

# Travel Guard®

## Gold

### Travel Insurance & Global Assistance

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's Gold Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 21 days of the initial trip payment.



### Insurance Coverages

### Extra Coverage

### Assistance Services

#### SCHEDULE OF BENEFITS

MAXIMUM LIMIT	COVERAGE
Trip Cost up to maximum of \$100,000	Trip Cancellation*
150% of Trip Cost up to maximum of \$150,000	Trip Interruption*
\$750	Trip Interruption – Return Air Only
(Maximum of \$150 per day) \$750	Trip Delay
\$250	Missed Connection
\$1,000	Baggage & Personal Effects Loss
\$300	Baggage Delay
\$25,000	Medical Expense
\$500,000 (Maximum of 1 evacuation)	Emergency Evacuation & Repatriation of Remains
\$10,000	Accidental Death & Dismemberment

(when coverage is purchased within 21 days\*\* of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage

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

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

Travel Medical Assistance .....Included  
 Worldwide Travel Assistance .....Included  
 LiveTravel® Emergency Assistance .....Included  
 Concierge Services .....Included  
 Business Assistant .....Included  
 Identity Theft.....Included  
 Personal Security Assistance .....Included



**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. 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.

### Gold Plan Cost

Trip Cost Per Person	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 32	\$ 41	\$ 54	\$ 81	\$ 99	\$ 146	\$ 195
\$ 251 - \$ 500	\$ 35	\$ 47	\$ 63	\$ 93	\$ 114	\$ 167	\$ 223
\$ 501 - \$ 1,000	\$ 43	\$ 60	\$ 80	\$ 113	\$ 138	\$ 198	\$ 263
\$ 1,001 - \$ 1,500	\$ 57	\$ 81	\$ 109	\$ 149	\$ 182	\$ 257	\$ 341
\$ 1,501 - \$ 2,000	\$ 74	\$ 107	\$ 143	\$ 190	\$ 231	\$ 322	\$ 426
\$ 2,001 - \$ 2,500	\$ 92	\$ 135	\$ 181	\$ 238	\$ 290	\$ 399	\$ 530
\$ 2,501 - \$ 3,000	\$ 104	\$ 153	\$ 205	\$ 268	\$ 326	\$ 446	\$ 592
\$ 3,001 - \$ 3,500	\$ 118	\$ 176	\$ 235	\$ 305	\$ 371	\$ 507	\$ 672
\$ 3,501 - \$ 4,000	\$ 132	\$ 196	\$ 262	\$ 339	\$ 413	\$ 561	\$ 746
\$ 4,001 - \$ 4,500	\$ 136	\$ 202	\$ 270	\$ 349	\$ 425	\$ 576	\$ 765
\$ 4,501 - \$ 5,000	\$ 178	\$ 269	\$ 362	\$ 466	\$ 572	\$ 767	\$ 1,032
\$ 5,001 - \$ 5,500	\$ 200	\$ 304	\$ 409	\$ 525	\$ 646	\$ 863	\$ 1,165
\$ 5,501 - \$ 6,000	\$ 222	\$ 339	\$ 457	\$ 586	\$ 721	\$ 961	\$ 1,299
\$ 6,001 - \$ 6,500	\$ 265	\$ 408	\$ 550	\$ 704	\$ 869	\$ 1,152	\$ 1,566
\$ 6,501 - \$ 7,000	\$ 296	\$ 453	\$ 609	\$ 773	\$ 950	\$ 1,258	\$ 1,697
\$ 7,001 - \$ 8,000	\$ 313	\$ 479	\$ 645	\$ 818	\$ 1,004	\$ 1,329	\$ 1,792
\$ 8,001 - \$ 9,000	\$ 342	\$ 525	\$ 707	\$ 896	\$ 1,101	\$ 1,455	\$ 1,965
\$ 9,001 - \$ 10,000	\$ 363	\$ 559	\$ 753	\$ 953	\$ 1,171	\$ 1,546	\$ 2,089
\$ 0†	\$ 24	\$ 29	\$ 38	\$ 65	\$ 77	\$ 127	\$ 161

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. 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.

### Optional Coverages

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

**Car Rental Collision Coverage**..... \$35,000  
 (\$250 Deductible)

**PLAN COST: \$9 per day, per car**

**Cancel for Any Reason**.....50% of Insured Trip Cost  
 (Can only be purchased at the time the base plan is purchased and within 21 days of initial Trip payment)

**PLAN COST: Multiply base plan cost by 1.4**

All coverages are per person.

\*Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

### Questions?

CALL TOLL-FREE: **1.888.371.6826**

(Refer to product number MT6700 P2 01 / 15)

Coverage is available only to residents of Montana.



**\$ Travel Insurance Coverage**

**100% of 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 Insured, a Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted;
- Financial Default of an airline, cruise line, or tour operator. This coverage applies only if: (1) you purchased this coverage within 21 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- 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 by Natural Disaster, vandalism, or burglary;
- The Insured's Destination being made Uninhabitable or Inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire or blizzard that is due to natural causes;
- The Insured or Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- The Insured or 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;
- 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. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- 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;
- Cancel for Work Reasons coverage will be extended for these additional Unforeseen events if the Insured(s) or a Traveling Companion(s):
  - (a) 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;
  - (b) 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;
  - (c) 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.

**\$750 Trip Interruption — Return Air Only:** Reimburses the additional 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 12 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.

**\$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 within one year from the date of Injury or Sickness provided initial treatment was received during the Trip.

**\$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) due to an Injury or Sickness occurring while on a Trip. 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 Additional Coverages**

**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.

**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. (Can only be purchased at the time the base plan is purchased and within 21 days of initial Trip payment.)

**General Exclusions:** The Policy 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; (b) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (c) 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; (d) war or act of war, whether declared or not, civil disorder, riot, or insurrection; (e) operating or learning to operate any aircraft, as student, pilot, or crew; (f) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (g) loss or damage caused by detention, confiscation, or destruction by customs; (h) any unlawful acts, committed by the Insured, a Family Member, or a Traveling Companion, or Business Partner whether insured or not; (i) Mental, Nervous or Psychological Disorder or rest cures; (j) if the Insured's tickets do not contain specific travel dates (open tickets); (k) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician; (l) 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; (m) Experimental or Investigative treatment or procedures; (n) any loss that occurs at a time when this coverage is not in effect; (o) traveling for the purpose of securing medical treatment; (p) care or treatment which is not Medically Necessary.

**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 for 12 months following the Insured's effective date of coverage for which care or treatment was given or recommended by a physician within the 180-day period ending on the effective date coverage. The Insurer will waive the pre-existing medical exclusion up to the first \$30,000 of Trip Cost per person if you meet the following conditions: 1. You purchase the plan within 21 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 21 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost.

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, 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.