



Cover your investment from those unforeseen circumstances that may arise before or during your trip. **The Gold Plan**, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment. Applies to first \$30,000 of trip cost per person.

### Insurance Coverages

<b>Trip Cancellation</b>	<b>100% of Insured Trip Cost</b>
<b>Trip Interruption</b>	<b>150% of Insured Trip Cost*</b>
<b>Trip Interruption — Return Air Only</b>	<b>\$750*</b>
<b>Trip Delay</b> (Maximum of \$150 per day)	<b>\$750</b>
<b>Missed Connection</b>	<b>\$250</b>
<b>Baggage &amp; Personal Effects Loss</b>	<b>\$1,000</b>
<b>Baggage Delay</b>	<b>\$300</b>
<b>Medical Expense</b>	<b>\$25,000</b>
<b>Emergency Medical Transportation</b>	<b>\$500,000</b>

\*Coverage for Trip Interruption & Trip Interruption-Return Air Only cannot be combined.

Trip Cost Per Person (up to 30 days)	AGE						
	0-34	35-59	60-69	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>Umbrella Package</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. Pricing available up to \$100,000 trip cost. Coverage must be purchased at least 24 hours prior to departure.

**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.

### Optional Additional Coverages

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

**Cancel for Any Reason** . . . . .50% of insured Trip Cost  
(Can only be purchased within 15 days of initial Trip payment)  
**Plan Cost:** Multiply base plan cost by 1.4  
(do not include services fee in base plan cost)

**Cancel for Work Reasons:** Coverage for cancelling due to business-related reasons. Only available for purchase within 15 days of initial trip payment. (Cannot be purchased separately.)  
**Plan Cost:** \$24 per adult

**Flight Guard®** . . . . .Amount Selected  
Up to a Maximum of \$500,000  
**Plan Cost:** \$9 per \$100,000 of coverage

**Car Rental Collision Coverage** (\$250 Deductible) . . . . . \$35,000  
**Plan Cost:** \$9 per day, per car

**Umbrella Package:**  
Medical Expense . . . . .Additional \$25,000  
Emergency Medical Transportation . . . . .Additional \$500,000  
Hospital of Choice . . . . .Included  
**Plan Cost:** See pricing chart

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  
Detailed Pre-Trip Travel Advisories . . . . .Included

### Extra Coverage

(when coverage is purchased within 15 days of Initial Trip Payment)  
• Pre-Existing Medical Condition Exclusion Waiver  
• Trip Cancellation/Interruption due to Financial Default coverage.  
• \$250 additional Missed Connection  
• \$50,000 in Flight Guard coverage

### Questions?

For specific questions regarding insurance or to purchase, contact Travel Guard. Representatives are available 24 hours a day, 7 days a week.  
Call toll free: **1.800.826.1300** refer to product 706700

## DETAILS OF COVERAGES (Restrictions apply)



### Travel Insurance Coverage

**Trip Cancellation and Interruption:** pays for forfeited, non-refundable, unused payments or deposits if due to:

- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- Inclement weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your principle residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- You or your 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. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace;

**Trip Delay:** Reimburses for reasonable additional expenses until travel becomes possible if the Insured's Trip is delayed 5 or more consecutive hours from reaching their intended Destination as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- Reasons listed under Trip Cancellation and Interruption;
- Common Carrier delay;
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Natural Disaster; or
- the insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

**Trip Interruption — Return Air Only:** Reimburses the additional airline transportation expenses up to the Maximum Limit shown on the Schedule of Benefits 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.

**Missed Connection:** Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or common carrier causes cancellation or delay of all regularly scheduled airline flights for three to less than five hours to your point of departure.



### Baggage Insurance Coverage

**Baggage & Personal Effects Loss:**

- Reimburses for loss, theft or damage of baggage and personal effects.

**Baggage Delay:**

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.



### Emergency Medical Coverage

**Medical Expense:**

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip.
- Pays for emergency dental expenses during the trip.

**Emergency Medical Transportation:**

- Evacuation to nearest adequate medical facility.
- Medical escort.
- Transportation of remains upon death.

**Accidental Death & Dismemberment:**

- Covers death and loss of limb or eyesight within 365 days of an accident.



### Optional Coverages

**Flight Guard®** – Coverage to \$500,000 for accidental death or dismemberment that occurs while flying.

**Car Rental Collision Coverage** – \$35,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract would hold you responsible. (\$250 deductible applies.)

**Cancel For Any Reason** – The Insurer will reimburse 50% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. (Can only be purchased at the time the base plan is purchased and within 15 days of Initial Trip Payment. Coverage must be purchased for the full cost of all prepaid nonrefundable Trip arrangements.)

**Cancel for Work Reasons** – Coverage for cancelling due to business-related reasons. Only available for purchase within 15 days of initial trip payment. (Cannot be purchased separately.)

**Umbrella Package** – A valuable addition to increase your coverage limits. Your Medical and Emergency Medical Transportation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included.

#### PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 180-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

1. You purchase the plan within 15 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 Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost. 4. Applies to the first \$30,000 of Trip cost per person.