

## Why Worry? Travel Smart.

Traveling far from home no longer has to be something to worry about. Concerns about your health plan providing the coverage you need for medical problems when traveling can be put to rest. If you need medical assistance or evacuation services anywhere in the world, count on MedEvac through Travel Guard to bring you home quickly and safely.

- We'll get you back home or to your hospital of choice.
- We'll cover your medical expenses for an unexpected illness or injury while traveling.
- We're here to help 24/7 with all your pre-trip travel questions and travel needs, plus help with any travel emergency.
- Optional coverage available for Adventure Sports.

“ One of every two travelers heading to a foreign country will experience a health problem . . .

heart attacks, motor vehicle accidents, and other more serious conditions are common.”

– Dr. Phyllis Kozarsky, U.S. CDC

TRAVEL GUARD®  
CHARTIS

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445). It is 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. Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/) or a Travel Guard representative.



Your world, insured

008638 DM P1 11/11; 008675 DM P1 11/11  
Coverage may not be available in all states.

## Schedule of Benefits

COVERAGE	MAXIMUM BENEFIT
Medical Expense	\$50,000
Emergency Evacuation & Repatriation of Remains	Unlimited (up to 2 per person/year or 1 per person/trip)
Accidental Death & Dismemberment	\$25,000
Security Evacuation (includes coverage for Natural Disaster)	\$100,000
Adventure Sports Coverage	Optional
Baggage Upgrade	Optional

**MedEvac is available** as an annual or per-trip plan. The annual plan provides coverage for all trips taken and completed within 365 days of the date the plan cost is paid (maximum trip length is 90 days.) Both plans provide the following coverage:

- Emergency Evacuation:** We will coordinate and pay for the appropriate medical transportation to bring you to the adequate licensed medical facility of your choice or home if medically necessary. Available globally and domestically, anytime you are more than 100 miles from home.
  - Transport of Dependent Children back home, accompanied by an attendant if necessary.
  - Sick Visit: Covers the travel cost of a visit from your spouse or another person.
  - Repatriation of Remains: Should death occur, we will arrange and cover the cost of returning your remains home.
- Medical Expense Coverage:** Unlike other popular membership evacuation-only plans, Travel Guard MedEvac will cover your medical expenses.
- Accidental Death & Dismemberment:** Covers death and loss of limb or eyesight within 365 days of an accident up to \$25,000.
- 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 (up to \$100,000). (Not available in FL, NY and PA.)

**Optional Adventure Sports Coverage:** Coverage is provided for many adventure sports activities typically not covered including mountaineering, aviation, hang gliding, skydiving, parachuting and bungee jumping.  
Plan Cost: 1.54 x base plan cost

**Optional Baggage Upgrade:** Includes \$1,000 Baggage & Personal Effects Loss which can provide reimbursement for baggage that is lost, stolen, or damaged while on your Trip. Also includes \$300 Baggage Delay which can provide reimbursement for necessary personal effects if your baggage is delayed for more than 12 hours.  
Per Trip Plan Cost: \$10 per person  
Annual Plan Cost: \$20 per person

### A MedEvac plan also provides 24-Hour Worldwide Assistance Services\*

For help anywhere in the world including:

- medical and prescription assistance
- flight and hotel rebooking
- assistance with lost baggage and travel documents

#### Concierge Services\*

- Restaurant referrals and reservations
- Ground transportation
- Event ticketing
- Tee times and course recommendations
- Floral services

#### 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

#### Identity Theft Assistance\*

Assist identity theft victim with:

- Ordering and reviewing credit bureau records.
- Investigating financial accounts where identity theft is suspected.
- Communicating with creditors.
- Notifying law enforcement.
- An ongoing review of account activity for suspicious activities.
- Obtaining additional resources to help review and resolve victim's issues.

\*Non-insurance services are provided by Travel Guard. This is a brief outline of coverage. Restrictions apply. For complete coverage information, please refer to the Description of Coverage.

## MedEvac Plan Cost

Individual Per Trip 008675 P1 11/11

Days	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
0-4 Days	\$ 23	\$ 25	\$ 31	\$ 60	\$ 85	\$ 142	\$ 200
5-10 Days	\$ 30	\$ 33	\$ 40	\$ 77	\$ 109	\$ 178	\$ 247
11-22 Days	\$ 34	\$ 37	\$ 45	\$ 86	\$ 120	\$ 194	\$ 269
23-30 Days	\$ 37	\$ 40	\$ 49	\$ 93	\$ 131	\$ 209	\$ 288
30+ Days**	\$ 6	\$ 7	\$ 9	\$ 11	\$ 17	\$ 22	\$ 26

\* One child 17 or under will receive coverage for every adult that purchases this travel insurance protection plan at no additional cost.

\*\*Per day cost for each day over 30 days.

Individual Annual 008638 P1 11/11

Annual	AGE		
	0-22	23-74	75-85
	\$168	\$219	\$438

Above rates do not include a \$3 service fee. An additional \$3 service fee applies to optional coverages

