





Dear Traveler









When you're planning your next trip, don't forget to pack your travel insurance!! Trips can be full of the unexpected: Airport closing, injury and illness, and lost luggage. Don't let the unexpected get in the way. Travel Guard's Club Travel Plan provides coverage and assistance for the unexpected.

Insurance Coverages

-  **Trip Cost Trip Cancellation & Interruption:** Covers your trip investment if you must cancel or interrupt your stay for covered reasons such as sickness, injury or death to you, your traveling companion or a family member; inclement weather; military duty; employer terminations, job transfers; involved in or delayed by a traffic accident en route to your departure; named hurricane causing the Insured's Destination to be inaccessible or uninhabitable; mechanical breakdown of common carrier; primary/secondary school where you attend extends its operating session.
-  **\$300 Trip Delay:** Reimbursement (up to \$200 a day) for reasonable additional expenses incurred when you are delayed (i.e., meals, lodging).
-  **\$1,000 Baggage, Sportsman Equipment & Personal Effects:** Reimbursement if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit.
-  **\$600 Baggage Delay:** Reimbursement (up to \$200 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.
-  **\$10,000 Medical Expense:** Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.
-  **\$100,000 Emergency Evacuation & Repatriation of Remains:** Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.
-  **\$100,000 Accidental Death & Dismemberment:** Pays for loss of life or limb if it occurs within 180 days of an accident during your Trip.

24-Hour Assistance

-  **24-Hour Emergency Hotline:** Immediate help with any travel or medical emergency when you need it, wherever you need it; includes cash advances, telephone interpretation, passport or ticket replacement, physician referrals and appointments, prescription replacement, lost or delayed baggage tracing and delivery assistance, and roadside assistance.
-  **Concierge Services:** Whatever you need, whenever you need it. Expert Personal Assistance Coordinators are always available for tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.
-  **Identity Theft Assistance:**** If personal information is stolen, emergency travel counselors will assist in contacting credit card companies, monitoring credit reports and working with local authorities to help with identity restoration.
-  **Pet Return Service:** Coordinate the return home of your pets if sickness or injury causes travel to be interrupted.
-  **\$100 Roadside Assistance (Provided by Coach-Net Services Inc.):** Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance.
-  **Pre-Existing Medical Condition Exclusion Waiver:** If insurance is purchased within 21 days of initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived.* You must be medically able to travel when you pay your plan cost. Applies to first \$25,000 of trip cost per person/\$50,000 per booking.

Plan Cost: 5% of Trip Cost

(Minimum Cost: \$10.00)

Trip Cancellation & Interruption coverage's are per booking.
All other coverage's are per person.

Important Note: Guests who initially decline insurance coverage can elect to purchase coverage up to 24 hours prior to departure.

*This is applicable to all coverages which would impose a pre-existing condition exclusion under the Policy. ** Not available to residents of New York State.

The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy (form series T30337NUFIC), the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.