

# Travel Guard®

## Gold

### Travel Insurance & Global Assistance

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. The Gold 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 the initial trip deposit.



#### Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% of Insured Trip Cost*	Trip Cancellation
150% of Insured Trip Cost*	Trip Interruption
\$750	Trip Delay (Max. \$150/day)
\$250	Missed Connection (Max. \$150/day)
\$1,000	Baggage & Personal Effects
\$300	Baggage Delay
\$25,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation & Repatriation of Remains
\$10,000	Accidental Death & Dismemberment

#### Extra Coverage

When you purchase the GOLD travel insurance plan within 15 days\*\* of making your initial trip deposit, you also receive:

**Trip Cost Bankruptcy Coverage**  
Covers you if the tour operator or cruise line declares bankruptcy more than 14 days after your effective date of coverage under the plan. (Bankruptcy coverage is not covered for all suppliers.)

**Pre-Existing Condition Exclusion Waiver**

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

#### Assistance Services

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
- Personal Security Assistance..... Included

#### Family Coverage

One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. (Offer does not apply to optional coverages.)

#### Optional Coverages

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

**Accidental Death & Dismemberment Common Carrier (Air Only)** ..... Amount Selected (Up to a Max. of \$500,000)  
PLAN COST: \$7 per \$100,000 of coverage

**Collision Damage Waiver**..... \$35,000 (\$250 Deductible)  
PLAN COST: \$9 per day, per car

**Medical Coverage Upgrade:**  
Medical Expense..... Additional \$25,000  
Emergency Evacuation..... Additional \$500,000  
PLAN COST: See pricing chart

#### Gold Plan Cost

Trip Cost Per Person	0-34	35-59	60-69	AGE 70-74	75-79	80-84	85+
\$ 0	\$ 18	\$ 28	\$ 34	\$ 46	\$ 53	\$ 89	\$ 96
\$ 1 - \$ 250	\$ 22	\$ 32	\$ 37	\$ 49	\$ 58	\$ 93	\$ 101
\$ 251 - \$ 500	\$ 24	\$ 36	\$ 40	\$ 51	\$ 60	\$ 95	\$ 105
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 65	\$ 89	\$ 108	\$ 144	\$ 172
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 89	\$ 117	\$ 154	\$ 202	\$ 242
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 123	\$ 166	\$ 201	\$ 261	\$ 311
\$ 2,001 - \$ 2,500	\$ 92	\$ 118	\$ 152	\$ 205	\$ 248	\$ 320	\$ 381
\$ 2,501 - \$ 3,000	\$ 111	\$ 139	\$ 181	\$ 245	\$ 295	\$ 379	\$ 453
\$ 3,001 - \$ 3,500	\$ 130	\$ 148	\$ 211	\$ 284	\$ 340	\$ 439	\$ 522
\$ 3,501 - \$ 4,000	\$ 148	\$ 162	\$ 240	\$ 323	\$ 388	\$ 519	\$ 592
\$ 4,001 - \$ 4,500	\$ 165	\$ 185	\$ 303	\$ 362	\$ 434	\$ 577	\$ 662
\$ 4,501 - \$ 5,000	\$ 184	\$ 206	\$ 340	\$ 401	\$ 481	\$ 652	\$ 731
\$ 5,001 - \$ 5,500	\$ 211	\$ 244	\$ 374	\$ 472	\$ 528	\$ 682	\$ 802
\$ 5,501 - \$ 6,000	\$ 237	\$ 281	\$ 407	\$ 516	\$ 575	\$ 733	\$ 873
\$ 6,001 - \$ 6,500	\$ 258	\$ 307	\$ 444	\$ 561	\$ 621	\$ 801	\$ 943
\$ 6,501 - \$ 7,000	\$ 279	\$ 333	\$ 481	\$ 605	\$ 667	\$ 869	\$ 1,012
\$ 7,001 - \$ 8,000	\$ 307	\$ 362	\$ 540	\$ 684	\$ 762	\$ 977	\$ 1,155
\$ 8,001 - \$ 9,000	\$ 345	\$ 392	\$ 598	\$ 764	\$ 856	\$ 1,084	\$ 1,295
\$ 9,001 - \$ 10,000	\$ 382	\$ 422	\$ 659	\$ 842	\$ 953	\$ 1,192	\$ 1,439
<b>Medical Coverage Upgrade</b>	<b>\$ 12</b>	<b>\$ 17</b>	<b>\$ 22</b>	<b>\$ 30</b>	<b>\$ 39</b>	<b>\$ 50</b>	<b>\$ 60</b>

Above rates do not include a \$6 service fee. An additional \$3 service fee applies to each additional coverage purchased. 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 coverages are per person.

