


Silver Travel Insurance & Assistance

Insurance Coverages

All coverages are per person.

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% of Insured Trip Cost*	Trip Cancellation
100% of Insured Trip Cost*	Trip Interruption
\$500	Trip Interruption – Return Air Only
\$500	Trip Delay (Max. \$100/day)
\$750	Baggage & Personal Effects (\$50 deductible applies)
\$200	Baggage Delay
\$15,000**	Accident Sickness Medical Expense (\$50 deductible applies)
\$150,000**	Emergency Evacuation & Repatriation of Remains




 **Family Coverage:** One child age 17 and under will receive coverage at no additional cost for each adult who purchases this plan. Must be traveling with and related to the primary adult named on the enrollment form. Does not apply to optional coverages. For your plan to provide “kids at no additional cost,” the child’s trip cost must be equal to or less than the adult traveler(s) trip cost.

*Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

** Trip must be overnight and Destination must be at least 100 miles from the Insured’s Primary Residence.


Extra Coverage


When you purchase the SILVER travel insurance plan within 15 days*** of making your initial trip payment, you also receive:

-  Coverage due to cruise line, airline, or tour operator default. (Not covered for all suppliers.)
-  Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. (Limitations apply.)
-  \$25,000 Flight Guard®: Coverage for accidental death or dismemberment that occurs while flying.


***Day one is the date the initial trip payment is received.

Optional Coverages

 **Emergency Evacuation Upgrade:** Valuable addition to increase your coverage limit. The Emergency Evacuation benefit will double. (See chart for cost. Cannot be purchased separately and only available if all prepaid, non-refundable costs are insured.)

 **Flight Guard®:** Coverage to \$500,000 for accidental death or dismemberment that occurs while flying.

COST: \$9 per \$100,000 of coverage

 **Car Rental Collision Coverage:** \$35,000 in primary coverage. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (\$250 deductible applies. Coverage is not available to residents of Kansas or Texas.)

COST: \$9 per day, per car

Travel Assistance Services†

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

- **LiveTravel®:** your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **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.
- **Emergency cash transfer assistance:** we will help travelers obtain cash advances in local or US currency for medical emergencies or other travel needs.
- **Assistance with 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.

†These are not insurance benefits. Rather, they are services provided by Travel Guard. Travel Guard provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveler.



Silver Plan Cost

Trip Cost Per Person (up to 30 days)	0-34	35-59	60-69	AGE 70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 19	\$ 28	\$ 40	\$ 50	\$ 62	\$ 82	\$ 106
\$ 251 - \$ 500	\$ 22	\$ 32	\$ 45	\$ 56	\$ 68	\$ 91	\$ 117
\$ 501 - \$ 1,000	\$ 30	\$ 44	\$ 62	\$ 76	\$ 94	\$ 124	\$ 160
\$ 1,001 - \$ 1,500	\$ 41	\$ 61	\$ 86	\$ 105	\$ 130	\$ 172	\$ 224
\$ 1,501 - \$ 2,000	\$ 54	\$ 81	\$ 112	\$ 137	\$ 170	\$ 225	\$ 295
\$ 2,001 - \$ 2,500	\$ 68	\$ 103	\$ 142	\$ 174	\$ 216	\$ 285	\$ 374
\$ 2,501 - \$ 3,000	\$ 80	\$ 121	\$ 165	\$ 203	\$ 252	\$ 333	\$ 443
\$ 3,001 - \$ 3,500	\$ 98	\$ 149	\$ 204	\$ 250	\$ 311	\$ 411	\$ 544
\$ 3,501 - \$ 4,000	\$ 113	\$ 172	\$ 236	\$ 289	\$ 360	\$ 475	\$ 627
\$ 4,001 - \$ 4,500	\$ 125	\$ 190	\$ 260	\$ 319	\$ 398	\$ 525	\$ 692
\$ 4,501 - \$ 5,000	\$ 142	\$ 217	\$ 296	\$ 363	\$ 452	\$ 598	\$ 793
\$ 5,001 - \$ 5,500	\$ 166	\$ 253	\$ 345	\$ 423	\$ 527	\$ 696	\$ 924
\$ 5,501 - \$ 6,000	\$ 195	\$ 296	\$ 407	\$ 497	\$ 622	\$ 820	\$ 1,081
\$ 6,001 - \$ 6,500	\$ 224	\$ 340	\$ 468	\$ 572	\$ 716	\$ 943	\$ 1,239
\$ 6,501 - \$ 7,000	\$ 232	\$ 353	\$ 484	\$ 592	\$ 741	\$ 976	\$ 1,286
\$ 7,001 - \$ 8,000	\$ 302	\$ 457	\$ 634	\$ 772	\$ 971	\$ 1,275	\$ 1,661
\$ 8,001 - \$ 9,000	\$ 322	\$ 488	\$ 674	\$ 822	\$ 1,033	\$ 1,357	\$ 1,774
\$ 9,001 - \$ 10,000	\$ 341	\$ 518	\$ 714	\$ 871	\$ 1,094	\$ 1,439	\$ 1,887
\$ 10,001 - \$ 11,000	\$ 359	\$ 545	\$ 750	\$ 916	\$ 1,150	\$ 1,512	\$ 1,985
\$ 11,001 - \$ 12,000	\$ 376	\$ 572	\$ 787	\$ 960	\$ 1,205	\$ 1,585	\$ 2,083
\$ 12,001 - \$ 13,000	\$ 394	\$ 599	\$ 823	\$ 1,005	\$ 1,261	\$ 1,659	\$ 2,182
\$ 13,001 - \$ 14,000	\$ 411	\$ 626	\$ 859	\$ 1,049	\$ 1,316	\$ 1,732	\$ 2,280
\$ 14,001 - \$ 15,000	\$ 428	\$ 652	\$ 896	\$ 1,094	\$ 1,372	\$ 1,806	\$ 2,378
\$ 0 [†]	\$ 12	\$ 17	\$ 28	\$ 36	\$ 42	\$ 58	\$ 74
Emergency Evacuation Upgrade	\$ 3	\$ 4	\$ 5	\$ 9	\$ 12	\$ 15	\$ 22

