

Schedule of Coverages & Services

All coverages are per person.

| COVERAGE | MAXIMUM BENEFIT |
|---|-----------------|
| Trip Cancellation | Trip Cost* |
| Trip Interruption | Trip Cost* |
| Trip Delay <i>(Maximum of \$200 per day)</i> | \$600 |
| Baggage & Personal Effects Loss | \$1,000 |
| Baggage Delay | \$200 |
| Medical Expense | \$50,000 |
| Emergency Medical Transportation | \$300,000 |
| Accidental Death & Dismemberment | \$25,000 |

Extra Coverage

When you purchase this travel insurance within 15 days* of making your initial trip payment, you also receive:

- Coverage in the event of cruise line, airline, or tour operator financial default. (Financial default is not covered for all suppliers.)
- Coverage of Pre-existing Medical Conditions Exclusion.
- Change Your Mind Coverage – up to \$250 to cover cancellation fees if you decide not to travel for any reason.
- Car Rental Collision Coverage – \$25,000 in primary coverage. Covers collision or comprehensive damage to a rental car for which the car rental contract holds you responsible.

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

SATISFACTION GUARANTEE

Travel Guard is committed to providing products and services that will exceed expectations. If You are not completely satisfied, You can receive a refund of the premium, minus the service fee. Requests must be submitted to Travel Guard in writing within 15 days of the effective date of the Policy, provided it is not past the original departure date.

24-Hour Emergency Travel & Medical Services*

- TRAVEL GUARD Exclusive**
- LiveTravel®** – 24-hour travel agent for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
 - Pre-trip travel advice** – access to passport, visa, and vaccine requirements, travel safety and health advisories, embassy contacts, weather, and currency information.
 - Emergency medical assistance** – locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
 - E-mail or phone message relay** – to family, friends, and business associates.
 - Cash advance** – for general travel and medical emergencies.
 - Replacing lost travel documents** – such as tickets, passport, or visa.
 - Telephone interpretation** – for medical or legal emergencies.
 - Bag Trak®** – luggage tracing service.

Concierge Services*

- Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on your behalf; based on availability.
- Ground transportation** – Coordinating car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- Event ticketing** – Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- Tee time reservations** – Assistance with scheduling tee times and making course recommendations; based on availability.
- Floral services** – Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

*These are not insured benefits. Rather, they are services provided by Travel Guard Assist.

How to Purchase

Once the steps below are completed, a Description of Coverage will be provided to you describing your coverages in detail. The 24-Hour Emergency phone numbers will also be provided.

- To purchase insurance, please go to www.travelguard.com and enter your ID number 122525 under the agent link section.
- The policy goes into effect at 12:01 a.m. on the day after receipt of payment or after the postmark date if mailed to Travel Guard.
- In order to receive the 15-day Package benefits, insurance must be purchased within 15 calendar days of initial trip payment.

Vacation Protection Rates

| TRIP COST PER PERSON | PLAN COST PER PERSON | TRIP COST PER PERSON | PLAN COST PER PERSON |
|----------------------|----------------------|----------------------|----------------------|
| \$ 0 - \$ 500 | \$ 40 | \$ 9,001 - \$10,000 | \$ 464 |
| \$ 501 - \$ 1,000 | \$ 57 | \$10,001 - \$11,000 | \$ 540 |
| \$1,001 - \$ 1,500 | \$ 78 | \$11,001 - \$12,000 | \$ 612 |
| \$1,501 - \$ 2,000 | \$103 | \$12,001 - \$13,000 | \$ 685 |
| \$2,001 - \$ 2,500 | \$130 | \$13,001 - \$14,000 | \$ 760 |
| \$2,501 - \$ 3,000 | \$153 | \$14,001 - \$15,000 | \$ 837 |
| \$3,001 - \$ 3,500 | \$163 | \$15,001 - \$16,000 | \$1,194 |
| \$3,501 - \$ 4,000 | \$178 | \$16,001 - \$17,000 | \$1,271 |
| \$4,001 - \$ 4,500 | \$204 | \$17,001 - \$18,000 | \$1,348 |
| \$4,501 - \$ 5,000 | \$227 | \$18,001 - \$19,000 | \$1,425 |
| \$5,001 - \$ 5,500 | \$268 | \$19,001 - \$20,000 | \$1,502 |
| \$5,501 - \$ 6,000 | \$309 | \$20,001 - \$21,000 | \$1,579 |
| \$6,001 - \$ 6,500 | \$338 | \$21,001 - \$22,000 | \$1,656 |
| \$6,501 - \$ 7,000 | \$366 | \$22,001 - \$23,000 | \$1,733 |
| \$7,001 - \$ 8,000 | \$398 | \$23,001 - \$24,000 | \$1,810 |
| \$8,001 - \$ 9,000 | \$431 | \$24,001 - \$25,000 | \$1,887 |

The above rates do not include a \$5 policy fee.

**For trips in excess of 30 days,
call 1.866.476.6698.**

Coverage must be purchased at least 24 hours prior to departure.

Why buy Travel Guard?

