

Group Plan

Travel Insurance & Global Assistance

Cover your trip investment from those unforeseen circumstances that can arise before or during your trip. The Travel Guard Group Plan provides valuable coverage at an affordable price.



Insurance Coverages

| SCHEDULE OF BENEFITS | |
|---------------------------|---|
| MAXIMUM LIMIT | COVERAGE |
| Trip Cost | Trip Cancellation (Max. of \$25,000) |
| 150% of insured Trip Cost | Trip Interruption (Max. of \$37,500) |
| \$750 | Trip Interruption – Return Air Only |
| \$750 | Trip Delay (Max. \$150/day) |
| \$250 | Missed Connection |
| \$1,000 | Baggage & Personal Effects |
| \$300 | Baggage Delay |
| \$25,000* \$500 | Accident Sickness Medical Expense Dental |
| \$500,000* \$25,000 | Emergency Evacuation & Repatriation of Remains Escort Maximum |
| \$10,000 | Accidental Death & Dismemberment |

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

Extra Coverage

(when coverage is purchased within 21 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default

Assistance Services

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

| | | | |
|---------------------------------------|----------|-------------------------|----------|
| Travel Medical Assistance..... | Included | Concierge Services..... | Included |
| Worldwide Travel Assistance..... | Included | Business Assistant..... | Included |
| LiveTravel® Emergency Assistance..... | Included | Identity Theft..... | Included |

Group Plan Cost

| Trip Cost Per Person | 0-34 | 35-59 | 60-69 | AGE 70-74 | 75-79 | 80-84 | 85+ |
|-----------------------|--------|----------|----------|--------------|----------|----------|----------|
| \$ 0 [†] | \$ 22 | \$ 28 | \$ 39 | \$ 71 | \$ 88 | \$ 145 | \$ 193 |
| \$ 1 - \$ 250 | \$ 32 | \$ 42 | \$ 58 | \$ 93 | \$ 119 | \$ 176 | \$ 243 |
| \$ 251 - \$ 500 | \$ 34 | \$ 48 | \$ 67 | \$ 104 | \$ 132 | \$ 196 | \$ 271 |
| \$ 501 - \$ 1,000 | \$ 42 | \$ 61 | \$ 85 | \$ 124 | \$ 156 | \$ 226 | \$ 307 |
| \$ 1,001 - \$ 1,500 | \$ 57 | \$ 85 | \$ 116 | \$ 165 | \$ 205 | \$ 290 | \$ 394 |
| \$ 1,501 - \$ 2,000 | \$ 77 | \$ 113 | \$ 155 | \$ 211 | \$ 261 | \$ 363 | \$ 490 |
| \$ 2,001 - \$ 2,500 | \$ 96 | \$ 145 | \$ 197 | \$ 264 | \$ 326 | \$ 450 | \$ 606 |
| \$ 2,501 - \$ 3,000 | \$ 110 | \$ 165 | \$ 223 | \$ 297 | \$ 366 | \$ 503 | \$ 675 |
| \$ 3,001 - \$ 3,500 | \$ 125 | \$ 190 | \$ 257 | \$ 339 | \$ 417 | \$ 571 | \$ 767 |
| \$ 3,501 - \$ 4,000 | \$ 140 | \$ 212 | \$ 287 | \$ 377 | \$ 466 | \$ 633 | \$ 851 |
| \$ 4,001 - \$ 4,500 | \$ 146 | \$ 220 | \$ 297 | \$ 389 | \$ 479 | \$ 651 | \$ 874 |
| \$ 4,501 - \$ 5,000 | \$ 192 | \$ 293 | \$ 399 | \$ 521 | \$ 644 | \$ 866 | \$ 1,175 |
| \$ 5,001 - \$ 5,500 | \$ 216 | \$ 331 | \$ 452 | \$ 587 | \$ 728 | \$ 974 | \$ 1,326 |
| \$ 5,501 - \$ 6,000 | \$ 241 | \$ 370 | \$ 505 | \$ 655 | \$ 812 | \$ 1,085 | \$ 1,477 |
| \$ 6,001 - \$ 6,500 | \$ 287 | \$ 446 | \$ 608 | \$ 788 | \$ 977 | \$ 1,301 | \$ 1,777 |
| \$ 6,501 - \$ 7,000 | \$ 322 | \$ 497 | \$ 675 | \$ 865 | \$ 1,069 | \$ 1,420 | \$ 1,925 |
| \$ 7,001 - \$ 8,000 | \$ 341 | \$ 526 | \$ 715 | \$ 914 | \$ 1,130 | \$ 1,499 | \$ 2,032 |
| \$ 8,001 - \$ 9,000 | \$ 372 | \$ 576 | \$ 784 | \$ 1,002 | \$ 1,238 | \$ 1,641 | \$ 2,227 |
| \$ 9,001 - \$ 10,000 | \$ 396 | \$ 613 | \$ 834 | \$ 1,066 | \$ 1,317 | \$ 1,743 | \$ 2,366 |
| \$ 10,001 - \$ 11,000 | \$ 420 | \$ 651 | \$ 885 | \$ 1,129 | \$ 1,396 | \$ 1,847 | \$ 2,507 |
| \$ 11,001 - \$ 12,000 | \$ 445 | \$ 688 | \$ 935 | \$ 1,193 | \$ 1,474 | \$ 1,949 | \$ 2,646 |
| \$ 12,001 - \$ 13,000 | \$ 468 | \$ 726 | \$ 986 | \$ 1,256 | \$ 1,554 | \$ 2,051 | \$ 2,786 |
| \$ 13,001 - \$ 14,000 | \$ 492 | \$ 763 | \$ 1,037 | \$ 1,321 | \$ 1,632 | \$ 2,155 | \$ 2,926 |
| \$ 14,001 - \$ 15,000 | \$ 516 | \$ 800 | \$ 1,088 | \$ 1,384 | \$ 1,711 | \$ 2,257 | \$ 3,066 |
| \$ 15,001 - \$ 16,000 | \$ 540 | \$ 838 | \$ 1,138 | \$ 1,448 | \$ 1,789 | \$ 2,359 | \$ 3,206 |
| \$ 16,001 - \$ 17,000 | \$ 564 | \$ 875 | \$ 1,189 | \$ 1,511 | \$ 1,869 | \$ 2,463 | \$ 3,346 |
| \$ 17,001 - \$ 18,000 | \$ 587 | \$ 912 | \$ 1,240 | \$ 1,576 | \$ 1,947 | \$ 2,565 | \$ 3,486 |
| \$ 18,001 - \$ 19,000 | \$ 611 | \$ 949 | \$ 1,291 | \$ 1,639 | \$ 2,026 | \$ 2,667 | \$ 3,626 |
| \$ 19,001 - \$ 20,000 | \$ 635 | \$ 986 | \$ 1,342 | \$ 1,703 | \$ 2,104 | \$ 2,771 | \$ 3,765 |
| \$ 20,001 - \$ 21,000 | \$ 659 | \$ 1,025 | \$ 1,392 | \$ 1,766 | \$ 2,184 | \$ 2,873 | \$ 3,906 |
| \$ 21,001 - \$ 22,000 | \$ 682 | \$ 1,062 | \$ 1,443 | \$ 1,830 | \$ 2,262 | \$ 2,976 | \$ 4,045 |
| \$ 22,001 - \$ 23,000 | \$ 707 | \$ 1,099 | \$ 1,493 | \$ 1,894 | \$ 2,341 | \$ 3,079 | \$ 4,186 |
| \$ 23,001 - \$ 24,000 | \$ 731 | \$ 1,136 | \$ 1,544 | \$ 1,958 | \$ 2,420 | \$ 3,181 | \$ 4,325 |
| \$ 24,001 - \$ 25,000 | \$ 755 | \$ 1,173 | \$ 1,595 | \$ 2,021 | \$ 2,498 | \$ 3,285 | \$ 4,466 |

