

Q. Why should I purchase travel insurance?

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 protection 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
- Weather prevents you from leaving home and reaching your destination
- A family member back home passes away and you must return early
- Your luggage 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?

• \$500 Trip Cancellation & Interruption

Covers your trip investment if you must cancel or interrupt your trip for covered reasons such as sickness, injury or death to you, your traveling companion or a family member; severe weather; being subpoenaed or required to serve on jury duty, being called into active military service or having leave revoked or being reassigned; your principal residence or destination is made uninhabitable, or the primary or secondary school you or your traveling companion attends extends their operating session beyond its regular schedule.

• \$500 - Trip Delay (\$100 maximum per day)

Reimburses for reasonable additional expenses (i.e. meals and lodging.) 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.

• \$500 - Baggage Delay (\$100 maximum per day)

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.)

• \$10,000 - Medical Expense

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

• \$25,000 - Emergency Medical Transportation

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.

- **Included – 24-hour Travel Medical Assistance***
- **Included – 24-hour Worldwide Travel Assistance***
- **Included – 24-hour Concierge Services***
- **Included – 24-hour Roadside Assistance***
- **Included – 24-hour Identity Theft Assistance***
- **Included – 24-hour Pet Return Service***

*These are non-insurance services provided by Travel Guard Assist.

Lodging Protection Plan

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

A. The benefits listed are the total per booking. For example if there are 4 people on one reservation/booking all would be covered under one policy.

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 protection 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 protection 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.)

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 protection plan because you can waive the Pre-Existing Condition exclusion by enrolling in the plan and paying for it within 14 days of your initial trip payment. 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 “unforeseen sickness, injury or death of an insured or immediate family member”. What is the definition of an immediate family member?

A. The family member definition means a Insured's or Traveling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, legal ward, caregiver and Domestic Partner of any of the above.

Q. What if I need transportation due to medical reasons and I am unable to get prior authorization from Travel Guard Assist?

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 Assist as soon as reasonably possible. Payment arrangements for your evacuation will depend on the nature of your particular situation and should be discussed with Travel Guard Assist.

Q: Will my reservation 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 protection plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard Assist, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with emergencies such 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 Assist 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 1-800-827-0471, 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 to 24 hours prior to departure.

Q. How do I file a claim?

A. In the event of a claim, please notify the lodging company immediately. Then call Travel Guard at 1-800-827-0471 and refer to product #008461 to start your claim.

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 will govern. Not all coverages are available in all states.