



Global Travel Advantage

Schedule of Coverages & Services

COVERAGE MAXIMUM BENEFIT

Trip Cancellation & Interruption	Trip Cost*
Trip Interruption – Return Air Only	\$1,000**
Trip Delay <i>(Maximum of \$100 per day)</i>	\$500
Missed Connection	\$250
Medical Expense	\$15,000
Emergency Medical Transportation	\$100,000
Baggage & Personal Effects Loss <i>(Includes lost, stolen, or damaged luggage or travel documents)</i>	\$750
Baggage Delay	\$100

*Coverage only included if the required plan cost has been paid.

**Coverage only valid for \$0 Trip Cost Option.

24-Hour Emergency Travel & Medical Services*

- **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.

*These are not insured benefits. Rather, they are services provided by Travel Guard and its member companies.

Extra Coverage

When you purchase Global Travel Advantage travel insurance within 15 days* of making your initial trip deposit, you also receive:

- Coverage in the event of cruise line, airline, or tour operator financial default. (Financial default is not covered for all suppliers.)
- Waiver of Pre-existing Medical Condition Exclusion.

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



1145 Clark Street, Stevens Point, WI 54481
www.TravelGuard.com • 1.866.362.8188

How to Purchase

Once the steps below are completed, a Description of Coverage will be provided to you describing your coverages in detail. The 24-Hour Emergency phone numbers will also be provided.

1. To purchase insurance, please call your travel agent or Travel Guard at 1.866.362.8188.
2. The policy goes into effect at 12:01 a.m. on the day after the postmark date to TRAVEL GUARD®.
3. In order to receive the 15-Day Package benefits, insurance must be purchased within 15 calendar days of initial trip payment.

Additional Coverages



OPTIONAL UMBRELLA PACKAGE

Valuable additions available for an affordable fee. Medical Expense and Emergency Medical Transportation benefits are double those listed on the Schedule of Benefits, and Medical coverage is upgraded to primary coverage.

Renter's Collision Insurance – \$25,000 in primary coverage. Covers collision damage to a rental car for which the car rental contract holds you responsible.

Premium: \$7 per day per car



Global Travel Advantage Rates

TRIP COST PER PERSON	PREMIUM COST PER PERSON			
	AGE 0-34	AGE 35-59	AGE 60-69	AGE 70+
\$ 0*	\$ 18	\$ 26	\$ 35	\$ 65
\$ 1 - \$ 250	\$ 20	\$ 28	\$ 37	\$ 67
\$ 251 - \$ 500	\$ 24	\$ 34	\$ 45	\$ 81
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 67	\$ 124
\$ 1,001 - \$ 1,500	\$ 53	\$ 70	\$ 92	\$ 166
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 125	\$ 226
\$ 2,001 - \$ 2,500	\$ 93	\$ 121	\$ 161	\$ 290
\$ 2,501 - \$ 3,000	\$ 112	\$ 141	\$ 187	\$ 339
\$ 3,001 - \$ 3,500	\$ 134	\$ 152	\$ 218	\$ 361
\$ 3,501 - \$ 4,000	\$ 152	\$ 170	\$ 247	\$ 404
\$ 4,001 - \$ 4,500	\$ 171	\$ 190	\$ 313	\$ 452
\$ 4,501 - \$ 5,000	\$ 189	\$ 217	\$ 352	\$ 515
\$ 5,001 - \$ 5,500	\$ 220	\$ 260	\$ 388	\$ 578
\$ 5,501 - \$ 6,000	\$ 248	\$ 301	\$ 422	\$ 640
\$ 6,001 - \$ 6,500	\$ 269	\$ 329	\$ 460	\$ 700
\$ 6,501 - \$ 7,000	\$ 292	\$ 356	\$ 499	\$ 760
\$ 7,001 - \$ 8,000	\$ 321	\$ 387	\$ 560	\$ 854
\$ 8,001 - \$ 9,000	\$ 361	\$ 420	\$ 621	\$ 947
\$ 9,001 - \$ 10,000	\$ 400	\$ 452	\$ 685	\$ 1041
\$ 10,001 - \$ 11,000	\$ 458	\$ 526	\$ 781	\$ 1216
\$ 11,001 - \$ 12,000	\$ 518	\$ 596	\$ 858	\$ 1371
\$ 12,001 - \$ 13,000	\$ 578	\$ 668	\$ 930	\$ 1532
\$ 13,001 - \$ 14,000	\$ 640	\$ 741	\$ 1014	\$ 1697
\$ 14,001 - \$ 15,000	\$ 704	\$ 816	\$ 1099	\$ 1864
UMBRELLA PACKAGE	\$12	\$17	\$22	\$39

*Includes \$1,000 Trip Interruption – Return Air Only.