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

Questions?

Contact your Sales Representative for information about the program.
(Refer to Product # MT9017 P1 02/17. Coverage only available to residents of Montana.)

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

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



Travel Insurance Coverage

100% of Trip Cost Trip Cancellation/ 150% of Trip Cost Trip Interruption:

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

- Sickness, injury, or death of you, a Family Member, Traveling Companion, Business Partner or Host at Destination. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted;
- 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;
- Strike causing complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence being made Uninhabitable or Inaccessible by Natural Disaster, vandalism, or burglary;
- The Insured's Destination being made Uninhabitable or Inaccessible by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes;
- The Insured or Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- The Insured or Traveling Companion is called into active military service or military leave revoked or reassigned;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's 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, seasonal employment, independent contractors or self-employed persons;
- A named hurricane causing cancellation or interruption 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;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a loss of 50% of the Insured's Trip length;
- The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;
- The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;
- The Insured or Traveling Companion's company is deemed to be unsuitable for business due to burglary or Natural Disaster, and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

\$750 Trip Interruption — Return Air Only: Reimburses the additional 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 same class of your original tickets) by the most direct route, less any refunds paid or payable.

\$750 Trip Delay: Reimburses up to \$150 a day to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

\$250 Missed Connection: Reimburses up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for 3 or more hours to your point of departure.



Baggage Insurance Coverage

\$1,000 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.

\$300 Baggage Delay: If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Limit.



Medical Expense & Other Insurance Coverage

\$25,000 Accident Sickness Medical Expense: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred while on an overnight Trip with a Destination of at least 100 miles from home. This coverage is in excess of any other coverage or indemnity.

\$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) 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.

\$10,000 Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

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 21 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal 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 21 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost; 4. The trip cost does not exceed \$25,000 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, 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.