Travel Guard is one of America's leading providers of travel insurance and assistance for millions of travelers each year who depend on us for comprehensive coverage and 'round-the-clock travel assistance. Here are just a few reasons why you should cover your next trip through Travel Guard:

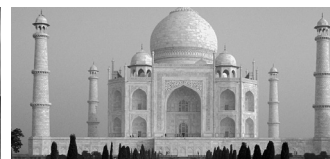
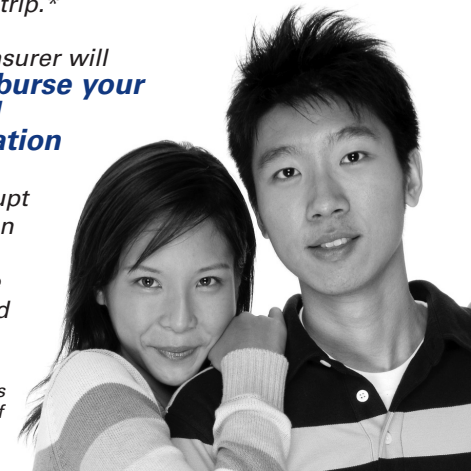
Travel Guard Assist can arrange for an **emergency cash advance** and help you obtain a new passport when your important travel documents are stolen.*

Travel Guard Assist will rebook your flight and make other **emergency travel arrangements** when you arrive at the airport at 10 p.m. only to find your flight has been cancelled.*

The Insurer will **reimburse your nonrefundable deposits or pre-payments** when a caregiver or family member becomes ill and you have to cancel your trip.*

The Insurer will **reimburse your additional transportation expenses** if you interrupt your vacation and have to return home for a covered reason.*

*Subject to terms and conditions of the policy.



This is a brief outline of coverage. The policy contains reductions, limitations, exclusions, and termination provisions. A Description of Coverage detailing all coverages will be issued to you upon payment.

DESCRIPTIONS OF COVERAGE

Travel Insurance Coverage

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is canceled or interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of an Insured, Traveling Companion, or Immediate Family Member;
- Financial Default of airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which you purchased your trip or this coverage. This coverage applies only if: (1) you purchased this policy within 15 days of initial trip payment, and (2) the financial default occurs more than 14 days after your coverage effective date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A Terrorist Incident in a City listed on your 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;
- Your being called into active military service or having leave revoked or being reassigned.

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"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, Domestic Partner, 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 you have coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

Trip Delay: We will reimburse up to \$200 a day to the Maximum shown on the Schedule of Benefits for Reasonable, Additional Expenses if the Insured's trip is delayed for more than 12 hours.

Baggage Insurance Coverage

Baggage & Personal Effect Loss – reimburses you for lost, stolen, or damaged luggage and travel documents (tickets, visa, passport, etc.), subject to the Maximum shown in the Schedule. Includes credit card protection.

Baggage Delay – reimburses you for the purchase of covered essential items when your luggage is delayed more than 24 hours, subject to the Maximum shown in the Schedule.

Emergency Medical & Other Insurance Coverage

Medical Expense – pays covered reasonable and customary medical expenses incurred due to sickness or injuries that occur while traveling, subject to the Maximum shown in the Schedule.

Emergency Medical Transportation – pays for transportation to the nearest adequate medical facility and includes airfare for your return trip home due to a covered injury or illness occurring during the trip, subject to the Maximum shown in the Schedule.

Accidental Death & Dismemberment – coverage for accidents that occur while traveling, subject to the Maximum shown in the Schedule.

Car Rental Collision Coverage – primary coverage! Subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract holds the Insured responsible. This coverage applies only if you purchased this policy within 15 days of initial trip payment.

PRE-EXISTING MEDICAL CONDITION

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 180 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 180-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

The Insurer will waive this exclusion if you meet the following conditions: 1. You purchase the plan within 15 days of making your "initial trip payment." (Day one is the date the "Initial Trip Payment" is received); 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all pre-paid non-refundable trip arrangements. The cost of any subsequent arrangement(s) added to the same trip must be insured within 15 days of the date of payment or deposit for any subsequent trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost.

"Initial Trip Payment" means the date the first payment is made to your travel agent toward the cost of your trip.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: The benefits of the policy providing the Insured's coverage is governed by the law of a state other than Florida.

North Carolina Residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Texas Residents: This policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

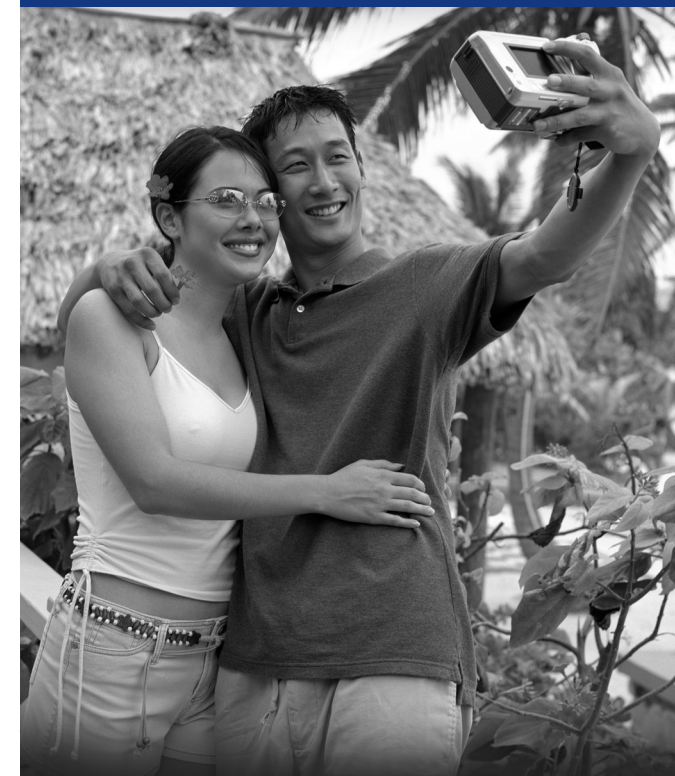
This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445), with their principal place of business at 70 Pine Street, New York, NY, 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

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Vacation Protection

TRAVEL INSURANCE
& 24-HOUR ASSISTANCE



friendship force
INTERNATIONAL

Travel
Guard®

Travel Smart. Travel Insurance.

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