



GLOBAL TRAVEL INTERNATIONAL

Global Travel Group Protection Plan

Also included are:

• Coverage in the event of cruise line, airline, or tour operator financial default. (Financial default is not covered for all suppliers. See our website for details.)

• Waiver of Pre-existing Medical Condition Exclusion.

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

COVERAGES

Trip Cancellation & Trip Interruption	Trip Cost*
Trip Delay (\$200 maximum per day)	\$ 600
Baggage & Personal Effects	\$ 1,000
Baggage Delay	\$ 200
Medical Expense	\$ 50,000
Emergency Medical Transportation	\$ 300,000
Accidental Death & Dismemberment	\$ 25,000

Services

Travel Guard® Assist	Included
LiveTravel Assistance	Included
Concierge Services	Included

* Coverage only included if the required premium has been paid.

PLAN COST

TRIP COST PER PERSON	PLAN COST PER PERSON
\$ 0	\$ 24
\$ 1 - \$ 500	\$ 36
\$ 501 - \$ 1,000	\$ 52
\$ 1,001 - \$ 1,500	\$ 71
\$ 1,501 - \$ 2,000	\$ 94
\$ 2,001 - \$ 2,500	\$ 118
\$ 2,501 - \$ 3,000	\$ 139
\$ 3,001 - \$ 3,500	\$ 148
\$ 3,501 - \$ 4,000	\$ 162
\$ 4,001 - \$ 4,500	\$ 185
\$ 4,501 - \$ 5,000	\$ 206
\$ 5,001 - \$ 5,500	\$ 244
\$ 5,501 - \$ 6,000	\$ 281
\$ 6,001 - \$ 6,500	\$ 307
\$ 6,501 - \$ 7,000	\$ 333
\$ 7,001 - \$ 8,000	\$ 362
\$ 8,001 - \$ 9,000	\$ 392
\$ 9,001 - \$ 10,000	\$ 422
\$ 10,001 - \$ 11,000	\$ 491
\$ 11,001 - \$ 12,000	\$ 556
\$ 12,001 - \$ 13,000	\$ 623
\$ 13,001 - \$ 14,000	\$ 691
\$ 14,001 - \$ 15,000	\$ 761

Above rates do not include a \$5 service fee.
For trips exceeding 30 days, add \$5 per day per person.

QUESTIONS?

For specific questions regarding insurance, refer your customers to TRAVEL GUARD®.

Our representatives are available 24 hours a day, 7 days a week.



TOLL-FREE:
1.866.362.8188
Refer to product number 008131

The coverage goes into effect the day after the plan cost is paid.

DETAILS OF COVERAGES

(Restrictions apply)

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 canceled or interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of an Insured, Immediate Family Member, Traveling Companion, or business partner.;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which the Insured purchased his or her trip or this coverage. This coverage applies only if: the financial default occurs more than 14 days after the Insured's coverage effective date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services;
- The Insured's principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- The Insured 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;
- The Insured 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.

"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 the Insured has coordinated travel arrangements and intends to travel with during the trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

Trip Delay: We will reimburse up to \$200 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if the Insured's trip is delayed for more than 12 hours.

BAGGAGE INSURANCE PROTECTION

Baggage & Personal Effects Benefit: Reimburses the Insured if his or her baggage is lost, stolen, or damaged while on his or her trip, subject to the Maximum Benefit. This coverage is in excess over any other coverage or indemnity. Maximum of \$4,000 per traveling group.

Baggage Delay Benefit: If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

EMERGENCY MEDICAL & OTHER INSURANCE COVERAGES

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. Pays up to \$5,000 for special medical escort if recommended in writing by the attending Physician.

Emergency Medical Transportation: 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).

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during the Insured's trip.

24-Hour Emergency Travel & Medical Services*

- **LiveTravel** – 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.
- **Medical Evacuation** – arranges for transportation and a special medical escort if the covered person needs 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.

TRAVEL GUARD Exclusive

Concierge Services*

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on the covered person's behalf, based on availability.
- **Ground transportation** – Coordinating car or limo arrangements throughout the covered person's 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 birthdays, anniversaries, holidays, and other special occasions while traveling.

*Non-insurance services through Travel Guard® Assist are provided by Travel Guard®. These are not insured benefits. Rather, they are services provided by Travel Guard and its member companies.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

This exclusion applies to ALL coverages. 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, 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 this exclusion if the Insured meets the following conditions: 1. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements; 2. The Insured must be medically able to travel when premium is paid.

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.

Coverage may not be available in all states.

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a member company of American International Group, Inc.

