# PREFERRED

Travel Insurance & Global Assistance

943503

## Travel is unique to each traveler, why settle for a "one-size-fits-all" travel insurance plan?

In today's travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn't enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

## COVERAGE YOU CAN COUNT ON.

Common travel problems are why today's smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- There is a runway delay for two or more consecutive hours.
- Your cruise is canceled due to insufficient or excessive water levels.
- Your destination is under a hurricane warning issued by the NOAA hurricane center.
- You have to cancel due to complications of pregnancy or a normal pregnancy or childbirth, occurring after you purchase.

Virtually anywhere you travel, we are never more than a phone call away.

*To view a full listing of coverage benefits, please refer to the Policy of Insurance.*

## EXPLORE WHAT'S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of a Preferred travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Pet Bundle
- Security Bundle
- Adventure Sports Bundle
- Name Your Family® Bundle
- And more!

***A customized travel insurance plan will be your favorite traveling companion.***

## QUESTIONS?

CALL TOLL-FREE:

**1.800.826.1300**

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# BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

**Coverage may not be available in all states. Coverage varies by state.** For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting www.travelguard.com/doc-library.

This plan is not available to residents of CO, FL, IN, KS, MN, MO, MT, NY or WA.

## COVERAGE

| Per Person | Maximum Limit Up To |
|---|---|
| Trip Cancellation | 100% of Insured Trip Cost* **(Maximum of $150,000)** |
| Trip Interruption | 150% of Insured Trip Cost* **(Maximum of $225,000)** |
| Trip Exchange | 50% of Insured Trip Cost (Maximum of $75,000) |
| Trip Interruption – Return Transportation Only | $750 |
| Trip Saver | $2,500 |
| Single Occupancy | 100% of Insured Trip Cost (Maximum of $150,000) |
| Trip Delay | $800 (Maximum $200 per day, 5 HRS) |
| Missed Connection | $1,000 |
| Baggage Coverage | $1,000 (Secondary) |
| Baggage Delay | $300 (12 HRS) |
| Travel Medical Expense/ Dental Expense | $50,000 (Primary) $500 |
| Emergency Evacuation and Repatriation of Remains | $500,000 (Medical) |
| Accidental Death & Dismemberment | $30,000 |
| Travel Inconvenience Benefits *Flight Delay, Flight Cancellation, Runway Delay, Cruise Diversion, River Cruise Diversion* | $750 (aggregate) $250 per coverage |
| Ancillary Evacuation Benefits *Includes: Return Transportation, Baggage Return* | $5,000 |
| Assistance Services** *Travel Medical Assistance, Worldwide Travel Assistance, Emergency Travel Assistance, Concierge Services, Personal Security Assistance, Identity Theft Assistance* | Included |

**Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.**

**Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.*
***Non-insurance services are provided by Travel Guard.*

## EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**
  *(Policy must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 15 days of the Initial Trip Payment, then a 180-day look-back period applies.)*

## ENHANCEMENT SUITE

*The following insurance benefits will be included, if elected, and appropriate costs have been paid.*

- **Pet Bundle:** Daily benefit for boarding, and medical expense coverage for illness or injury of dog or cat while traveling. Includes coverage for Trip Cancellation or Interruption if your Pet is in critical condition or dies within seven days prior to the Departure Date.
- **Security Bundle:** Coverage for security evacuation, Flight Guard and Trip Cancellation or Interruption due to riot or civil disorder.
- **Adventure Sports Bundle:** Removes the exclusions for adventure and extreme activities from all benefits on the Policy.
- **Medical Bundle:** Increases base plan medical expense and medical evacuation benefits, and adds hospital of choice and additional evacuation benefits.
- **Inconvenience Bundle:** Payment for closed attractions, rental home lockout, credit/debit card cancellation, hotel infestation, hotel construction and more.
- **Name Your Family® Bundle:** Include one person to be deemed as a Family Member for the purpose of Family Member-related Unforeseen event coverage.
- **Baggage Bundle:** Baggage coverage becomes primary with increased base plan baggage coverage and baggage delay benefits.
- **Cancel for Any Reason:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits if you cancel your Trip for any reason, not otherwise covered under the Policy, up to 48 hours prior to your scheduled departure.
- **Rental Vehicle Damage Coverage:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits for physical damage to a rental car for which the car rental contract would hold you responsible.
- **Wedding Bundle:** Trip Cancellation due to wedding cancellation. Coverage does not apply if you are the bride or groom in the wedding.

**Family Coverage:** One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.

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 and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). 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.