



My Travel Guard

Let your clients have it their way –
Travel Guard’s “made-to-order” travel insurance plan

My Travel Guard allows you to build a travel insurance plan to best meet the specific travel coverage needs of your clients!

Why sell My Travel Guard?

This “made-to-order” travel insurance plan is the only plan you need to know. It can be customized to include:

- ✓ **Emergency Evacuation “hospital of choice or home”:** your clients can upgrade the Emergency Evacuation coverage to take them to the adequate licensed medical facility of their choice or home, and the option to increase their Emergency Evacuation coverage limit.
- ✓ **Primary coverage for Medical Expense and/or Baggage & Personal Effects.**
- ✓ **An “Additional Covered Reasons” upgrade** which provides coverage for additional trip cancellation/interruption reasons including involuntary job termination, terrorism and financial default, along with a waiver of the pre-existing medical conditions exclusion when purchased within 21 days of making the Initial Trip Payment or by final payment.






If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week.

1.800.826.1300






Coverages


SCHEDULE OF BENEFITS


All coverages are per person.


COVERAGE	MAXIMUM BENEFIT
 Trip Cancellation	Trip Cost
 Trip Interruption	Trip Cost
 Trip Interruption — Return Air Only	\$1,000
 Trip Delay <i>(Maximum of \$100 per day)</i>	\$500
 Missed Connection	\$500
 Baggage & Personal Effects Loss <i>(\$50 deductible applies)</i>	\$500
 Baggage Delay	\$100
 Medical Expense <i>(\$50 deductible applies)</i>	\$10,000
 Emergency Evacuation & Repatriation of Remains	\$100,000


Optional Additional Coverages

-  **Medical Expense Upgrade —**
 - \$25,000 with no Deductible
 - \$50,000 with no Deductible
 - \$100,000 with no Deductible
 - Primary coverage upgrade
-  **“Hospital of Choice” Evacuation Upgrade —**
 - \$1,000,000 Emergency Evacuation
-  **Additional Covered Reasons Upgrade**
(Must be purchased by final trip payment.)
 - Pre-Existing Medical Condition Exclusion Waiver
 - Enhanced Trip Cancellation/Interruption covered reasons.
(For complete details of coverage refer to the Description of Coverage.)
-  **Baggage Upgrade —**
 - \$1,000, \$1,500 or \$2,500 Baggage & Personal Effects
 - \$200, \$300 or \$500 Baggage Delay
 - No Deductible
 - Primary coverage upgrade for Baggage & Personal Effects
-  **Cancel for Any Reason —**
 - Provides reimbursement of 50% or 75% of prepaid non-refundable trip costs. *(Must be purchased by final trip payment.)*

-  **Accident, Interruption, and Delay Upgrade —**

Trip Interruption benefit is upgraded from 100% of insured trip cost to 150% of insured trip cost. Trip Delay increases from \$500 to \$1,000. Missed Connection increases from \$500 to \$1,000. \$50,000 Accidental Death and Dismemberment coverage is added.
-  **Adventure Sports Coverage —**

Provides trip interruption, medical evacuation and medical expense coverage for a range of adventure sports activities typically excluded in most travel insurance plans.
-  **Car Rental Collision Coverage**

\$35,000 or \$50,000 in primary coverage for collision damage to a rental car for which the car rental contract holds you responsible, subject to a \$250 deductible.
-  **Flight Guard Insurance**

Choose from limits of \$100,000, \$200,000, \$300,000, \$400,000, or \$500,000 of coverage for accidents that occur while flying.

Services

Travel Assistance Services*

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

- **LiveTravel®** — your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **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.
- **Emergency cash transfer assistance** — we will help travelers obtain cash advances in local or US currency for medical emergencies or other travel needs.
- **Assistance with replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak®** — assists in locating lost or stolen baggage and personal effects — for one year!
- **Telephone interpretation** — for medical or legal emergencies.

