

Insurance Coverages

Now, Travel Guard's acclaimed 24-hour travel insurance and assistance is available for business travelers in an annual plan!


SCHEDULE OF BENEFITS

Coverage applies for all trips completed within 365 days of the date the plan is fully paid. All coverages are per person. The maximums shown below are aggregate amounts which will diminish in value per paid claim during the insurance period.

COVERAGE	MAXIMUM BENEFIT
 Emergency Evacuation & Repatriation of Remains (Maximum of two per year)	\$500,000
 Medical Expense	\$50,000
 Security Evacuation	\$100,000
 Trip Interruption — Return Air Only	\$2,500
 Trip Delay (Maximum of \$150 per day)	\$1,500
 Missed Connection	\$500
 Baggage & Personal Effects Loss	\$2,500
 Baggage Delay (Maximum of \$200 per day)	\$1,000
 Accidental Death & Dismemberment	\$25,000
PLAN COST: \$259 PER PERSON	

Optional Coverage

Coverage is annual and applicable only if appropriate plan cost has been paid.

-  Trip Cancellation — Up to \$2,500 or \$5,000 of coverage available.
Plan Cost
\$2,500 Limit — \$99 per person
\$5,000 Limit — \$199 per person

Travel Assistance Services*

Plan includes 24-hour travel assistance services — your personal "911" hotline when you travel.

- **Pre-trip travel advice** — access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** — locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** — to family, friends, and business associates.
- **Cash advance** — for general travel and medical emergencies.
- **Replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak** — assists in locating lost or stolen possessions — for one year!
- **Telephone interpretation** — for medical or legal emergencies.

Concierge Services*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** — Car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** — Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** — Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** — Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Business Assistant*

- Emergency dictation and business correspondence assistance.
- Business Service Referral (quick printers, internet providers, overnight delivery services).
- Conference call scheduling, delivery of time-sensitive documents.
- Cell phone, PDA, and Wireless Accessory Replacement Assistance.

Identity Theft*

Assist identity theft victim with:

- Ordering and reviewing credit bureau records
- Investigating financial accounts where identity theft is suspected
- Communications with creditors to help make the creditors aware of the victim's identity theft issues
- Identifying proper law enforcement to pursue prosecution of criminals
- Reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

Personal Security Assistance*

- Security evacuation assistance
- Immediate 24-hour support services
- Security and safety advisories, global risk analysis, and consultation specialist
- Urgent message alert and relay
- Online security web information

*These are not insurance benefits. Rather, they are services provided by Travel Guard.

How to Purchase

Contact us:

866.636.9100

24 hours a day, 7 days a week. Refer to product #008366

690 E. Warner Rd. Suite 117, Gilbert, AZ 85296
www.gninsurance.com



ALL COVERAGE VALID FOR 365 DAYS.

THIS IS A BRIEF OUTLINE OF COVERAGE — Restrictions apply

For complete coverage information, please refer to the Description of Coverage prior to purchase.

Emergency Medical Coverage & Other Insurance Coverage

Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation as directed by a Physician to the hospital of choice. Pays for special medical escort if recommended in writing by the attending Physician.

Medical Expense: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits, for necessary medical expenses incurred while on a Trip.

Security Evacuation: If, as a result of an Occurrence that takes place during an Insured's Trip and while traveling outside his or her Home Country, an Insured requires a Security Evacuation, the Insurer will pay a benefit to Transport the Insured to the Nearest Place of Safety. (Not available in FL and PA.)

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

Travel Insurance Coverage

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses up to the Maximum Benefit 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 if your original tickets) by the most direct route, less any refunds paid or payable.

Optional Trip Cancellation: (Not available in WA and PA.) Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following Unforeseen circumstances:

- 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;
- Sickness, Injury, hospitalization, or death of the Insured's Host at Destination. A Physician must certify the Injury or Sickness;
- 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;
- You or your Traveling companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;
- You or your Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;
- Your or your Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence or Destination being made uninhabitable by 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;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- 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.

"Financial Default" means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

"Family Member" means the Insured's, or Traveling Companion's spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, Caregiver, legal ward or Domestic Partner of any of the above.

"Sickness" means an illness or disease diagnosed or treated by a physician.

Trip Delay: Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

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 a delay of regularly scheduled airline flights for three or more hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects Loss: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay: If your Baggage is delayed more than 12 hours, you can be Reimbursed up to \$200 a day for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

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 90-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.

This is a brief description of the insurance benefits. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company, NAIC #19445 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

Annual Travel Insurance & Assistance

Business Travel Guard



Your world, insured

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