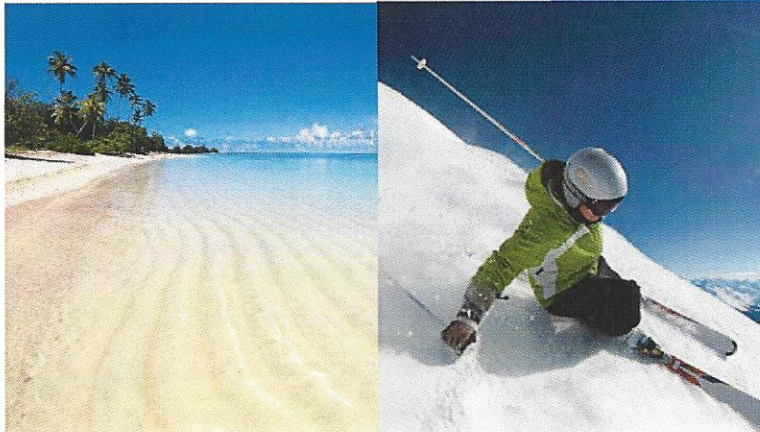


All Seasons Travel Plan



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The All Seasons Travel Plan, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 21 days of Initial Trip Payment.

Insurance Coverages

MAX. LIMIT	COVERAGE
Trip Cost	Trip Cancellation & Interruption
\$600	Trip Delay (Maximum \$200 per day)
\$250	Missed Connection
\$1,000	Baggage & Personal Effects
\$1,000	Baggage Delay (Maximum \$200 per day)
\$25,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation and Repatriation of Remains
\$100,000	Accidental Death & Dismemberment
\$25,000	Car Rental Collision Coverage

Extra Coverage

- Waiver of Pre-existing Medical Condition Exclusion (if purchased within 21 days of initial trip payment).*

* Day one is the date the initial payment is received.

Assistance Services

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

Travel Medical Assistance.....Included
 Worldwide Travel Assistance.....Included
 LiveTravel® Emergency AssistanceIncluded
 Identity TheftIncluded
 Pet Return ServiceIncluded
 Vehicle Return ServiceIncluded
 \$100 Roadside Assistance** per carIncluded

**Roadside Assistance service provided by Coach-net Services, Inc.

Questions?

CALL TOLL-FREE: **1.877.249.5376**

Refer to product number 008573 P1 08/09; 008574 P1 08/09



THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

(For complete coverage information, please refer to the Certificate of Insurance prior to purchase.)

Trip Cancellation & Interruption

- Sickness, injury or death of Insured, Traveling Companion, Service Animal, Family Member, or Business Partner
- Inclement Weather conditions causing delay or cancellation of travel
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable
- 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, vandalism, or burglary
- Being involved in or delayed due to an automobile accident, while en route to the Insured's Destination
- Strike, resulting in the complete cessation of travel services at the point of departure or Destination
- 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
- Insured or Traveling Companion is called to active military service or military leave is revoked
- 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
- The primary or secondary school where the Insured or Traveling Companion is a student must extend its operating session beyond its regular schedule, which cause the extension of the originally scheduled school year beyond the originally scheduled end date and the Departure Date falls within that period of time
- A theft of passports or visas specifically required for the Insured's Trip substantiated by a police report
- The Insured or Traveling Companion has a Complication of Pregnancy, Normal Pregnancy or Childbirth
- the Insured or Traveling Companion is hijacked, quarantined, subpoenaed or required to serve on a jury
- a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival
- mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel

Trip Delay

Reimburses up to \$200 a day for Reasonable Additional Expenses if delayed for 6 hours or more due to:

- Common Carrier delay
- Natural Disaster
- Injury or Sickness of the Insured or Traveling Companion
- Traffic Accident
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money
- the Insured or Traveling Companion is quarantined



Missed Connection

- Reimburses for additional transportation expenses and unused prepaid, non-refundable trip payments if you miss a trip departure because of cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay



Baggage & Personal Effects Loss

Reimburses for loss, theft, or damage to:

- Baggage and personal effects
- Unauthorized use of credit cards if guests have complied with credit card conditions



Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours



Accident Sickness Medical Expense

- Primary Coverage
- Medical Expenses incurred during trip
- Dental maximum of \$1,000



Emergency Evacuation & Repatriation of Remains

- Evacuation to the nearest adequate medical facility
- Transportation of remains upon death



Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.



Car Rental Collision

- Covers damage due to collision, vandalism, theft, windstorm, fire, hail or flood (No deductible)



Assistance Services*

Travel Medical Assistance • Worldwide Travel Assistance
• LiveTravel® Emergency Assistance • Concierge Services • Identity Theft • Pet Return Service • Vehicle Return Service • \$100 Roadside Assistance (provided by Coach-net Services Inc.)

*Non-insurance services are provided by Travel Guard

PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will not pay for any Loss or expense incurred as the result of an Injury, Sickness or other condition 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 or 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.

The policy covers trips up to 180 days in length. **Effective Date:** Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. **Termination Date:** All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

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.0893606, 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.