

Cruise, Tour & Travel

**TRAVEL INSURANCE
& LIVETRAVEL 24-HOUR ASSISTANCE**

1-800-451-7273

**TRAVEL
GUARD
INTERNATIONAL**

206800-DM 10/04

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

For complete coverage information, please refer to the Description of Coverage.

PART A: Travel Arrangement Protection

The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverages and Services, if you cancel your trip or are unable to continue on your trip due to:

- a) Sickness, accidental injury, or death of you, your Traveling Companion, Family Member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip. A physician must advise cancellation of the trip on or before the scheduled departure date.
- b) You are terminated, or laid off from employment subject to five years of continuous employment at the place of employment where terminated.
- c) Hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within 10 days of departure; or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster; or burglary of your principal place of residence within 10 days of departure;
- d) If within 30 days of your departure, a politically motivated terrorist attack occurs within a 1-mile radius of the territorial city limits of the city to be visited by the program for which you have registered.
- e) Strike that causes complete cessation of services.
- f) Weather which causes complete cessation of services and prevents you from reaching your destination.
- g) Natural disaster at the site of the your destination which renders your destination accommodations uninhabitable.
- h) Bankruptcy and/or default of your Travel Supplier (airline, cruise line, etc.) which occurs more than 14 days following your effective date (the day after you purchase this plan). Coverage is not provided for the bankruptcy or default of the agency from whom you purchased your land/sea arrangements. This coverage applies only if the Protection Plan was purchased within 15 calendar days of initial trip payment.
- i) You or your Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- j) Military duty (if within 10 days of departure, You have Your leave revoked or You are reassigned).

Trip Cancellation – non-refundable cancellation charges imposed by your Travel Supplier and/or airfare cancellation charges for flights joining or departing your Land/Sea Arrangements; or the additional costs you may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with you cancels his/her trip for a covered reason and you do not cancel.

Trip Interruption – unused, non-refundable land or sea expenses prepaid to Travel Supplier and/or the airfare paid, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way Economy Airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets) less the value of applied credit from an unused return travel ticket.

"Bankruptcy" means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 U.S.C. Subsection 101 et seq.

"Domestic Partner" means a person, at least 18 years of age, with whom you have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.

"Family Member" means the Insured's or Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

"Traveling Companion" means a person who is sharing travel arrangements with you. Note: A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

"Travel Supplier" means tour operator, cruise line, hotel, etc., who has made the land and/or sea arrangements.

Trip Delay – Reimburses incurred expenses up to \$200 a day to a total of \$1,000 for reasonable additional accommodations and traveling expenses until travel is possible, if your trip is delayed more than six hours. Payable for only one delay for all insureds. Receipts required for proof of loss. Included are carrier-caused delays.

Missed Connection – Covers missed cruise departures which result from cancellation or delay (for three or more hours) of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier-caused delay. Subject to the maximum shown on the Schedule of Benefits.

PART B: Medical Protection (Sickness & Injury)

Medical Expense Benefit – pays medical expenses within one year of any injury or sickness occurring on your trip provided you received treatment while on your trip.

- Medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services.
- Emergency dental treatment by a licensed dentist.

Emergency Medical Transportation Benefit – Pays for transportation ordered by a physician to the nearest adequate medical facility.

- Pays airfare from that facility to your return destination.

PART C: Baggage Protection

Baggage & Personal Effects – Reimburses for loss, theft, or damage to your luggage and possessions, even if borrowed or rented. Covers loss of all passports and visas.

Baggage Delay Benefit – Reimburses incurred expenses for the purchase of essential items if your baggage is delayed more than 24 hours. Receipts are required.

PART D: Travel Accident Protection

Accidental Death & Dismemberment – Pays for loss of life or limb if it occurs within 365 days of an accident during the your trip.

PART E: Additional Coverage

Accidental Death & Dismemberment Common Carrier Air Only – Air Common Carrier benefits applies to Injury sustained by You: while riding as a passenger in or on, boarding or alighting from an aircraft operated under a license for the transportation of passengers for hire; being struck or run down by an aircraft.

Collision Damage Waiver – \$25,000 in primary coverage. Covers collision damage to a rental car for which the car rental contract holds you responsible.

Pre-Existing Conditions – Pre-Existing Conditions means the Insurer will not pay under any coverage in Parts A and B for any claims arising from an injury, sickness, or other condition of yourself, a Traveling Companion, or a Family Member within the 60-day period before your coverage began under this protection plan which: (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drugs or medicine is taken remains controlled without any change in the required prescription; (c) required medical treatment or treatment was recommended by a Physician.