Above rates do not include a \$3 service fee.

For trips over \$15,000 or in excess of 30 days, call 1.866.362.8188.

Coverage must be purchased at least 24 hours prior to departure.

YOU MUST INSURE THE PRE-PAID NON-REFUNDABLE PORTIONS OF YOUR TRIP

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

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

TRIP CANCELLATION & INTERRUPTION:

We will pay 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 an Insured, Traveling Companion, or Immediate Family Member.
- Financial Default of 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 your coverage effective date;
- Inclement Weather causing cancellation or interruption 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 your 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;
- Your being called into active military service or having leave revoked or being reassigned.

Trip Interruption – Return Air Only: We will reimburse the additional transportation expenses incurred by the Insured to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.

"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.

"Financial Default" means either (i) the complete suspension of operations due to financial circumstances, whether or not a bankruptcy petition is filed; or (ii) a partial suspension of the operations following a filing of a bankruptcy petition.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse, Domestic Partner, 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.

"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.

"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.

Trip Delay: We will reimburse up to \$100 a day to the Maximum shown on the Schedule of Benefits for Reasonable, Additional Expenses if the Insured's trip is delayed for more than 12 hours.

Missed Connection: We will reimburse this benefit up to the Maximum shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of all regularly scheduled airline flights for three to less than twelve hours to your point of departure. You can collect up to \$250 for additional transportation costs to join the Trip (must be same class of original tickets purchased). Reasonable accommodations and meals (up to \$100 per day) as long as the expense is supported by a proof of purchase and is not reimbursable by another source, and/or the non-refundable, unused portion of the prepaid expenses. Common Carrier must certify the delay of the regularly scheduled airline flight.

BAGGAGE INSURANCE PROTECTION

Baggage & Personal Effects Loss: Reimburses you for lost, stolen, or damaged baggage while on your trip. This coverage is in excess of any other coverage or indemnity, subject to the Maximum shown in the Schedule. Maximum of \$4,000 per traveling group.

Baggage Delay: Reimburses you for the purchase of covered essential items when your luggage is delayed more than 24 hours, subject to the Maximum shown in the Schedule.

EMERGENCY MEDICAL

Medical Expense: Pays covered Reasonable and Customary medical expenses incurred due to Sickness or Injuries that occur while traveling, subject to the Maximum shown in the Schedule.

Emergency Medical Transportation: Pays for transportation to the nearest adequate medical facility and includes airfare for your return trip home due to a covered Injury or Sickness occurring during the trip, subject to the Maximum shown in the Schedule.

ADDITIONAL COVERAGES

Renter's Collision Coverage: Primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract holds the Insured responsible.

Umbrella Package: Valuable additions to increase your coverage. Your Medical and Emergency Medical Transportation benefits will double. Your medical benefit will be upgraded to primary coverage. For Emergency Medical Transportation, we will coordinate the appropriate medical transportation to bring you home, or if medically necessary, to the nearest adequate medical facility. Available globally, anytime you are more than 100 miles from home. You will also receive detailed pre-trip travel advice. *(This is not an insured benefit. Rather, it is a service provided by Travel Guard and its member companies.)*

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

This exclusion applies to ALL Coverages. It applies to you and all Immediate Family Members and Traveling Companions, whether or not they are traveling with you. Please read it carefully.

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 manifested itself, worsened, became acute, or had symptoms, which would prompt a reasonable person to seek diagnosis, care, or treatment, or request treatment by a physician or treatment had been recommended during the 180 days immediately preceding the Insured's coverage 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 the pre-existing medical conditions exclusion if you meet 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 non-refundable trip arrangements; and
 3. You must be medically able to travel when you pay your premium.
- "Initial Trip Payment"** means the date the first deposit is made to your travel agent toward the cost of your trip.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

North Carolina Residents: In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

Texas Residents: This policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other sources of coverage.

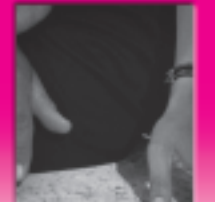
Underwritten by American Home Assurance Company, NAIC No. 19380 (in FL, National Union Fire Insurance Company of Pittsburgh, PA, NAIC No. 19445), both members of the AIG Companies® with their principal place of business at 70 Pine Street, New York, NY 10270. Both are currently authorized to transact business in all states and the District of Columbia.

This is only a brief description of the insurance coverage(s) available under policy series T30253AHAC (in FL:T30253NUFIC). The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

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Global Travel Advantage

TRAVEL INSURANCE
& LIVETRAVEL 24-HOUR ASSISTANCE



GLOBAL TRAVEL INTERNATIONAL

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