

CRUISE & TOUR

Travel Insurance & Global Assistance

925201

Travel Guard®



Travel is unique to each traveler, why settle for a “one-size-fits-all” travel insurance plan?

In today’s travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn’t enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

COVERAGE YOU CAN COUNT ON.

Common travel problems are why today’s smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- There is a runway delay for two or more consecutive hours.
- Your cruise is cancelled due to insufficient or excessive water levels.
- Your destination is under a hurricane warning issued by the NOAA hurricane center.
- You have to cancel due to complications of pregnancy or a normal pregnancy or childbirth, occurring after you purchase.

Virtually anywhere you travel, we are never more than a phone call away.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

EXPLORE WHAT’S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of a Cruise & Tour travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Pet Bundle
- Security Bundle
- Medical Upgrade
- Cancel for Any Reason

A customized travel insurance plan will be your favorite traveling companion.

QUESTIONS?

CALL TOLL-FREE:

1.800.826.1300



BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting www.travelguard.com/policy/cruise.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation	100% of Insured Trip Cost ¹ (Maximum of \$150,000)
Trip Interruption	100% of Insured Trip Cost ¹ (Maximum of \$150,000)
Trip Exchange	50% of Insured Trip Cost (Maximum of \$75,000)
Trip Interruption – Return Transportation Only	\$750
Trip Saver	\$2,500
Single Occupancy	100% of Insured Trip Cost (Maximum of \$150,000)
Trip Delay	\$300 (Maximum \$150 per day, 5 HRS)
Missed Connection	\$750
Baggage Coverage	\$1,500 (Primary) ²
Baggage Delay	\$500 (Maximum \$200 per day, 3 HRS)
Travel Medical Expense/ Dental Expense	\$25,000 (Primary) ³ \$500
Emergency Evacuation and Repatriation of Remains	\$200,000 (Medical)
Non-Flight Accidental Death & Dismemberment	\$10,000
Travel Inconvenience Benefits ⁴ <i>Missing Work, Flight Delay, Runway Delay, Cruise Diversion, River Cruise Diversion, Flight Diversion, Bed Rest, Baggage Delay</i>	\$750 (aggregate) \$250 limit per coverage
Ancillary Evacuation Benefits <i>Return Transportation, Return of Children, Bedside Visit, Bedside Traveling Companion, Baggage Return</i>	\$5,000
Assistance Services ⁵ <i>Travel Medical Assistance, Worldwide Travel Assistance, Concierge Services</i>	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

1 Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

2 Baggage coverage is Secondary for KS and MT residents.

3 Medical Expense coverage is Secondary for KS residents.

4 Not available to NY residents.

5 Non-insurance services are provided by Travel Guard.

6 Pet Medical Expense not included for KS, MN, MO, MT, NY and WA residents.

7 Flight Guard not available to NY residents.

8 Quarantine Bundle only available to residents of AL, AR, AZ, CT, DC, DE, HI, IA, ID, IL, KY, MA, ME, MI, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SD, TN, VA, VT, WI, WV and WY.

9 Not included for KS, MN, MO, MT, NY and WA residents.

EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**
(Must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If not purchased within 15 days of the Initial Trip Payment, then a 90-day look-back period applies. For residents of CA, ID and MN, 180-days; for residents of MT, 60-days.)
- **Trip Cancellation due to Financial Default**

ENHANCEMENT SUITE

The following insurance benefits will be included, if elected, and appropriate costs have been paid.

- **Pet Bundle:** Daily benefit for boarding, and medical expense coverage⁶ for illness or injury of dog or cat while traveling.
- **Cancel for Any Reason:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits if you cancel your Trip for any reason, not otherwise covered under the Policy, up to 48 hours prior to your scheduled departure.
- **Medical Bundle:** Increased limits for Medical Expense and Medical Evacuation benefits, and adds Hospital of Choice.
- **Security Bundle:** Coverage for security evacuation, Flight Guard⁷ and Trip Cancellation or Interruption due to riot or civil disorder.
- **Quarantine Bundle⁸:** Coverage can provide a daily benefit for mandatory quarantine, ordered by a Physician or authorized local health official, due to a diagnosis and/or exposure to a communicable disease. Includes Trip Interruption coverage if you are denied boarding due to mandatory health-related screening.
- **Additional Unforeseen Events for Trip Cancellation:** Coverage for Trip Cancellation due to work and school reasons.⁹

FAMILY COVERAGE

One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.

Coverage available to U.S. residents of the U.S. states and District of Columbia only. 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 and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). 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. 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 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304. 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.