

Insurance Coverages

Now, Travel Guard's acclaimed 24-hour travel insurance and assistance is available for business travelers in an annual plan!

Coverage applies for all trips completed within 365 days of the date the plan cost is fully paid. All coverages are per person. Maximum Trip length is 90 days. The maximums shown below are aggregate amounts which will diminish in value per paid claim during the insurance period.

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
\$500,000	Emergency Evacuation & Repatriation of Remains (Maximum of two per year)
\$50,000	Accident Sickness Medical Expense
\$100,000	Security Evacuation (includes coverage for Natural Disaster)
\$2,500	Trip Interruption – Return Air Only
\$1,500	Trip Delay (Max. \$150 per day)
\$500	Missed Connection
\$2,500	Baggage & Personal Effects
\$1,000	Baggage Delay (Max. \$200 per day)
\$50,000	Accidental Death & Dismemberment

PLAN COST: **\$259** per person

Travel Assistance Services*

Plan includes 24-hour travel assistance services – your personal "911" hotline when you travel.

- **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.
- **Bag Trak®:** assists in locating lost or stolen baggage and personal effects – for one year!
- **Telephone interpretation:** for medical or legal emergencies.

Concierge Services*

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

Business Assistant*

- Emergency message relay and business correspondence assistance.
- Business Service Referral (quick printers, internet providers, overnight delivery services).
- Conference call scheduling, delivery of time-sensitive documents.
- Cell phone, PDA, and Wireless Accessory Replacement Assistance.



Identity Theft*

Assist identity theft victim with:

- Ordering and reviewing credit bureau records
- Investigating financial accounts where identity theft is suspected
- Communications with creditors to help make the creditors aware of the victim's identity theft issues
- Identifying proper law enforcement to pursue prosecution of criminals
- Reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

Personal Security Assistance*

- Security evacuation assistance
- Immediate 24-hour support services
- Security and safety advisories, global risk analysis, and consultation specialist
- Urgent message alert and relay
- Online security web information

*These are not insurance benefits. Rather, they are services provided by Travel Guard.

Questions?

CALL TOLL FREE: **1.877.653.2513**

24 hours a day, 7 days a week. Refer to product #008366.

ALL COVERAGE VALID FOR 365 DAYS.
THIS IS A BRIEF OUTLINE OF COVERAGE — Restrictions apply
For complete coverage information, please refer to
the Certificate of Insurance prior to purchase.

Emergency Medical Coverage & Other Insurance Coverage

Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation to the adequate licensed medical facility of the Insured's choice or home if medically necessary. Pays for special medical escort if recommended in writing by the attending Physician.

Accident Sickness Medical Expense: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred while on a Trip provided initial treatment was received while on an overnight Trip with a Destination of at least 100 miles from home.

Security Evacuation: If, as a result of an Occurrence that takes place during an Insured's Trip and while traveling outside his or her Home Country, an Insured requires a Security Evacuation, the Insurer will pay a benefit to Transport the Insured to the Nearest Place of Safety.

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip. Includes coverage for travel on regularly scheduled flights or charters.

Travel Insurance Coverage

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits incurred by you to reach the return destination for Trip Interruptions due to one of the Unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or same class if your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay: Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

Missed Connection: Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay: If your Baggage is delayed more than 12 hours, you can be Reimbursed up to \$200 a day for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

GENERAL EXCLUSIONS: This plan does not cover any loss caused by or resulting from: (a) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; (b) Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy or elective abortion of the Insured; (c) participation in professional athletic events, motor sport or motor racing, including training or practice for the same; (d) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers and lead or top-rope anchoring equipment; (e) war or act of war, whether declared or not, participation in a civil disorder riot or insurrection; (f) operating or learning to operate any aircraft, as student, pilot or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) commission of or attempt to commit a felony by the Insured; (i) Mental, Nervous or Psychological Disorder; (j) if the Insured's tickets do not contain specific travel dates (open tickets); (k) being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; (l) any loss that occurs at a time when this coverage is not in effect; (m) traveling for the purpose of securing medical treatment; (n) any Trip taken outside the advice of a Physician.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 90 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

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 of this policy with your existing life, health, home, and automobile insurance policies. 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 175 Water Street, 18th Floor, New York, NY 10038. 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.

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

Travel Guard
Member of AIG



Business Traveler

Annual Travel Insurance & Assistance

008366 BR 2/10

Coverage may not be available in all states.