The Pre-Existing Condition exclusion will be waived if the Protection Plan is purchased within 15 days of the initial trip deposit, you purchase this Policy for the full cost of your trip, and you are not disabled from travel at the time you pay the premium.

This is only a brief description of the insurance coverages available under the policy. 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. Not all coverages are available in every state.

 Arch Insurance
Company
A member of Arch Insurance Group

This Insurance, under Policy AIC-TRVL-P (2/03),
is underwritten by: Arch Insurance Company,
One Liberty Plaza, New York, NY 10006

Schedule of Coverage

PRIMARY COVERAGE COVERAGE

MAXIMUM BENEFIT

Trip Cancellation	Trip Cost
Trip Interruption	125% of Trip Cost
Trip Delay <i>(Maximum of \$200 per day)</i>	\$1,000
Missed Connection	\$500
Medical Expense	\$50,000
Escort Expense Limit	\$10,000
Emergency Medical Transportation	\$1,000,000
Baggage & Personal Effects Loss <i>(Includes lost, stolen, or damaged luggage or travel documents)</i>	\$1,000
Baggage Delay	\$200
Accidental Death & Dismemberment	\$25,000

*Coverage only included if the required premium has been paid.

Emergency Travel Services

Every Travel Guard policy includes 24-hour emergency travel assistance services – your personal "911" hotline when you travel.

- **LiveTravel** – your 24-hour travel agent 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.
- **Cash advance** – for general travel and medical emergencies.
- **Replacing lost travel documents** – such as tickets, passport, or visa.
- **Bag Trak**® – assists in locating lost or stolen possessions – free 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** – Coordinating 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 insured benefits. Rather, they are services provided by Travel Guard and its member companies.)

Cruise, Tour & Travel

Insurance Protection Rates

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0*	\$ 22	\$ 25	\$ 37	\$ 41	\$ 52	\$ 71	\$ 89
\$ 1 - \$ 500	\$ 36	\$ 42	\$ 62	\$ 68	\$ 87	\$ 118	\$ 148
\$ 501 - \$ 1,000	\$ 62	\$ 75	\$ 104	\$ 122	\$ 152	\$ 214	\$ 240
\$ 1,001 - \$ 1,500	\$ 90	\$ 103	\$ 146	\$ 172	\$ 222	\$ 279	\$ 333
\$ 1,501 - \$ 2,000	\$ 116	\$ 143	\$ 187	\$ 220	\$ 297	\$ 379	\$ 426
\$ 2,001 - \$ 2,500	\$ 145	\$ 178	\$ 229	\$ 284	\$ 373	\$ 489	\$ 548
\$ 2,501 - \$ 3,000	\$ 170	\$ 214	\$ 272	\$ 342	\$ 448	\$ 600	\$ 673
\$ 3,001 - \$ 3,500	\$ 195	\$ 258	\$ 314	\$ 400	\$ 539	\$ 705	\$ 789
\$ 3,501 - \$ 4,000	\$ 219	\$ 293	\$ 356	\$ 458	\$ 617	\$ 806	\$ 903
\$ 4,001 - \$ 4,500	\$ 245	\$ 328	\$ 397	\$ 530	\$ 696	\$ 906	\$1,015
\$ 4,501 - \$ 5,000	\$ 270	\$ 375	\$ 440	\$ 590	\$ 772	\$1,008	\$1,129
\$ 5,001 - \$ 5,500	\$ 311	\$ 413	\$ 483	\$ 649	\$ 850	\$1,072	\$1,201
\$ 5,501 - \$ 6,000	\$ 333	\$ 461	\$ 541	\$ 708	\$ 929	\$1,136	\$1,272
\$ 6,001 - \$ 6,500	\$ 362	\$ 500	\$ 588	\$ 791	\$1,007	\$1,242	\$1,391
\$ 6,501 - \$ 7,000	\$ 394	\$ 554	\$ 633	\$ 852	\$1,083	\$1,348	\$1,510
\$ 7,001 - \$ 8,000	\$ 451	\$ 613	\$ 721	\$ 945	\$1,201	\$1,491	\$1,671
\$ 8,001 - \$ 9,000	\$ 521	\$ 714	\$ 814	\$1,067	\$1,358	\$1,690	\$1,893
\$ 9,001 - \$ 10,000	\$ 600	\$ 795	\$ 907	\$1,190	\$1,512	\$1,884	\$2,109
\$ 10,001 - \$ 11,000	\$ 675	\$ 910	\$1,049	\$1,375	\$1,747	\$2,174	\$2,435
\$ 11,001 - \$ 12,000	\$ 750	\$1,012	\$1,164	\$1,526	\$1,940	\$2,414	\$2,704
\$ 12,001 - \$ 13,000	\$ 824	\$1,112	\$1,280	\$1,678	\$2,133	\$2,655	\$2,973
\$ 13,001 - \$ 14,000	\$ 899	\$1,213	\$1,396	\$1,830	\$2,326	\$2,894	\$3,242
\$ 14,001 - \$ 15,000	\$ 973	\$1,313	\$1,512	\$1,982	\$2,519	\$3,134	\$3,511
OPTIONAL ADDITIONAL MEDICAL PREMIUM	\$ 6	\$ 8	\$ 11	\$ 13	\$ 16	\$ 20	\$ 25

