

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 Interruption – Return Air Only
\$750	Trip Delay (Max. \$150/day)
\$250	Missed Connection
\$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 Cancellation/Trip Interruption coverage due to Bankruptcy and/or Default of the Travel Supplier**

 **Pre-Existing Medical Exclusion Waiver**

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 benefits are available for an additional fee:

-  **Flight Guard®**
 - Amount Selected Up to a Maximum of \$500,000
 - COST: \$7 per \$100,000 of coverage**
-  **Medical Coverage Upgrade**
 - Additional \$25,000 Accident Sickness Medical Expense
 - Additional \$500,000 Emergency Evacuation & Repatriation of Remains
 - COST: See chart for cost, cannot be purchased separately**
-  **Collision Damage Waiver**
 - \$35,000 (\$250 deductible)
 - COST: \$9 per day, per car**

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
Medical Coverage Upgrade	\$ 12	\$ 17	\$ 22	\$ 30	\$ 39	\$ 50	\$ 60

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. For trips over \$10,000, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

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

Questions?

CALL TOLL FREE: **1.800.826.1300**

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



\$ Travel Protection

Trip Cancellation & Interruption: Reimburses the Insured's covered expenses, up to the maximum shown on the Schedule of Coverages and Services, if the Insured is prevented from or unable to continue the Trip due to a covered Unforeseen event, such as: Sickness, Accidental Injury, or death of the Insured, Traveling Companion, Family Member, Business Partner, or Host at Destination; being hijacked, quarantined, required to serve on a jury, subpoenaed; your principal place of residence made uninhabitable by fire, flood, or other Natural Disaster; politically motivated Terrorist Attack; being called into active military service by having leave revoked; Strike that causes complete cessation of travel services; Weather; An Insured is terminated, or laid off from employment; Natural Disaster which renders destination accommodations uninhabitable; Hurricane warning causing cancellation of travel. For a complete list of covered reasons, refer to the Description of Coverage.

"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 person(s) sharing travel arrangements with the Insured. 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 Interruption – Return Air Only: Reimburses airfare paid to reach original destination.

Trip Delay: Reimburses the Insured up to \$150 a day, per person for reasonable expenses of meals and lodging which were necessarily incurred due to a delay of more than 5 hours due to a covered Hazard.

Missed Connection: Covers additional transportation expenses needed for the Insured(s) to join the departed Trip, reasonable accommodation and meal expenses, and non-refundable Trip payments for the unused portion of your Trip if a missed Trip departure results from cancellation or delay of 3 or more hours of all regularly scheduled airline flights.

+ Medical Protection

Accident & Sickness Medical Expense: Covers up to 52 weeks of Medical Expenses incurred as a result of an Accidental Injury which occurs on or a Sickness which first manifests itself during the Covered Trip. The Insured must receive initial treatment while on the Trip.

Emergency Evacuation & Repatriation of Remains: Covers reasonable and customary expenses incurred in connection with an Emergency Evacuation to where the nearest appropriate medical treatment can be obtained. (Home in the event of death; or if medically required.)

✈ Travel Accident Protection

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

🧳 Baggage Protection

Baggage & Personal Effects: Reimburses theft or damage to baggage and personal effects while on a Covered Trip.

Baggage Delay: Reimburses the expense of replacing essential items if your checked bags are delayed more than 12 hours.

\$ Optional Coverages

Flight Guard®: Accidental Death and Dismemberment benefit resulting from an Accidental Injury sustained while traveling on an airline.

Medical Coverage Upgrade: The Accident Sickness Medical Expense and Emergency Evacuation benefits will be double those listed on the Schedule of Coverage and Services.

Collision Damage Waiver: Covers physical damage to a rental car for which the car rental contract holds you responsible.

☎ Assistance Services

Assistance Services are arranged by Travel Guard and provided 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 customer.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

LiveTravel® Emergency Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Personal Security Assistance: Assistance to help maintain personal safety and personal information while traveling. Services include evacuation assistance, 24/7 access to security and safety advisories and more.

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 60-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.