

ProtectAssist

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0 - \$ 500	\$ 24	\$ 36	\$ 40	\$ 51	\$ 60	\$ 91	\$ 102
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 65	\$ 89	\$ 108	\$ 139	\$ 172
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 89	\$ 117	\$ 154	\$ 183	\$ 242
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 123	\$ 166	\$ 201	\$ 238	\$ 311
\$ 2,001 - \$ 2,500	\$ 92	\$ 118	\$ 152	\$ 205	\$ 248	\$ 294	\$ 381
\$ 2,501 - \$ 3,000	\$ 111	\$ 139	\$ 181	\$ 245	\$ 295	\$ 347	\$ 453
\$ 3,001 - \$ 3,500	\$ 130	\$ 148	\$ 211	\$ 284	\$ 340	\$ 402	\$ 522
\$ 3,501 - \$ 4,000	\$ 148	\$ 162	\$ 240	\$ 323	\$ 388	\$ 467	\$ 592
\$ 4,001 - \$ 4,500	\$ 165	\$ 185	\$ 303	\$ 362	\$ 434	\$ 528	\$ 662
\$ 4,501 - \$ 5,000	\$ 184	\$ 206	\$ 340	\$ 401	\$ 481	\$ 590	\$ 731
\$ 5,001 - \$ 5,500	\$ 211	\$ 244	\$ 374	\$ 472	\$ 528	\$ 662	\$ 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
\$ 10,001 - \$ 11,000	\$ 438	\$ 491	\$ 752	\$ 958	\$ 1,118	\$ 1,391	\$ 1,680
\$ 11,001 - \$ 12,000	\$ 495	\$ 556	\$ 827	\$ 1,068	\$ 1,261	\$ 1,569	\$ 1,893
\$ 12,001 - \$ 13,000	\$ 552	\$ 623	\$ 896	\$ 1,175	\$ 1,408	\$ 1,752	\$ 2,081
\$ 13,001 - \$ 14,000	\$ 611	\$ 691	\$ 977	\$ 1,281	\$ 1,558	\$ 1,940	\$ 2,269
\$ 14,001 - \$ 15,000	\$ 672	\$ 761	\$ 1,058	\$ 1,387	\$ 1,713	\$ 2,132	\$ 2,457

Extra Coverage

When you purchase this travel insurance policy within 15 days* of making your initial trip deposit, you also receive:

- Coverage in the event of cruise line, airline, and tour operator financial default. (Financial default is not covered for all suppliers. See our website for details.)
- Coverage if pre-existing medical conditions force you to cancel or interrupt a trip.

*Day one is the date the trip deposit is received.

Additional Coverage

Flight Guard – Additional accident coverage up to \$500,000 – coverage for you and your family while flying. (Can not be purchased separately.)

Collision Damage Waiver – \$25,000 in primary coverage! Covers collision or comprehensive damage to a rental car for which the car rental contract holds you responsible. (Can not be purchased separately.)

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

For your convenience, purchase online:

www.TravelGuard.com



Questions?

Call 1-800-549-9037

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DESCRIPTION OF COVERAGES

(Restrictions apply)

Insurance Coverages

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Travel Delay	\$ 1,000 (Maximum of \$100 per day)
Baggage Loss	\$ 750 (Includes lost, stolen, or damaged luggage or travel documents)
Baggage Delay	\$ 200
Medical Expense	\$ 25,000
Emergency	
Medical Transportation	\$ 300,000

24-Hour Emergency Travel & Medical Services

TRAVEL GUARD EXCLUSIVE

- **Livetravel** – your 24-hour travel agent 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.
- **Cash advance** – for general travel and medical emergencies.
- **Replacing lost travel documents** – such as tickets, passport, or visa.
- **Telephone interpretation** – for medical or legal emergencies.
- **Bag Trak®** – luggage tracing service.

Concierge Services

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** – Coordinating 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.



TRAVEL INSURANCE PROTECTION

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a trip is delayed, canceled, or interrupted due to any of the following unforeseen circumstances:

- Sickness, Injury, or death of an Insured or Immediate Family Member. Cancellation due to an Injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate Family Member requires the Insured's care;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which you purchased your trip or this coverage. This coverage applies only if: (1) you purchased this policy within 15 days of initial trip payment, and (2) the financial default occurs more than 14 days after the policy effective date;
- Inclement Weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You, or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

"**Terrorist Incident**" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

"**Immediate Family Member**" means the Insured's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.

"**Sickness**" means an illness or disease which requires treatment by a Physician.

"**Traveling Companion**" means a person or persons with whom you have coordinated Travel Arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

Travel Delay: We will reimburse up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's trip is delayed for more than 12 hours for reasonable, additional accommodations and traveling expenses.

BAGGAGE INSURANCE PROTECTION

Baggage & Travel Documents Benefit: Reimburses you if your baggage is lost, stolen, or damaged while on your trip. This coverage is in excess over any other coverage or indemnity. Maximum of \$4,000 per traveling group.

Baggage Delay Benefit: If your baggage is delayed more than 24 hours, you will be reimbursed for the purchase of essential items.

EMERGENCY MEDICAL & OTHER INSURANCE PROTECTION

Medical Expense Benefit: We will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. We will pay for necessary medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the trip.

Emergency Medical Transportation: Covers evacuation and transportation as directed by a Physician to the nearest adequate medical facility (home in the event of death).

24-HOUR EMERGENCY MEDICAL SERVICES

Emergency assistance for your peace of mind anywhere in the world.

- **24-hour Medical Assistance:** helps you locate local physicians, dentists, or medical facilities and monitors your condition.
- **Medical Evacuation:** arranges for transportation and a special medical escort if you need to be transported to a different hospital, treatment facility or back home.
- **Emergency Medical Payments:** assistance in arranging the advancement of funds to cover on-site medical expenses.

Non-insurance services through Travel Guard® Assistance is provided by Travel Guard®.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or Immediate Family Member which manifests itself during the 180 days immediately preceding the effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 180 day period. A Sickness has manifested itself when **medical care, treatment, or diagnosis** has been given.

The Insurer will waive this exclusion if the Insured meets the following conditions:

1. You purchase the plan within 15 days of making your initial trip payment;
2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements;
3. The booking for this trip must be the first and only booking for this travel period and destination; and
4. You must be medically able to travel when you pay your premium.