

# Travel Guard®

## Travel Protection Plan

### Travel Insurance & Global Assistance



Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's **Travel Protection Plan** provides valuable coverage and includes a waiver of the Pre-existing Medical Condition Exclusion.

### Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% Trip Cost	Trip Cancellation
150% Trip Cost	Trip Interruption
\$500	Trip Delay (Maximum \$100/day)
\$1,000	Baggage & Personal Effects
\$100	Baggage Delay
\$50,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation & Repatriation of Remains
\$30,000	Accidental Death & Dismemberment

### Extra Coverage

 **Waiver of Pre-Existing Medical Condition Exclusion**

### Assistance Services

The following non-insurance services are provided by Travel Guard:

- Travel Medical Assistance..... Included
- Worldwide Travel Assistance..... Included
- LiveTravel® Emergency Assistance..... Included

### Questions?

For more information, please visit [www.travelguard.com/wcv](http://www.travelguard.com/wcv) or call Travel Guard at:

**CALL TOLL-FREE: 1.800.356.8026**

Refer to product numbers: 008905 P3-P4



## THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

(Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting [www.travelguard.com/wcv](http://www.travelguard.com/wcv).)

### Trip Cancellation & Interruption

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

- Unforeseen Sickness, Injury, or death of the Insured, a Traveling Companion, Family Member, or Business Partner (Certain exclusions apply.);
- Inclement Weather causing delay or cancellation of travel;
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism or burglary;
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined;
- The Insured or a Traveling Companion is directly involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination;
- Strike, resulting in the complete cessation of travel services at the point of departure or Destination;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
- Primary Coverage.

### Trip Delay

Reimburses up to \$100 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties;
- Lost passport, money, or travel documents;
- Natural Disaster;
- Injury, Sickness or quarantine of the Insured or Traveling Companion.

### Baggage & Personal Effects

- Reimburses for loss, theft, and damage of baggage and personal effects;
- Primary coverage — no need to present a claim to another carrier such as Homeowner's;
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.

### Baggage Delay

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

### Accident Sickness Medical Expense

- No daily limits or deductible;
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of Injury/Sickness;
- Pays for emergency dental expenses during the trip up to the dental Maximum Benefit.

### Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility;
- Transportation of remains upon death.
- Bedside Traveling Companion: If a Traveling Companion or Family Member is hospitalized for at least 7 days during the Trip, the Insurer will reimburse the Insured up to the Per Day and Maximum Limit shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) to remain near the Traveling Companion or Family Member.

### Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

### 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.

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

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

The Insurer will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:** The Insurer will waive the pre-existing medical condition exclusion if the following condition is met: All Insured's are medically able to travel when plan cost is paid.

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](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.