



Confidence makes a great traveling companion. Because no matter how hard you try, there are some things you just can't plan for. Make sure you pack a Travel Guard ASTP: Inland Resort Insurance Plan which provides valuable coverage at an affordable price and to help cover expenses due to unexpected travel mishaps.

INSURANCE COVERAGES

Schedule of Benefits

Trip Cancellation & Interruption	100% of Insured Trip Cost*
Trip Delay	\$600 (Maximum \$200 per day)
Missed Connection	\$250
Baggage & Personal Effects & Sporting Equipment	\$1,000
Baggage Delay	\$1,000 (Maximum \$200 per day)
Accident Sickness Medical Expense	\$25,000
Emergency Evacuation and Repatriation of Remains	\$500,000
Accidental Death & Dismemberment	\$100,000
Car Rental Collision Coverage <small>(Not available to residents of Kansas)</small>	\$25,000

Trip Cancellation & Interruption coverage is per booking. All other coverages are per person.

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

EXTRA COVERAGE

Pre-Existing Medical Condition Exclusion Waiver

(When coverage is purchased within 21 days of Initial Trip Payment. Day one is the date the initial payment is received.)

ASSISTANCE SERVICES

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

Travel Medical Assistance, Worldwide Travel Assistance, Emergency Travel Assistance, Concierge Services, Identity Theft, Pet Return Service, Vehicle Return Service and \$100 Roadside Assistance per car**

**Roadside Assistance service provided by Quest Towing Services, LLC.

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

PLAN COST

8.6% OF TRIP COST

QUESTIONS? CALL TOLL-FREE: 1.877.249.5376

Refer to product number 508574 P1 09/18; 508573 P1 09/18; 508574 P2 09/18
This Product is only available to Residents of: Alaska, Florida, Indiana, Kansas, Massachusetts, Minnesota, Missouri, New York, Oregon, Pennsylvania, Virginia and Washington;
Residents of MT refer to product number 518574 P1 09/18; 518573 P1 09/18; 518574 P2 09/18

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Policy of Insurance for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

TRAVEL INSURANCE COVERAGE

100% of Trip Cost Trip Cancellation & Interruption: Reimburses forfeited, non-refundable, unused payments or deposits up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; Inclement Weather; Strike; Primary Residence or Destination being made Uninhabitable or inaccessible; being subpoenaed, required to serve on a jury, hijacked, or quarantined; military service; a Terrorist Incident; and involuntary termination of employment or layoff. For a complete list of covered reasons, refer to the Policy of Insurance.

\$600 Trip Delay: Reimburses up to \$200 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses due to Common Carrier delay; Natural Disaster; Traffic Accident; and Injury or Sickness of the Insured or Traveling Companion if your Trip is delayed for 6 hours or more due to covered reasons.

\$250 Missed Connection: Reimburses for additional transportation expenses and unused prepaid, nonrefundable trip payments if you miss a trip departure because of cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay.

\$1,000 Baggage & Personal Effects & Sporting Equipment: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit.

\$1,000 Baggage Delay: Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

\$25,000 Accident Sickness Medical Expense: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred due to Injury or Sickness which occurred while on an overnight Trip with a Destination of at least 100 miles from home.

\$500,000 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).

\$100,000 Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 180 days of an accident.

\$25,000 Car Rental Collision Coverage: Covers damage due to collision, vandalism, windstorm, fire hail or flood. (No deductible) *Not available to residents of Kansas.*

ASSISTANCE SERVICES

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

Emergency Travel Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Virtually whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Identity Theft: If your identity is stolen during your Trip, our emergency travel counselors will assist in contacting your credit card companies, monitoring your credit report and working with local authorities to help you restore your identity. *(Not available for NY residents.)*

Pet Return Service: Coordination of the return home of pets if your travel is interrupted due to sickness or injury.

Vehicle Return Assistance: Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.

\$100 Roadside Assistance: Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance. (Roadside Assistance service provided by Quest Towing Services, LLC.)

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Company will waive the Pre-Existing Medical Condition exclusion if all of the following conditions are met: (1) the plan is purchased within 21 days of Initial Trip Payment; and (2) the Insured is medically able to travel when the plan is purchased; and (3) the amount of coverage purchased equals all Trip Costs up to the maximum shown in the Schedule including any subsequent arrangements made for the same Trip. The Insured must update the coverage to include the additional cost of the subsequent arrangements within 21 days of payment to the Travel Supplier. This waiver is limited to the first \$100,000 of Cancellation Penalties. This limit does not apply to the medical benefits. If the Insured does not insure all Trip Costs, this waiver will be terminated and the Pre-Existing Medical Conditions exclusion will apply. If the Insured's Trip Costs are greater than \$100,000, the waiver will still apply as long as the amount of coverage purchased is \$100,000.

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, 15th 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.