverage. Your Emergency Evacuation benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. Available globally, anytime you are more than 100 miles from home.

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

### 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.

**The Insurer will waive this exclusion, up to the first \$30,000 of Trip cost per person, if you meet the following conditions:** 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 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 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.

**Notice to residents of CT, IL, IN, KS, NH, SD, and TX:** The excess provisions under the Baggage & Personal Effects Loss and Medical Expense benefits do not apply.

**General Exclusions:** This plan does not cover any loss caused by or resulting from: (a) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; (b) pregnancy, childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; (e) war or act of war, whether declared or not, civil disorder, riot, or insurrection; (f) operating or learning to operate any aircraft, as student, pilot, or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, a Family Member, a Traveling Companion, or Business Partner whether insured or not; (j) Mental, Nervous or Psychological Disorder; (k) if the Insured's tickets do not contain specific travel dates (open tickets); (l) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician; (m) any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured; (n) Experimental or Investigative treatment or procedures; (o) any loss that occurs at a time when this coverage is not in effect; (p) traveling for the purpose of securing medical treatment; (q) care or treatment which is not Medically Necessary; (r) any Trip taken outside the advice of a Physician.

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 175 Water Street, New York, NY, 10038 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. Non-insurance services are provided by Travel Guard.





Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/) or a Travel Guard representative.

## TRAVEL GUARD® CHARTIS

3300 Business Park Drive  
Stevens Point, WI 54482

### Why buy Travel Guard?

*Travel Guard is one of America's leading providers of travel insurance plans for millions of travelers each year who depend on us for comprehensive plans that include both coverage and 'round-the-clock travel assistance. Here are just a few reasons why you should cover your next trip through Travel Guard:*

-  *Travel Guard can arrange for an **emergency cash advance** and help you obtain a new passport when your important travel documents are stolen.*
-  *Travel Guard will rebook your flight and make other **emergency travel arrangements** when you arrive at the airport at 10 p.m. only to find your flight has been cancelled.*
-  *The Insurer will **reimburse your non-refundable deposits or prepayments** when a Family Member becomes ill and you have to cancel your trip.\**
-  ***All children 17 and under, related to and traveling with the primary insured, receive coverage at no additional cost. \****

\*Subject to terms and conditions of the policy.

**To purchase, contact your travel agent.**

**Order online or by phone,  
24 hours a day, 7 days a week:**

**[www.TravelGuard.com](http://www.TravelGuard.com)  
1.800.826.1300**

## TRAVEL GUARD® CHARTIS

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NW6700/PI6700 BR 6/11 Coverage may not be available in all states.