

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 insurance 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
- You or a traveling companion loses their job and they've been with their employer for at least one year
- 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 or sports equipment 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)**

Per Booking Coverage

Covers your trip investment if you must cancel or interrupt your trip for covered reasons such as sickness, injury or death to you, traveling companion, family member, business partner or service animal; inclement weather; mechanical break down of a common carrier, being subpoenaed or required to serve on jury duty, being called into active military service or having leave revoked or being reassigned, involuntary termination or layoff of employment or if your principal residence or destination is made uninhabitable.

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

Per Person Coverage

Reimburses for the purchase of essential items (i.e. meals, hotels, etc.) if delayed for 12 or more hours because of a carrier caused delay, lost/stolen passport, travel documents or money, quarantine, natural disaster, injury or sickness of the insured or a traveling companion or the Insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

• **\$1,000 - Baggage Delay (\$200 per day)**

Per Person Coverage

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**

Per Person Coverage

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

• **\$25,000 - Medical Expense (\$1,000 Dental)**

Per Person Coverage

Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

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

Per Person Coverage

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.

- **\$25,000 – Car Rental Collision Coverage**

Per Car Coverage

\$25,000 in primary coverage! Covers cost of repairs for damage due to covered reasons to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible.

- **The following non-insurance services are included and provided by Travel Guard:**

Travel Medical Assistance

Worldwide Travel Assistance

LiveTravel® Emergency Assistance

Detailed Pre-Trip Travel Advisories

Concierge Services

Identity Theft (Not available to NY residents)

Pet Return Service

Vehicle Return Service

\$100 Roadside Assistance (per car)*

Assistance includes: Towing, flat tire, lock-out and battery assistance as well as oil, fluid & water delivery service

**Roadside Assistance service provided by Coach-net Services Inc.*

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

A. The benefits for Trip Cancellation and Trip Interruption are the total per booking. 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. All other coverages are per person with the exception of the Car Rental Collision Coverage which is per car coverage.

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 plan has a wide range of travel benefits; which credit card, homeowners, and renter's insurance policies may not offer. The medical coverage included in this insurance plan is vital for most people whose health insurance policies do not pay for covered medical expenses incurred outside of the United States (e.g., Medicare, certain HMO's, etc.) This coverage in this plan is primary.

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 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. One of the reasons listed under trip cancellation is “Sickness, Injury or death of an Insured, Family Member, Traveling Companion, Service Animal or Business Partner”. What is the definition of a Family Member, Business Partner and Service Animal?

A. The family member definition means the Insured’s or Traveling Companion’s spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, stepbrother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, Caregiver, foster child, ward, or legal ward. The Business Partner definition means a person who: (1) is involved with the Insured or the Insured’s Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business. The Service Animal definition means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, providing animal protection or rescue work, pulling a wheelchair, or fetching dropped items.

Q. Given the current economy, what if my spouse loses his/her job?

A. The All Seasons Travel Plan includes trip cancellation/interruption coverage due to involuntary termination or layoff which occurs more than 14 days after an Insured’s effective date of coverage. Only one year of employment with the same employer is required. If you or one of your traveling companions loses their job through no fault of their own and need to cancel or interrupt their trip, this plan can provide reimbursement of non-refundable pre-paid travel expenses.

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 plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard, 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 up until the final trip payment is made or 30 days prior to arrival, whichever comes first. If a booking is made within 30 days of the scheduled arrival date, the guest can purchase the insurance the day of the booking only.

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 #008573 P1 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.