

## What is the Group Protection Plan?

A **mandatory, comprehensive** insurance program that allows you to book travel as a group instead of individually.

### What are the stipulations?

- Coverage is **MANDATORY** (except in NY) for all passengers and must be collected by the time of final trip payment to qualify for this product. Coverage may not be sold separately.
- The agent is responsible for supplying each Group Member a Certificate upon receipt of final payment.
- All pre-paid, non-refundable trip costs must be covered, and the per person cost cannot exceed \$25,000 in order to waive the Pre-existing medical condition exclusion.
- A Group is defined as 10 or more passengers. Student groups are allowed 1 adult for every 10 students, with the adult paying the student rate.
- Maximum combined tour cost of the group may not exceed \$500,000.
- Payment to Travel Guard by net agency checks or net agency credit card only. Mail payment, enrollment form, copy of cancellation penalties that apply to group and copy of group manifest to Travel Guard or enroll the group online via the agent toolbox. Mailing address: Travel Guard, P.O. Box 47, Stevens Point, WI 54481, Attn: Administration Department. Online: Go to [www.TravelGuard.com](http://www.TravelGuard.com) or fax to 1.800.955.8785 for net agency credit card payment only.
- Payment with roster is due 30 days prior to departure. If not submitted before then, a \$25.00 late fee will need to be submitted with payment. If the group is formed within 30 days prior to departure, the late fee is not required.
- The Date of Birth or age of all participants must be included on the Roster submitted to Travel Guard, or the 60+ bracket needs to be used for pricing.

## Who do I call if I have questions?

Contact your Sales Representative for information about the program.

## Details of 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, Immediate Family Member, Traveling Companion, or business partner. Cancellation due to an injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate Family Member requires the Insured's care;
- 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 cancellation or interruption 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 or having leave revoked or being reassigned.

### Missed Connection

- The Insurer will reimburse this benefit up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or common carrier causes cancellation or a delay of all regularly scheduled airline flights for three to less than twelve hours to the Insured's point of departure. The Insured can collect up to \$250 for additional transportation costs to join the trip (must be same class of original tickets purchased). Reasonable accommodations and meals (up to \$150 per day), and/or the non-refundable, unused portion of the prepaid expenses as long as the expense is supported by a proof of purchase and is not reimbursable by another source. Common carrier must certify the delay of the regularly scheduled airline flight

### 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.

### Baggage & Personal Effects

- 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 of any other coverage or indemnity.

### Baggage Delay

- If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

## Coverage and Service Information

Coverage	Benefit Amount
Trip Cancellation . . . . .	<b>Trip Cost*</b> (Maximum Limit \$25,000 per person)
Trip Interruption . . . . .	<b>150% of Trip Cost</b>
Trip Interruption- Return Air Only . . . . .	<b>\$750 or 150% of Trip Cost</b> (whichever is greater)
Missed Connection . . . . .	<b>\$250</b>
Trip Delay (\$150 max/day) . . . . .	<b>\$750</b>
Medical Expense . . . . .	<b>\$25,000</b>
Emergency Medical Transportation . . . . .	<b>\$250,000</b>
Baggage & Personal Effects . . . . .	<b>\$1,000</b>
Baggage Delay . . . . .	<b>\$250</b>
Accidental Death and Dismemberment . . . . .	<b>\$25,000</b>
Travel Guard Assist . . . . .	<b>Included</b>
LiveTravel® . . . . .	<b>Included</b>

**Optional Additional Medical** - \$25,000 additional Medical Expense Coverage can be added. (Cannot be purchased separately.)

\*Coverage only included if the required plan cost has been paid

### Medical Expense

- We will pay this benefit, up to the Maximum Benefit 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. Pays for special medical escort if recommended in writing by the attending physician.

### 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).

### Accidental Death and Dismemberment

- Pays for loss of life or limb if it occurs within 365 days of an accident during the Insured's trip.

### Travel Guard Assist\*

- 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 your condition and contact your personal physician.
- Evacuation to a hospital, treatment facility or back home.
- 24-hour emergency hotline.

### LiveTravel Assistance\*

- **LiveTravel** — 24 hour hotline to make emergency changes, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.
- **Live Messaging** — relay of email or phone message to family, friends or business associates.
- **Pre-Trip Travel Advice** — around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; weather and currency information — all for your planned destination.
- **Emergency Cash Transfer** — assistance in coordinating an emergency cash advance.

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

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.

