

# Travel Guard®

## Gold

### Travel Insurance & Global Assistance

Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Gold Plan provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment.



#### Insurance Coverages

##### SCHEDULE OF BENEFITS

100% of Insured Trip Cost	Trip Cancellation
150% of Insured Trip Cost	Trip Interruption
\$750	Trip Interruption – Return Air Only
\$750	Trip Delay (Maximum \$150/day)
\$250	Missed Connection
\$1,000	Baggage & Personal Effects
\$300	Baggage Delay
\$25,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation and Repatriation of Remains
\$10,000	Accidental Death & Dismemberment

#### Extra Coverage

(when coverage is purchased within 15 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage
- \$250 Additional Missed Connection\*
- \$50,000 in Flight Guard coverage\*\*
- Primary Accident Sickness Medical Expense\*\*\*

\* Not available to residents of MT and NY.

\*\* Not available to residents of NH, MT and NY.

\*\*\* Medical Expense coverage is automatically primary for residents of AK, CT, IL, IN, KS, MI, MT, NH, NY, SD, TX and WA.



**Family Coverage:** At no additional charge, the plan covers children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Offer does not apply to optional coverages. For your plan to include "kids at no additional cost," the child's trip cost must be equal to or less than the adult traveler(s) trip cost.

#### Assistance Services

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

Travel Medical Assistance.....	Included
Worldwide Travel Assistance.....	Included
LiveTravel® Emergency Assistance.....	Included
Concierge Services.....	Included
Business Assistant.....	Included
Identity Theft.....	Included

#### Optional Coverages

The following will be included if elected and appropriate costs have been paid. Optional coverages will vary by state.

**Cancel for Any Reason** .....50% of Insured Trip Cost  
(Can only be purchased at the time the base plan is purchased and within 15 days of initial Trip payment)

**Flight Guard®** ..... Amount Selected  
(Up to a Max. of \$500,000)

**Car Rental Collision Coverage** ..... \$35,000  
(\$250 Deductible)

**Emergency Evacuation Upgrade:**  
Emergency Evacuation.....Additional \$500,000  
Hospital of Choice.....Included

**Notice to residents of AK and MT:** The 15 day purchase rules will be 21 days.

**Notice to residents of NH:** Trip Interruption maximum limit is 100% of Insured Trip Cost; Trip Interruption-Return Air Only maximum limit is \$1,000 or 150% of Trip Cost; Emergency Evacuation & Repatriation of Remains maximum limit is Unlimited.

**Notice to residents of MT:** Trip Interruption maximum limit is 100% of Insured Trip Cost; Optional Coverages include Additional Missed Connection and Trip Cancellation/Interruption Cancel for Work Reasons.

**Notice to residents of NY:** The following benefits are not available: Trip Interruption-Return Air Only, Emergency Evacuation Upgrade.

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](http://www.TravelGuard.com).

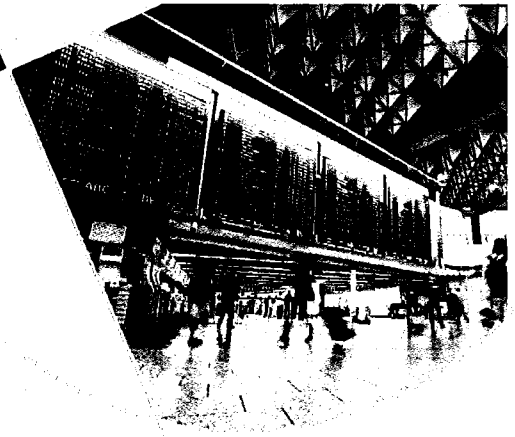
#### Questions?

To purchase insurance, please contact Travel Guard.

CALL TOLL-FREE: **1.800.826.1300**



# TRAVEL GUARD CHARTIS



## Travel Smart with Travel Guard

Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage are why today's smart travelers travel with Travel Guard.

Travel Guard plans offer insurance designed just for travelers. They can provide coverage for many of the things that can go wrong before, during and after your trip.

## Top Ten Reasons

*to travel with a Travel Guard plan*

- 1** You have to **cancel your trip** due to an unexpected event such as bad weather, an illness in the family, involuntary job loss or the financial default of your airline, cruise line or tour operator.
- 2** You have to **return home early** due to an unexpected emergency such as an illness or death in the family.
- 3** Your **luggage is lost or delayed**, forcing you to purchase necessary essentials, or prescription medications.
- 4** Your sporting, camping or adventure **equipment is damaged or stolen**.
- 5** You become ill or injured and learn that **your health care plan doesn't cover you** outside the U.S.
- 6** You need an **emergency medical evacuation** due to an accident or sudden illness.
- 7** You run into **flight delays** and miss a portion of your trip or cruise.
- 8** You have to **evacuate your resort** due to an unexpected hurricane or storm.
- 9** You **lose your passport**, leaving you stranded abroad.
- 10** Your **rental car is damaged** leaving you responsible for the repair costs.

## Why Travel Guard?

Travel Guard is a worldwide leader in travel insurance and assistance solutions. Our extensive portfolio of travel coverage and emergency assistance helps travelers the world over solve problems and manage risks.

- ✓ **Coverage you can count on.** When you trust a Travel Guard plan for the travel coverage and assistance services you need away from home, you may travel with confidence. Some plans even include coverage for children at no additional cost!
- ✓ **Included services add value.** Most Travel Guard plans include a suite of concierge and travel assistance services. Your plan can start working for you from the day you buy it. Call anytime with virtually any assistance or concierge request, 24/7/365.
- ✓ **Always there, everywhere.** Whether you need a medical evacuation from a remote corner of the world or help tracking a lost bag, Travel Guard's 24-hour toll-free travel help line is just a phone call away.

Request a quote for your next trip:

**Berger Travel Agency**

419 756-2662

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. It is currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions and termination provisions. Travel assistance services provided by Travel Guard. All coverages may not be available in all states.

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