

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.TravelGuard.com.

Travel Insurance Coverage

Trip Cancellation/Trip Interruption: Reimburses forfeited, non-refundable, unused payments or deposits up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; Inclement Weather; Strike; Primary Residence or Destination being made Uninhabitable; being subpoenaed, required to serve on a jury, hijacked, or quarantined; military service; a Terrorist Incident; and involuntary termination of employment or layoff. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses incurred by you to reach the return destination for trip interruptions. (Not available for NY residents.)

Trip Delay: Reimburses up to \$100 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses if the insured is delayed for more than 12 consecutive hours due to a covered reason.

Baggage Insurance Coverage

Baggage & Personal Effects: Can reimburse you if your baggage or personal effects are lost, stolen or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay: If your Baggage is delayed more than 24 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Medical Expense & Other Insurance Coverage

Accident Sickness Medical Expense: Pays up to the Maximum Benefit shown on the Schedule of Benefits for necessary medical expenses due to Injury or Sickness incurred while on a Trip. Initial treatment must be received while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence. This coverage is in excess of any other coverage or indemnity.

Emergency Evacuation & Repatriation of Remains: 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). Injury or Sickness requiring evacuation must occur while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence. Pays for special medical escort if recommended in writing by the attending Physician.

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, 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.

Optional Coverages

Flight Guard®: Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule. Amount selected from the minimum of \$100,000 up to a maximum of \$500,000. (Not available for NH and MT residents.)

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (Not available for KS or TX residents.)

Assistance Services

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the customer.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

LiveTravel® Emergency Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Personal Security Assistance: Assistance to help maintain personal safety and personal information while traveling. Services include evacuation assistance, 24/7 access to security and safety advisories and more.

Notice to residents of MT: Optional Flight Guard not available.

Notice to residents of NY: Trip Interruption-Return Air Only is not available.

Notice to residents of AK, IL, IN, KS and MI: Baggage & Personal Effects coverage is primary.

Notice to residents of AK, CT, IL, IN, KS, MT, SD, TX and WA: Accident Sickness Medical Expense coverage is primary.

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 of you, a Traveling Companion, Business Partner, or Family Member which, within the 180-day period immediately preceding and including your 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; or (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 prescription drugs or medicines.