Above rates do not include a \$7 service fee. Please choose your plan cost from the above pricing chart based on your age at the time of plan purchase. For trips over \$15,000, or trips exceeding 30 days, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. You must insure all prepaid, non-refundable portions of your trip. Coverage must be purchased at least 24 hours prior to departure.

All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased.

[†] Only applicable if there are no prepaid, non-refundable trip costs.

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

For complete coverage information, please refer to the Certificate of Insurance prior to purchase.

Travel Insurance Coverage

Trip Cancellation & Interruption: Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
- Financial Default of an airline, cruise line, or tour operator. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- Inclement Weather causing delay or cancellation of travel for at least 24 consecutive hours;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence being made uninhabitable or Inaccessible by vandalism, burglary, or Natural Disaster;
- Your Destination being made Uninhabitable or Inaccessible by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Company will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.

“City” means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

“Domestic Partner” means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with you; (2) shares financial assets and obligations with you. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

“Financial Default” means the total cessation or partial suspension of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

“Family Member” means the Insured's or Traveling Companion's spouse, civil union partner, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparent, step-

grandparent, grandchild, step-grandchild, step-child, step-brother, step-sister, step-parent, parent-in-law, brother-in-law, sister-in-law, aunt, step-aunt, uncle, step-uncle, niece, nephew, legal guardian, Caregiver, foster Child, ward, or legal ward; spouse, civil union partner or Domestic Partner of any of the above. Family Member also includes these relations to the Insured's or Traveling Companion's spouse, civil union partner or Domestic Partner.

“Sickness” means an illness or disease diagnosed or treated by a physician.

Trip Interruption – Return Air Only: Reimburses the additional airline transportation expenses 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 the same class of your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay: Reimburses up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses for meals, accommodations, taxi fares, and essential telephone calls, if your Trip is delayed for more than 12 hours due to covered reasons.

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 Limit. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Baggage Delay: If your Baggage is delayed more than 24 hours while on a Trip, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Limit.

Medical Expense & Emergency Evacuation Coverage

Accident Sickness Medical Expense: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred by you during your overnight Trip with a Destination of at least 100 miles from home. This coverage is in excess of any other coverage or indemnity. Coverage subject to a \$50 deductible.

Emergency Evacuation & Repatriation of Remains: 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) due to an Injury or Sickness occurring while on an overnight Trip with a Destination of at least 100 miles from home. Pays for special medical escort if recommended in writing by the attending physician.

Optional Coverages

Flight Guard[®]: Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum Limit shown in the Schedule.

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (Coverage is not available to residents of Kansas or Texas.)

Emergency Evacuation Upgrade: Valuable addition to increase your coverage limit. The Emergency Evacuation benefit will double.

Notice to residents of AK, IL, IN, KS, SD, MI and TX: The excess provisions under the Baggage & Personal Effects and Accident Sickness Medical Expense benefits do not apply.

Notice to residents of CO: The plan will be called Essential Expanded.

Notice to residents of AK: The 15 day purchase rules will be 21 days.

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) pregnancy, childbirth, or elective abortion, other than Complications

of Pregnancy; (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-ropes anchoring equipment; (e) war or act of war, whether declared or not, 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 CONDITION EXCLUSION:

The Company will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner or Family Member which, within the 180-day period immediately preceding and including your 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; or (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 prescription drugs or medicines.

The Company will waive this exclusion if you meet the following conditions: 1. You purchase the plan within 15 days of making the initial trip payment; 2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when plan cost is paid; 4. The trip cost does not exceed \$100,000 per person (only applicable to Trip Cancellation/Interruption).

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.




3300 Business Park Drive
Stevens Point, WI 54482


Why buy Travel Guard?

Travel Guard is one of America's leading providers of travel insurance plans for millions of travelers each year who depend on us for comprehensive plans that include both coverage and 'round-the-clock travel assistance. Here are just a few reasons why you should cover your next trip through Travel Guard:

 Travel Guard can arrange for an **emergency cash advance** and help you obtain a new passport when your important travel documents are stolen.

 Travel Guard will rebook your flight and make other **emergency travel arrangements** when you arrive at the airport at 10 p.m. only to find your flight has been cancelled.

 The Company will **reimburse your non-refundable deposits or prepayments** when a Family Member becomes ill and you have to cancel your trip.*

 **One child 17 and under can receive coverage at no additional cost** for each adult who purchases this plan.*

**Subject to terms and conditions of the policy.*

For more information: Ask your travel agent.

Order online or by phone,
24 hours a day, 7 days a week:

www.TravelGuard.com
1.800.826.1300



Silver Travel Insurance & Assistance

NW8838-PI8838 6/11; AK8838-CO8838 1/14 BR
Coverage may not be available in all states.