**Non-insurance services are provided by Travel Guard. Travel Guard provides assistance 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 traveler.*

At Your Service

Provides access to a world of conveniences that will simplify and enrich your client’s experience.

- **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*

(Available only with “Cancel for Work Reasons” option)

- 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.

DETAILS OF COVERAGE

(Restrictions apply)

Travel Insurance Coverage



Trip Cost – Trip Cancellation & Interruption

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;
- Inclement Weather that causes a delay or complete cessation of services for 24 consecutive hours;
- 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;

“Domestic Partner” means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

“Immediate Family Member” means the Insured's or their Traveling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparent, grandchild, step-brother, step-sister, step-parent, parent-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 which requires treatment by a physician.



\$1,000 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 the same class of your original tickets) by the most direct route, less any refunds paid or payable.



\$500 Trip Delay (Maximum of \$100 per day)

Reimburses up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential telephone calls, if your Trip is delayed for more than 12 hours due to covered reasons.



\$500 – 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



\$500 – 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. Coverage subject to a \$50 deductible.



\$100 – Baggage Delay

If your Baggage is delayed more than 12 hours while on a Trip, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Emergency Medical & Other Insurance Coverage



\$10,000 Medical Expense

Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the Trip. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.



\$100,000 Emergency Evacuation

Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility (home in the event of death or if medically required). Pays for special medical escort if recommended in writing by the attending physician.

DETAILS OF COVERAGE

(Restrictions apply)

Optional Coverages



Flight Guard®

Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.



Car Rental Collision Coverage

You have the option to purchase a maximum limit of either \$35,000 or \$50,000 in primary coverage. Subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract would hold you responsible.



Medical Expense Upgrade

Waives the \$50 deductible and increases the medical expenses limit of the base plan from \$10,000 to either \$25,000, \$50,000 or \$100,000. Also, includes the separate option to upgrade your medical expense benefit to Primary coverage.



Cancel For Any Reason

You have the option to purchase a maximum limit of either 50% or 75% of Trip cost which provides reimbursement if you decide to cancel for any reason up to 48 hours prior to departure. (Must be purchased by final trip payment.)



Additional Covered Reasons Upgrade

Includes Trip Cancellation/Interruption coverage for Financial Default, Terrorist Incident and a waiver of the pre-existing medical conditions exclusion up to the first \$50,000. Also covers Trip Cancellation/Interruption due to involuntary job loss or layoff. For complete details of coverage refer to the Description of Coverage.



Accident, Interruption & Delay Upgrade

Increases the Trip Interruption benefit to 150% of Trip Cost. Increases Trip Delay to \$1,000 (\$200 per day), increases Missed Connection to \$1,000, and adds \$50,000 Accidental Death & Dismemberment coverage.



“Hospital of Choice” Evacuation Upgrade

For Medical Emergencies, we'll transport you to the adequate licensed medical facility of your choice or home. Base plan provides evacuation to the nearest adequate licensed medical facility. Maximum limit is increased to \$1 million.



Baggage Upgrade

Increases the Baggage and Personal Effects limit to \$1,000, \$1,500 or \$2,500 and waives the \$50 deductible. Increases the Baggage Delay limit to \$200, \$300 or \$500. Also, includes the separate option to upgrade your Baggage and Personal Effects benefit to Primary coverage.



Adventure Sports Coverage

Provides trip interruption, medical evacuation and medical expense coverage for losses caused by many adventure sports activities typically excluded in many travel insurance plans. For complete details of coverage refer to the Description of Coverage.

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 an Insured, Traveling Companion, Business Partner, or Family Member which, within the 180 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 (Only applies if Additional Covered Reasons Upgrade is purchased): The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$50,000 of Trip Cost per person if the following conditions are met: 1. This plan is purchased within 21 days of making the Initial Trip Payment or by final payment; 2. The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 21 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. All Insured's are medically able to travel when plan cost is paid.

This is a brief description of the insurance benefits provided under policy series T30337NUFIC-TG. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company, NAIC #19445 with its principal place of business at 70 Pine Street, New York, NY, 10270 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.