

Travel Guard®

Lodging Protection Plan

Travel Insurance & Global Assistance



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Lodging Protection Plan provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within one day of the initial trip payment.

Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
\$1,000	Trip Cancellation & Interruption
\$500	Trip Delay (Maximum \$100/day)
\$500	Baggage Delay (Maximum \$100/day)
\$10,000	Accident Sickness Medical Expense
\$25,000	Emergency Evacuation & Repatriation of Remains



If insurance is purchased within one day of initial trip payment, the Pre-Existing Condition Exclusion will be waived. You must be medically able to travel when you pay your plan cost.

24-Hour Assistance*

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

- 24-Hour Emergency Hotline..... Included
- Concierge Services..... Included
- Identity Theft Assistance** Included
- Pet Return Service..... Included
- \$100 Roadside Assistance..... Included

*Non-insurance services provided by Travel Guard.
Roadside Assistance provided by Quest Towing Services, LLC.

** Not available to the residents of New York.

Questions?

For specific questions regarding insurance, contact Travel Guard. Representatives are available 24 hours a day, 7 days a week.

CALL TOLL-FREE: **1.800.827.0471**

Refer to Product #008461/008468 P1 1/10



\$ \$1,000 Trip Cancellation & Interruption

Covers your investment if you must cancel or interrupt your stay for reasons such as:

- Sickness, injury or death of Insured, Traveling Companion, Family Member, or Business Partner;
- Inclement Weather conditions causing delay or cancellation of travel;
- Strike, resulting in the 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 is hijacked, quarantined, subpoenaed or required to serve on a jury;
- Being involved in or delayed due to an automobile accident, while en route to the Insured's Destination;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- Termination of employment or layoff affecting the Insured or his/her Traveling Companion; must occur more than 14 days after effective date of coverage; must have been with the same employer for at least one year;
- The Insured has an employer-initiated transfer within the same organization of 250 or more miles after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated;
- A theft of passports or visas specifically required for the Insured's Trip substantiated by a police report;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel;
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable;
- Insured or Traveling Companion is called to active military service or military leave is revoked;
- The Insured or Traveling Companion is a student at a primary or secondary school and is required to complete an extended school year that falls on or beyond the Departure Date.

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

Reimburses up to \$100 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

- Common Carrier delay such as mechanical difficulties;
- Lost or stolen passport, money, or travel documents;
- Natural Disaster;
- Injury, sickness or quarantine of the Insured or Traveling Companion.

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

Reimbursement for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.

\$25,000 Emergency Evacuation & Repatriation of Remains

Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

**Non-insurance services provided by Travel Guard. Identity Theft Assistance not available to residents of New York.*

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, 18th 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. Roadside Assistance provided by Quest Towing Services, LLC.

\$10,000 Accident Sickness Medical Expense

- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

\$ 24-Hour Emergency Travel Assistance*

Immediate help with any travel or medical emergency when you need it, wherever you need it; includes:

- Cash advances,
- Telephone interpretation,
- Passport or ticket replacement,
- Physician referrals and appointments,
- Prescription replacement,
- Lost or delayed baggage tracing,
- And delivery assistance.

\$100 Roadside Assistance

(Provided by Quest Towing Services, LLC) Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance.

Concierge Services*

Whatever you need, whenever you need it. Expert Personal Assistance Coordinators are always available for tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

\$ Identity Theft Assistance*

If personal information is stolen, emergency travel counselors will assist in contacting credit card companies, monitoring credit reports and working with local authorities to help with identity restoration.

Pet Return Service*

Coordinate the return home of your pets if sickness or injury causes travel to be interrupted.

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 (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 60 day period immediately preceding and including the Insured's 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; (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 required prescription drugs or medicines.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company will waive the pre-existing medical condition exclusion if the following conditions are met: (1) This plan is purchased within one day of Initial Trip Payment; (2) The amount of coverage purchased equals all prepaid, nonrefundable payments or deposits applicable to the Trip at the time of purchase and the costs of any subsequent arrangements added to the same Trip are insured within one day of the date of payment or deposit for any subsequent Trip arrangements; (3) All Insured's are medically able to travel when this plan cost is paid.