* The zero trip cost option means there is no coverage for Trip Cancellation and Trip Interruption. Please choose your premium from the above pricing chart based on your age at the time of purchase.

For trips over \$15,000 or in excess of 30 days, call 1.866.877.3240.
COVERAGE MUST BE PURCHASED AT LEAST 24 HOURS PRIOR TO DEPARTURE.

Extra Coverage

When you purchase this travel insurance policy within 15 days* of making your initial trip deposit, you also receive:

- Protection against cruise line, airline, and tour operator bankruptcy. (Bankruptcy is not covered for all suppliers.)
- Protection if pre-existing medical conditions force you to cancel or interrupt a trip.
- Change of Mind Coverage – up to \$250 to cover cancellation fees if you decide not to travel for any reason.

*Day one is the first day the deposit is made.

Additional Coverage

Accidental Death & Dismemberment/Common Carrier Air Only – Additional accident coverage up to \$500,000 – coverage for you and your family while flying.

Collision Damage Waiver – \$25,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract holds you responsible.

Optional Additional Medical – \$50,000 in additional Medical Expense coverage can be added. (Cannot be purchased separately.)

STEP #1 Cruise, Tour & Travel

INSURED #1	INSURED #2	INSURED #3	INSURED #4
Trip Cost	Trip Cost	Trip Cost	Trip Cost
Premium	Premium	Premium	Premium
	+		
Total of all premiums			TOTAL
	+	\$6	=
		Service Fee	
			TOTAL

STEP #2 ADDITIONAL COVERAGES

✈️ Accidental Death & Dismemberment/ Common Carrier Air Only

Benefit Premium	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
	\$9	\$18	\$27	\$36	\$45

Premium # of persons + \$3 = **TOTAL**
 X Service Fee

+ Optional Additional Medical: \$50,000 in additional Medical Expense coverage. (Cannot be purchased separately.)

Age Premium	0-34	35-59	60-69	70-74	75-79	80-84	85+
	\$6	\$8	\$11	\$13	\$16	\$20	\$25

INSURED #1	INSURED #2	INSURED #3	INSURED #4
Age	Age	Age	Age
Premium	Premium	Premium	Premium
	+		
Total of all premiums			TOTAL
	+	\$3	=
		Service Fee	
			TOTAL

🚗 Collision Damage Waiver: Coverage is \$7 per car, per day.

Premium # of days + \$3 = **TOTAL**
 \$7 X Service Fee

STEP #3 TOTAL PREMIUM

Cruise, Tour & Travel & Additional Coverages \$

Enrollment Form *Please print clearly*

206800-DM 10/04

*Insured #1 Dr. Mrs. Mr. Ms. Last

First Middle Initial Male Female

*Date of Birth/Age E-mail Address

*Address

*City

*State *Zip

*Telephone ()

Beneficiary

*Destination

*Airline *Charter

*Tour Operator *Cruise Line

*Date of Initial Trip Payment / /

*Departure Date / / *Return Date / /

AGENCY ARC# Agent ID# **72866**

*Required Information.

Additional Insureds

Insured #2 *Date of Birth/Age

Insured #3 *Date of Birth/Age

Insured #4 *Date of Birth/Age

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. **The coverage goes into effect after the premium is paid, at 12:01 a.m. on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date.** The Insurer reserves the right to reject any Enrollment Form. I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature _____ Date _____

PAYMENT INFORMATION

Check or Money Order Payable to Travel Guard

American Express® MasterCard® VISA®

Discover/Novus®

Expires / /

Name of Cardholder _____

To purchase, contact your travel agent. Order online or by phone, 24 hours a day, 7 days a week.

www.TravelGuard.com 1.866.877.3240