\*Coverage only included if the required plan cost has been paid.

#### Questions?

CALL TOLL FREE: **1.888.371.6826**

Refer to product 406700 10/09. Coverage only available to New York residents.



**\$ Travel Protection**

**Trip Cancellation and Interruption:** reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your trip due to the following unforeseen events:

- Sickness, Accidental Injury, or death of the Insured, Traveling Companion, Family Member, or Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip;
- The Insured or Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having his/her principal place of residence made uninhabitable by fire, flood, or other natural disaster;
- The death or hospitalization of the Insured's Host at Destination;
- If within 30 days of the departure of an Insured, a politically motivated Terrorist Attack occurs within a 1-mile radius of the territorial limits of the city listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage;
- Strike that causes complete cessation of services. A Strike is foreseeable on the date labor union members vote to approve a Strike;
- Weather which causes complete cessation of services and prevents the Insured from reaching their destination;
- Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than 14 days following the Insured's Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom the Insured purchased their Land/Sea Arrangements. This coverage applies only if this Plan was purchased within 15 calendar days of initial Trip payment;
- The Insured or Traveling Companion being called into active military service by having his/her leave revoked. Coverage does not apply if leave is revoked within 7 days of departure;
- An Insured is terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- Natural disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable;
- A cancellation of the Insured's Covered Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay Benefit.

**"Family Member"** means the Insured's or Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

**"Sickness"** means illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while the Insured is covered under this Policy.

**"Terrorist Attack"** means an incident deemed an act of terrorism by the U.S. government.

**"Traveling Companion"** means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the Covered Trip. Note, a group or tour leader is not considered a Traveling Companion unless the Insured is sharing room accommodations with the group or tour leader.

**Trip Delay:** Reimburses you up to \$150 a day for additional accommodations or meal expenses if you are delayed for more than five hours due to a covered reason.

**Missed Connection:** Covers missed Trip departures which result from cancellation or delay (for three or more hours) of all regularly scheduled airline flights due to Inclement Weather or any common Carrier-caused delay. Reimburses for additional transportation expenses to join the departed Trip, reasonable accommodation and meal expenses (up to the per day amount shown in the Schedule) and non-refundable trip payments for the unused portion of your Trip.

**+ Medical Protection (Sickness and Injury)**

**Accident & Sickness Medical Expense:** Covers necessary medical expenses up to 52 weeks, provided injury or Sickness occurred while on your trip and you received initial treatment while on your trip.

**Emergency Evacuation & Repatriation of Remains:** Covers evacuation and transportation to the nearest adequate medical facility (home in the event of death or if medically required).

**🧳 Baggage Protection**

**Baggage & Personal Effects:** Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

**Baggage Delay:** Reimburses you for the purchase of essential items if your checked bags are delayed more than 12 hours.

**✈️ Travel Accident Protection**

**Accidental Death & Dismemberment:** Coverage for accidental death and dismemberment while on a trip.

**\$ Optional Coverages**

**Accidental Death & Dismemberment Common Carrier (Air Only):** Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline.

**Collision Damage Waiver:** \$35,000 in primary coverage! Covers cost of repairs for covered damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible. (\$250 deductible applies.)

**Medical Coverage Upgrade:** A valuable addition to increase your coverage. Your Accident Sickness Medical Expense and Emergency Evacuation benefits will double in coverage. (Cannot be purchased separately.)

**PRE-EXISTING MEDICAL CONDITION EXCLUSION:**

Pre-Existing Condition means any injury, sickness or condition of the Insured, Traveling Companion or Family Member booked to travel with the Insured for which medical advice, diagnosis, care or treatment was recommended or received with the 180 day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

*The Pre-Existing Condition exclusion will be waived if the plan is purchased within 15 days of the initial trip deposit, and you are not disabled from travel at the time you pay the 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.