

# ESSENTIAL

Travel Insurance & Global Assistance

943603

## Travel Guard®



## Travel is unique to each traveler, why settle for a “one-size-fits-all” travel insurance plan?

In today's travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn't enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

### COVERAGE YOU CAN COUNT ON.

Common travel problems are why today's smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- You have to cancel or interrupt your trip due to a named hurricane making your primary residence or destination uninhabitable.
- You are called to active military service.
- You or your traveling companion are delayed due to an automobile accident, while en route to your destination.

Virtually anywhere you travel, we are never more than a phone call away.

*To view a full listing of coverage benefits, please refer to the Policy of Insurance.*

### EXPLORE WHAT'S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of an Essential travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Medical Bundle
- Security Bundle
- Rental Vehicle Damage Coverage

*A customized travel insurance plan will be your favorite traveling companion.*

### QUESTIONS?

CALL TOLL-FREE:  
**1.800.826.1300**



## BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting [www.travelguard.com/doc-library](http://www.travelguard.com/doc-library).

This plan is not available to residents of NY or WA.

### COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation	100% of Insured Trip Cost <sup>1</sup> (Maximum of \$100,000)
Trip Interruption	100% of Insured Trip Cost <sup>1</sup> (Maximum of \$100,000)
Trip Interruption – Return Transportation Only	\$500
Single Occupancy	100% of Insured Trip Cost (Maximum of \$100,000)
Trip Delay	\$500 (Maximum \$100 per day, 12 HRS)
Baggage Coverage	\$750 (Secondary <sup>2</sup> )
Baggage Delay	\$200 (24 HRS)
Travel Medical Expense/ Dental Expense	\$15,000 (Secondary <sup>3</sup> ) \$500
Emergency Evacuation and Repatriation of Remains	\$150,000 (Medical)
Accidental Death & Dismemberment	\$30,000
Assistance Services <sup>4</sup> <i>Travel Medical Assistance, Worldwide Travel Assistance, Concierge Services, Personal Security Assistance</i>	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

Coverages may vary by state.

<sup>1</sup>Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

<sup>2</sup>Baggage coverage is Primary for AK, CT, IL, MI, SD, TX and VT residents.

<sup>3</sup>Medical Expense coverage is Primary for AK, CT, IL, IN, MI, MT, SD, TX and VT residents.

<sup>4</sup>Non-insurance services are provided by Travel Guard.

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 and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). 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](http://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.

### EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**  
*(Policy must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 15 days of the Initial Trip Payment, then a 180-day look-back period applies. For residents of Montana, 60-days.)*
- Trip Cancellation and Interruption due to Financial Default
- \$150 Missed Connection

### ENHANCEMENT SUITE

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

- **Security Bundle:** Coverage for security evacuation, Flight Guard® and Trip Cancellation or Interruption due to riot or civil disorder.
- **Medical Bundle:** Increases base plan medical expense and medical evacuation benefits.
- **Rental Vehicle Damage Coverage:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits for physical damage to a rental car for which the car rental contract would hold you responsible.

**Family Coverage:** One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.