

## INSURANCE ENROLLMENT INFORMATION

**Emergency Medical Payments:** If a hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement of funds to cover on-site medical expenses.

**Prescription Assistance:** Replacement of lost or stolen medication, through a local pharmacy or special courier.

**Transportation of Dependents:** In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

**Family Visit:** If you are hospitalized for ten or more days, Travel Guard Assist will arrange transportation for an immediate family member or close friend to visit you.

**Transportation of Mortal Remains:** In the event of death while traveling, arrangements for the return of remains to the place of burial.

### **24-Hour Legal Assistance**

In a legal emergency, referral to a local legal advisor, and advance of funds for bail and legal fees.

### **24-Hour Travel Assistance**

**Travel documents Assistance:** Travel Guard Assist will help retrieve, report, and reissue lost or stolen travel documents.

**Emergency Cash Transfer:** Travel Guard Assist will, whenever possible, coordinate with the Insured and wire agency, in obtaining funds in local currency for medical or travel emergencies.

**Interpretation Services:** Travel Guard Assist provides emergency language support or referral to the appropriate local services.

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

**California Residents:** The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

**Florida Residents:** The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

**North Carolina Residents:** This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

**Texas Residents:** The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Coverage may not be available in all states.



This optional insurance program includes the following benefits:

<b>Tour Cost*</b>	Trip Cancellation
<b>150% Tour Cost*</b>	Trip Interruption
<b>\$500</b>	Trip Delay (\$100 maximum per day)
<b>\$1,000</b>	Baggage & Personal Effects
<b>\$200</b>	Baggage Delay
<b>\$10,000</b>	Medical Expense
<b>\$20,000</b>	Emergency Medical Transportation
<b>Included</b>	Travel Guard Assist

\*Up to Insured Amount

**See inside for a brief description of coverages and exclusions pertaining to certain medical conditions.**

**Travel  
Guard**

Travel Smart. Travel Insurance.

## ENROLLMENT SECTION

To purchase your insurance, complete the **Enrollment Form** below. Your plan cost is based on the per person cost of your trip.

Tour Cost Per Person	Plan Cost Per Person	Tour Cost Per Person	Plan Cost Per Person
\$ 0 - \$ 500	\$ 25	\$5,001 - \$ 5,500	\$275
\$ 501 - \$1,000	\$ 50	\$5,501 - \$ 6,000	\$300
\$1,001 - \$1,500	\$ 75	\$6,001 - \$ 6,500	\$325
\$1,501 - \$2,000	\$100	\$6,501 - \$ 7,000	\$350
\$2,001 - \$2,500	\$125	\$7,001 - \$ 7,500	\$375
\$2,501 - \$3,000	\$150	\$7,501 - \$ 8,000	\$400
\$3,001 - \$3,500	\$175	\$8,001 - \$ 8,500	\$425
\$3,501 - \$4,000	\$200	\$8,501 - \$ 9,000	\$450
\$4,001 - \$4,500	\$225	\$9,001 - \$ 9,500	\$475
\$4,501 - \$5,000	\$250	\$9,501 - \$10,000	\$ 500

Accept

Decline

**If you do not want this valuable coverage, simply deduct it from your payment.**

*This insurance must be purchased no later than your final trip payment date.*

Please return the signed enrollment form to your agent.

*I acknowledge that I have read, understand, and agree to the terms and conditions of this coverage as detailed in the Description of Coverage.*

Signature

Booking #

Any payments under this 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.

**For questions or concerns, call toll-free:  
1.877.295.9619**

**Refer to Product Number: 008399**

## SCHEDULE OF COVERAGES

**Trip Cancellation & Interruption:** Pays lost deposits and additional expenses due to sickness, injury, or death of you, an immediate family member, traveling companion, or business partner; inclement weather conditions causing delay or cancellation of travel; your home being made uninhabitable by fire or flood; your principal Destination being made uninhabitable by fire, flood or similar Natural Disaster; you or your traveling companion being subpoenaed for court appearance as a witness in a legal action in which the Insured or Traveling Companion is not a party (except law enforcement officers); required to serve on jury duty, hijacked, or quarantined; being involved in or delayed due to an automobile accident en route to departure, substantiated by a police report; the Insured or the Insured's Traveling Companion is terminated or laid off through no fault of their own from an employer the Insured or Insured's Traveling Companion has been actively employed for 3 years. Termination must occur following the effective date of coverage.

**Travel Delay:** The Insurer will reimburse \$100 per day, up to the Maximum Limit of coverage if your trip is delayed for 12 or more hours for reasonable additional expenses until travel becomes possible. This benefit is payable for only one delay per person, per trip.

**Baggage & Personal Effects:** Reimburses for loss, theft, or damage of your luggage and personal possessions even if borrowed or rented. Covers loss of passports, visas, and the unauthorized use of your credit cards if you complied with the credit card conditions.

**Baggage Delay:** Reimburses for the purchase of essential items if your baggage is delayed or misdirected for more than 24 hours, up to the Maximum Limit.

**Medical Expense:** Covers medical expenses within one year of injury incurred or sickness suffered during your trip; medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services; and prosthetic devices. There are no daily limits on these expenses. Covers emergency dental treatment by a licensed dentist during your trip.

**Emergency Medical Transportation:** Covers necessary evacuation and transportation as directed by a physician to the nearest adequate medical facility (home, in the event of death).

### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES:

We will not pay for loss or expense incurred as the result of injury, sickness, or other condition of you, a traveling companion, or immediate family member of you or your traveling companion which manifested itself during the 60-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

**The above is a summary of the coverage being provided. A Description of Coverage will be provided outlining your coverages in detail once you've purchased the insurance. In the event of a claim, call us immediately at 1.877.295.9619.**

### Travel Guard Assist\*

All benefits provided are non-insurance services, not insurance benefits. Any costs associated with benefits not purchased will be paid by the named insured.

**24-Hour Medical Monitoring:** Physicians monitor your condition by maintaining close contact with the attending physicians, your family physician, and immediate family members.

**Medical Evacuation:** Arrangements for any and all means necessary to transport you back home when Medically Necessary.