

Agent Annual Deluxe

- The coverage goes into effect the day after the plan cost is paid.
- A Description of Coverage, explaining the insurance program, will be provided.
- Protection Plan can be purchased up to 24 hours prior to departure.
- Insured must be traveling at least 100 miles from home.
- Agents may purchase this plan through the Internet/Toolbox.
- Persons eligible for this plan include the agent, their spouse/domestic partner and children 19 and under.

COVERAGES

Trip Cancellation & Interruption	\$ 3,000
Trip Delay (\$150 maximum per day)	\$ 1,500
Missed Connection	\$ 500
Baggage & Personal Effects <i>(\$150 deductible applies)</i>	\$ 3,000
Baggage Delay (\$100 maximum per day)	\$ 1,000
Medical Expense	\$ 25,000
Emergency Medical Transportation <i>(Limited to two per person per year)</i>	\$ 300,000
Accidental Death & Dismemberment	\$ 100,000

Services

Travel Medical Assistance	Included
LiveTravel Assistance	Included
Concierge Services	Included
Identity Theft	Included

PLAN COST

\$129 Per Person

QUESTIONS?

For specific questions regarding insurance, please contact TRAVEL GUARD.

Our representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

1.866.385.4839

Refer to product number 008114 P2



Travel Smart. Travel Insurance.

For Agent/Broker use only. Coverage may not be available in all states. Not for public distribution or solicitation

DETAILS OF COVERAGE

Trip Cancellation & Interruption

We will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a trip is interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of an Insured, Immediate Family Member, Traveling Companion, or business partner;
- 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 or her trip or this coverage. This coverage applies only if the financial default occurs more than 14 days after the Insured's coverage effective date;
- Inclement Weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services;
- The Insured's principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- The Insured or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. **"City"** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- The Insured being called into active military service to provide aid or relief in the event of a Natural Disaster

"Financial Default" means either (i) the complete suspension of operations due to financial circumstances, whether or not a bankruptcy petition is filed; or (ii) a partial suspension of the operations following a filing of a bankruptcy petition.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.

"Sickness" means an illness or disease which requires treatment by a physician.

"Terrorist Incident" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

Trip Delay

Trip Delay: We will reimburse up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if the Insured's trip is delayed for more than 12 hours.

Missed Connection

Missed Connection: We will reimburse up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or carrier causes cancellation or a delay of regularly scheduled airline flights for more than 3 to less than 12 hours to your point of departure.

Baggage & Personal Effect

Baggage & Personal Effects Benefit: Reimburses the Insured if his or her baggage is lost, stolen, or damaged while on his or her trip, subject to the Maximum Benefit. This coverage is in excess over any other coverage or indemnity. Subject to a \$150 deductible.

Baggage Delay

Baggage Delay Benefit: If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, up to \$100 a day to the Maximum Benefit shown on the Schedule of Benefits

Medical Expense

Medical Expense Benefit: We will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. We will pay for necessary medical expenses incurred

by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the trip.

Emergency Medical Transportation

Emergency Medical Transportation: 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). Limited to two per person per year.

Accidental Death & Dismemberment

Pays for loss of life or limb if it occurs within 180 days of an accident during your trip.

All services provided are service benefits, not financial benefits. Any costs associated with services will be paid by the named Insured.

TRAVEL MEDICAL ASSISTANCE*

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement

CONCIERGE SERVICES*

Restaurant Referrals and Reservations — Travel Guard Assist will supply a restaurant referral based on your needs and desires. Additionally Travel Guard Assist will arrange for reservations at the recommended restaurant. Based on availability.

Ground Transportation — Travel Guard Assist will locate and arrange for a transportation service to pick you up and deliver you to your desired destination.

Event Ticketing — Travel Guard Assist will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.

Tee Times and Course Recommendations — Travel Guard Assist will facilitate the reservation of tee times at available courses and recommend alternatives in case of a booked course. Based on availability.

Flower Ordering — Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

IDENTITY THEFT*

- Assist identity theft victim in ordering and reviewing credit bureau records
- Assist identity theft victim investigate financial accounts where identity theft is suspected
- Assist victim to communicate with creditors to make them aware of identity theft issues
- Assist identity theft victim in identifying proper law enforcement to pursue prosecution of criminals
- Assist identity theft victim in reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

*Non-insurance services are provided by Travel Guard Assist.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

This exclusion applies to ALL coverages. The Insurer will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or Immediate Family Member which manifests itself, worsened, became acute, or had symptoms, which would prompt a reasonable person to seek diagnosis, care, or treatment, or request treatment by a physician or treatment had been recommended during the 90 days immediately preceding the Insured's coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 90-day period.

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.

Coverage may not be available in all states.