



Insurance Coverages

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost*
Trip Delay <i>(Maximum of \$100 per day)</i>	\$1,000
Baggage & Personal Effects Loss <i>(\$50 deductible applies.)</i>	\$1,000
Baggage Delay	\$200
Medical Expense <i>(\$50 deductible applies.)</i>	\$50,000
Emergency Medical Transportation	\$100,000
Accidental Death & Dismemberment	\$50,000

*Coverage only included if the required plan cost has been paid.

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 Financial Default (Financial Default is not covered for all suppliers.)
- Protection if pre-existing medical conditions force you to cancel or interrupt a trip.

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

24-Hour Emergency Travel & Medical Services*

TRAVEL GUARD Exclusive

- **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.
- **Telephone interpretation** – for medical or legal emergencies.
- **Bag Trak®** – Luggage tracing service.
- **Medical Evacuation** – arranges for transportation and a special medical escort if the covered person needs to be transported to a different hospital, treatment facility, or back home.
- **Emergency Medical Payments** – assistance in arranging the advancement of funds to cover on-site medical expenses.

*Non-insurance services through Travel Guard® Assist are provided by Travel Guard®. These are not insured benefits. Rather, they are services provided by Travel Guard and its member companies.

Vacation Plan Rates

Trip Cost Per Person (for up to 30 days)	AGE				
	0-30	31-59	60-70	71-80	81+
\$ 1 - \$ 500	\$ 23	\$ 33	\$ 34	\$ 51	\$ 94
\$ 501 - \$ 1,000	\$ 38	\$ 46	\$ 54	\$ 91	\$ 147
\$1,001 - \$ 1,500	\$ 49	\$ 63	\$ 74	\$ 132	\$ 207
\$1,501 - \$ 2,000	\$ 67	\$ 83	\$ 104	\$ 172	\$ 267
\$2,001 - \$ 2,500	\$ 84	\$ 106	\$ 127	\$ 214	\$ 327
\$2,501 - \$ 3,000	\$ 103	\$ 125	\$ 154	\$ 253	\$ 387
\$3,001 - \$ 3,500	\$ 118	\$ 137	\$ 174	\$ 292	\$ 448
\$3,501 - \$ 4,000	\$ 134	\$ 154	\$ 204	\$ 362	\$ 530
\$4,001 - \$ 4,500	\$ 149	\$ 179	\$ 239	\$ 404	\$ 589
\$4,501 - \$ 5,000	\$ 167	\$ 199	\$ 259	\$ 446	\$ 666
\$5,001 - \$ 5,500	\$ 183	\$ 209	\$ 289	\$ 473	\$ 735
\$5,501 - \$ 6,000	\$ 201	\$ 229	\$ 316	\$ 517	\$ 805
\$6,001 - \$ 6,500	\$ 219	\$ 249	\$ 343	\$ 563	\$ 875
\$6,501 - \$ 7,000	\$ 236	\$ 269	\$ 371	\$ 607	\$ 945
\$7,001 - \$ 8,000	\$ 263	\$ 299	\$ 413	\$ 675	\$ 1,049
\$8,001 - \$ 9,000	\$ 297	\$ 339	\$ 467	\$ 765	\$ 1,189
\$9,001 - \$ 10,000	\$ 333	\$ 379	\$ 523	\$ 855	\$ 1,329

For trips in excess of 30 days, please add on an additional \$3 per person, per day.

How to Purchase

Once the steps below are completed, a Description of Coverage will be provided to you describing your coverages in detail. The 24-Hour Emergency phone numbers will also be provided.

1. Contact Cruise Deals to purchase at 1.800.668.6414 or TRAVEL GUARD® at 1.866.729.5219.
2. The policy goes into effect at 12:01 a.m. on the day after the postmark date to TRAVEL GUARD®.
3. In order to receive the 15-Day Package benefits, insurance must be purchased within 15 calendar days of initial trip payment.



1145 Clark Street,
Stevens Point, WI 54481
www.TravelGuard.com
1.866.729.5219

**This is a brief outline of coverage
restrictions apply**

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

Travel Insurance Protection

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is delayed, canceled, or interrupted due to any of the following unforeseen circumstances:

- Sickness, Injury, or death of an Insured, Immediate Family Member, or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled or interrupted;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which the Insured purchased his/her Trip and this coverage. Financial Default occurring on or before the Insured's coverage effective date or less than fourteen days after the Insured's coverage effective date will not be covered. This coverage applies only if insurance was purchased within fifteen calendar days of "initial Trip payment." "Initial Trip payment" means the date the first deposit is made to the Insured's Travel Agent toward the cost of his/her Trip.
- Inclement Weather causing delay or cancellation of travel;
- Strike resulting in complete cessation of travel services at the point of departure or Destination;
- The Insured's principal residence or Destination being made uninhabitable by fire, flood, vandalism, or Natural Disaster; or
- The Insured, or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked or quarantined.

"Financial Default" means either (i) the complete suspension of operations due to financial circumstances, whether or not a bankruptcy petition is filed; or (ii) a partial suspension of the operations following a filing of a bankruptcy petition.

"Immediate Family Member" means the 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, or legal ward.

"Sickness" means an illness or disease which requires treatment by a physician.

"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

Trip Delay: We will reimburse up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if the Insured's trip is delayed for more than 12 hours.

Baggage Insurance Protection

Baggage & Personal Effects Benefit: Reimburses the Insured if his or her baggage is lost, stolen, or damaged while on his or her trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity. Maximum of \$4,000 per traveling group.

Baggage Delay Benefit: If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

Emergency Medical & Other Insurance Protection

Medical Expense Benefit: We will pay this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. We will pay for necessary medical expenses incurred by the Insured within one year from the date of injury or Sickness provided initial treatment was received during the trip. Pays up to \$5,000 for special medical escort if recommended in writing by the attending physician.

Emergency Medical Transportation: 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).

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during the Insured's trip.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for loss or expense incurred as the result of Injury, Sickness or other condition of the Insured, or a Traveling Companion which, within the 180 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

Underwritten by American Home Assurance Company, NAIC No. 19380 (in FL, National Union Fire Insurance Company of Pittsburgh, Pa, NAIC No. 19445), both members of the AIG Companies® with their principal place of business at 70 Pine Street, New York, NY 10270. Both are currently authorized to transact business in all states and the District of Columbia.

This is only a brief description of the insurance coverage(s) available under policy series T30253AHAC (in FL: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 shall govern.

Travel Guard International — a wholly owned subsidiary of AIG Travel Services Inc.,
a member company of American International Group, Inc.



Vacation Plan

TRAVEL INSURANCE



008003-DM 1/06