

Travel Insurance Selling Guide

Travel Companion

The cost of your package including optional travel insurance coverage is \$_____.

- A Description of Coverage, explaining the insurance program, will be provided.

Coverages – Per Person

		Trip Cost Per Person	Plan Cost Per Person	Trip Cost Per Person	Plan Cost Per Person
Trip Cost	Trip Cancellation & Interruption	\$ 0 - \$ 250	\$ 35	\$ 3,001 - \$ 3,500	\$ 229
\$ 1,000	Trip Delay	\$ 251 - \$ 500	\$ 39	\$ 3,501 - \$ 3,750	\$ 255
\$ 1,000	Missed Connection <i>\$200 maximum per day</i>	\$ 501 - \$ 650	\$ 49	\$ 3,751 - \$ 5,000	\$ 309
		\$ 651 - \$ 800	\$ 59	\$ 5,001 - \$ 6,500	\$ 389
\$ 1,500	Baggage & Personal Effects	\$ 801 - \$ 950	\$ 79	\$ 6,501 - \$ 8,000	\$ 429
\$ 500	Baggage Delay	\$ 951 - \$1,300	\$ 95	\$ 8,001 - \$ 9,500	\$ 599
\$ 50,000	Accident Medical Expense	\$1,301 - \$1,500	\$ 99	\$ 9,501 - \$13,000	\$ 699
\$ 50,000	Sickness Medical Expense	\$1,501 - \$1,700	\$115	\$13,001 - \$15,000	\$ 899
\$ 50,000	Sickness Medical Expense	\$1,701 - \$1,900	\$129	\$15,001 - \$17,500	\$1,039
\$250,000	Emergency Medical Transportation	\$1,901 - \$2,100	\$145	\$17,501 - \$20,000	\$1,199
Included	Travel Guard Assist	\$2,101 - \$2,300	\$159	\$20,001 - \$22,500	\$1,359
		\$2,301 - \$2,500	\$169	\$22,501 - \$25,000	\$1,519
		\$2,501 - \$3,000	\$199		

Extra Coverage

- Coverage in the event of cruise line, airline, and tour operator financial default. (Financial default is not covered for all suppliers. See our website for details.)

- Waiver of Pre-existing Medical Condition Exclusion (if purchased prior to final trip payment.)

*Day one is the date the trip deposit is received.

For specific questions regarding insurance, refer your customers to Travel Guard.
Our representatives are available 24 hours a day, 7 days a week.

**Travel
Guard**

Travel Smart. Travel Insurance.

**TOLL-FREE:
1.866.363.8188**

Refer to Product Number 008074 10/08

For Agent/Broker use only. Coverage may not be available in all states.

Not for public distribution or solicitation.

Overview of Coverage

Trip Cancellation & Interruption

Insurer will pay benefits, to the Maximum Amount shown on the Schedule of Benefits, in the event the Insured is prevented from taking his/her Trip because:

- Sickness, Injury, or death of an Insured, Immediate Family Member, Traveling Companion or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured or Traveling Companion cancel the Trip. The Insured or Traveling Companion must be under the direct care and attendance of a Physician.
- Inclement weather conditions causing delay or cancellation of travel.
- 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 effective date of Trip Cancellation coverage or less than seven (7) days after the Insured's effective date of Trip Cancellation coverage will not be covered.
- The Insured or Traveling Companion are hijacked, quarantined, required to serve on a jury, or required to appear as a witness in a legal action, provided the Insured, a Traveling Companion or an Immediate Family Member traveling with the Insured is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;
- Having your principal residence made uninhabitable by fire, flood, or similar Natural Disaster;
- The Insured or a Traveling Companion has a documented traffic accident while en route to departure.

Reasons not covered:

- Any expenses caused by sickness or injury which is not verified by an attending physician.
- Any expenses incurred due to normal pregnancy.
- Financial circumstances of the insured, immediate family member, or traveling companion.
- Carrier-caused delays.

Trip Delay

Reimburses for reasonable additional expenses and the non-refundable, unused portion of the prepaid expenses if the insured is delayed for more than 12 hours due to:

- Carrier-caused delay.
- Inclement Weather which prohibits Common Carrier departure.
- Strike.
- A documented traffic accident while en route to a Trip departure.
- Lost or stolen passports, travel documents, or money.
- Quarantine, hijacking, Natural Disaster.
- Civil commotion.

Missed Connection

Reimburses for reasonable additional transportation costs and/or reasonable accommodations and meals (*up to \$200 per day*) and the non-refundable, unused portion of the prepaid expenses up to the maximum limit shown on the schedule of benefits:

- Coverage for delay by inclement weather for 3 or more hours.

Baggage & Personal Effects

- Pays for loss, theft, or damage to baggage and personal effects.

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. **Effective Date:** Trip Cancellation coverage will be effective immediately upon payment to World Travel Holdings. All other coverages will begin on the latest of: a) the date and time the Insured starts this Trip; or b) the scheduled Departure Date.

Baggage Delay

- Pays for the purchase of essential items up to \$500 per insured if the insured's baggage is delayed or misdirected for more than 24 hours.

Accident & Sickness Medical Expense

- Covers medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray and ambulance services.
- Pays for emergency dental expenses due to injury to sound, natural teeth while on the trip.

Emergency Medical Transportation

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

Travel Guard Assist

This is a service benefit

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor the insured's condition and contact the insured's personal physician.
- Evacuation to a hospital, treatment facility or back home.
- 24-hour emergency hotline.

PRE-EXISTING CONDITIONS

Means an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member booked to travel with the Insured, which, within the 60 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.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

Insurance coverage is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series 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.