

**Q. Why should I purchase travel insurance for my vacation?**

**A.** You've saved, you've waited, and now you're all set to travel. Preparing for your trip includes covering yourself for unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing travel insurance, you can insure yourself for covered cancellation penalties, medical costs, as well as gain access to a wide range of traveler's assistance services.

**Did you know that the All Seasons Travel Plan could cover you if:**

- Someone in your family has an illness or injury, even if they aren't scheduled to travel with you
- You become ill and can't travel or your child comes down with the chicken pox and you are quarantined
- Weather prevents you from leaving home and reaching your destination
- A family member back home passes away and you must return from your vacation early
- Your luggage is lost or delayed by the airline
- You twist your ankle and must visit a physician while traveling
- Many other unforeseeable events as listed in the Description of Coverage

**What are the coverages?**

**• Trip Cost - Trip Cancellation & Interruption (covers trip costs up to \$100,000)**

Covers your trip investment if you must cancel or interrupt your trip for covered reasons such as sickness, injury or death to you, your traveling companion, family member, service animal or business partner; severe weather; being subpoenaed or required to serve on jury duty, being called into active military service or having leave revoked or being reassigned, or if your primary residence or destination is made uninhabitable. For a complete list of covered reasons, please refer to the Description of Coverage.

**• 75% of Trip Cost- Cancel for Any Reason**

Reimburses nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. *(Coverage must be purchased for the full cost of all prepaid, nonrefundable Trip arrangements.)*

**• \$600 (\$200 per day)- Trip Delay**

Reimburses for the purchase of essential items (i.e. meals, toiletries, etc.) if delayed for 6 or more hours because of a common carrier delay, lost/stolen passport, travel documents or money, quarantine, natural disaster, injury or sickness of the insured or a traveling companion.

**• \$250- Missed Connection**

Reimburses you 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.

**• \$1,000- Baggage Delay**

If your baggage is delayed for more than 12 hours, you will be reimbursed for the purchase of essential items (i.e. clothing, toiletries, etc.)

**• \$1,000- Baggage, Sportsman Equipment and Personal Effects Loss**

Reimburses you if your baggage is lost stolen or damaged while on your trip.

**• \$25,000 - Medical Expense**

Covers emergency medical expenses incurred while traveling; includes emergency dental treatment up to \$1,000.

• **\$500,000- Emergency Evacuation & Repatriation of Remains**

Covers evacuation and transportation to the nearest adequate medical facility (or home in the event of death or if medically required) as well as a medical escort if deemed necessary.

• **\$100,000- Accidental Death & Dismemberment**

Covers for loss of life or limb within 180 days of an accident on your trip.

• **\$25,000 Car Rental Collision Coverage**

Covers damage due to collision, vandalism, theft, windstorm, fire, hail or flood.

**Assistance Services**

- Included – Travel Medical Assistance\*
- Included – Worldwide Travel Assistance\*
- Included – LiveTravel Emergency Assistance\*
- Included – Concierge Services\*
- Included – Identity Theft (*not available to NY residents*)\*
- Included – Pet Return Service\*
- Included – Vehicle Return Service\*
- Included – \$100 Roadside Assistance (*provided by Coach-Net Services Inc.*)

\*These are non-insurance services provided by Travel Guard.

**Q. Are the benefits listed per insured or per booking?**

**A.** The Trip Cancellation & Interruption coverages are per booking. All other coverages are per person. For example if the insured purchased travel insurance coverage for a trip costing a total of \$2,000, this would be the maximum reimbursement allowable under trip cancellation or interruption for that booking.

**Q. Will my current homeowners, renters, credit card, or health insurance policies cover me during my trip?**

**A.** Other insurance policies may not offer coverage while you travel due to benefit limits, territory restrictions, and deductibles. Most people don't have any insurance coverage at all if they must cancel their trip. This insurance travel plan has a wide range of travel benefits; which credit card, homeowners, and renter's insurance policies may not offer.

**Q. I know that I have a pre-existing medical condition; will the plan cover me?**

**A.** Even if you have a medical condition that has been unstable in the last 60 days, you should still consider enrolling in this insurance protection plan because you can waive the Pre-Existing Condition exclusion by enrolling in the plan and paying for it within 21 days of your initial deposit. So long as you are medically able to travel at time of purchase, waiving the Pre-Existing Condition exclusion is the easiest way to alleviate doubt as to coverage for chronic medical conditions. There are some conditions that are not covered by the policy such as anxiety-related mental or nervous disorders. Please see the Exclusions section of the Description of Coverage to view these coverages.

**Q. What if I need transportation due to medical reasons and I am unable to get prior authorization from Travel Guard?**

**A.** We always instruct our insureds to contact local medical services during an emergency for immediate medical attention, or evacuation if necessary, and then notify Travel Guard as soon as is reasonably possible. Payment arrangements for your evacuation will depend on the nature of your particular situation and should be discussed with Travel Guard.

**Q: Will my vacation be covered if I cancel due to a hurricane?**

**A:** You will have coverage if the property that you are staying at is inaccessible or uninhabitable within 30 days after the named hurricane causes the damage.

**Q. Is there help while I'm traveling?**

**A.** One of the valued benefits offered in this insurance protection plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With the Assistance Services, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring, and referrals. They are also equipped to respond in many unexpected circumstances. If an emergency should arise during your trip, call Travel Guard immediately and give the details of your problem or medical emergency.

**Q. Where can I call for more information?**

**A.** You may call Travel Guard at 1.877.249.5376, with any questions regarding the travel insurance. Their service representatives will be happy to assist you.

**Q. When is the latest the insurance can be purchased?**

**A.** The coverage can be purchased anytime within 21 days of initial deposit.

**Q. How do I file a claim?**

**A.** In the event of a claim, please notify your booking agent immediately. Then call Travel Guard at 1.877.249.5376 and refer to product #008725 P1 7/10 to start your claim.

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. Non-insurance services are provided by Travel Guard.