

# Travel Guard

Travel Smart. Travel Insurance.

## Group Protection Plan

### Coverage Amount

### Benefit Amount

Trip Cancellation	.....	Trip Cost*
(Maximum Limit \$25,000 per person)		
Trip Interruption	.....	150% of Trip Cost
Trip Interruption- Return Air Only	.....	\$750 or 150% of Trip Cost (whichever is greater)
Missed Connection	.....	\$250
Trip Delay (\$150 max/day)	.....	\$750
Medical Expense	.....	\$25,000
Emergency Medical Transportation	.....	\$250,000
Baggage & Personal Effects	.....	\$1,000
Baggage Delay	.....	\$250
Accidental Death and Dismemberment	.....	\$25,000
Travel Guard Assist	.....	Included
LiveTravel®	.....	Included

**Optional Additional Medical** - \$25,000 additional Medical Expense Coverage can be added. (Cannot be purchased separately.)

\* Coverage only included if the required plan cost has been paid

## Details of Coverage

### Trip Cancellation & Interruption

We will pay this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is delayed, 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. Cancellation due to an injury or Sickness of an Immediate Family Member • 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.

### Missed Connection

Reimburses this benefit up to the Maximum Benefit shown in the schedule of Benefits if inclement weather or common carrier causes cancellation or a delay of regularly scheduled flights for three to less than twelve hours to your point or departure.

### Trip Delay

• We will reimburse up to \$150 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 & Personal Effects

• 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 of any other coverage or indemnity.

### Baggage Delay

• 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.

### Medical Expense

• We will pay this benefit, up to the Maximum Benefit 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. This coverage is in excess of any other coverage or indemnity.

### 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). Pays for special medical escort if recommended in writing by the attending physician.

### Accidental Death and Dismemberment

• Pays for loss of life or limb if it occurs within 365 days of an accident during the Insured's trip.

### Travel Guard Assist\*

• Advancement of funds to cover on-site medical expenses  
 • Telephone interpretation services in major languages  
 • Replacement of lost passport and other incidentals as may be required  
 • Assistance to locate local physicians, dentists, or medical facilities  
 • Professionals will monitor your condition and contact your personal physician  
 • Evacuation to a hospital, treatment facility or back home  
 • 24-hour emergency hotline.

### LiveTravel Assistance

• **LiveTravel** - 24 hour hotline to make emergency changes, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance  
 • **Live Messaging** - relay of email or phone message to family, friends or business associates  
 • **Pre-Trip Travel Advice** - around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; weather and currency information – all for your planned destination  
 • **Emergency Cash Transfer** - assistance in coordinating an emergency cash advance.

\* Non-insurance services are provided by Travel Guard Assist.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. This is only a brief description of the insurance coverage(s) available under policy series 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.

Any payments under this 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/](http://www.treas.gov/offices/enforcement/ofac/) or a Travel Guard representative.