



# Standard Program

The cost of the travel package including optional standard program is \_\_\_\_\_.

- Trip Cancellation coverage goes into effect the day after the plan cost is paid.
- A Description of Coverage will be provided upon sale.

**NOTE: If insurance is purchased within 14 days of initial trip payment, the Pre-Existing Medical Condition Exclusion can be waived. Refer to the Description of Coverage for requirements.**

## COVERAGES

	Trip Cost
Trip Cancellation & Interruption (maximum \$20,000)	
Travel Delay	\$ 500
Baggage & Personal Effects	\$ 1,500
Baggage Delay	\$ 500
Medical Expense	\$100,000
Emergency Medical Transportation and Repatriation of Remains	\$250,000
Accidental Death & Dismemberment	\$ 20,000
Accidental Death & Dismemberment -- Common Carrier	\$ 50,000
AIG Travel Assist	Included

## STANDARD PLAN COST

Length of Trip	Plan Cost Per Person	Length of Trip	Plan Cost Per Person
up to 8 days	\$48	5 months	\$340
9-15 days	\$70	6 months	\$390
16-22 days	\$100	7 months	\$430
23-31 days	\$125	8 months	\$480
32-45 days	\$165	9 months	\$530
46-60 days	\$195	10 months	\$580
3 months	\$240	11 months	\$630
4 months	\$290	12 months	\$680
		13 months	\$730

## QUESTIONS

For specific questions regarding insurance, refer your customers to AIG TRAVEL GUARD®. Our representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

**1.877.525.2381**

Refer to product number 008288



For Agent or Broker use only.

Not for public distribution or solicitation. All coverages may not be available in all states.

## OPTIONAL ADD ONS

### LiveTravel® and Concierge Services

Add: \$5.00

### Medical Upgrade:

- Medical Expense benefits payable on a primary basis
- Evacuation to Hospital of Choice for covered Emergency Evacuations

Add: \$15.00

### Baggage Upgrade:

- Baggage and Personal Effects payable on a primary basis
- Coverage for portable personal computers, cell phones, electronic organizers and portable CD players, cameras and camera equipment which would otherwise be excluded under this plan.

Add: \$5.50

### Adventure Sports Rider:

- Provides coverage for many sports activities which would otherwise be excluded under this plan.

Add: \$5.00

# DETAILS OF COVERAGE

## Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to Unforeseen:

- Sickness, Injury, or death of an Insured, Immediate Family Member, or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted.
- The Insured's principal residence being made uninhabitable by fire, flood or similar natural disaster.
- The Insured being subpoenaed, required to serve on jury duty, hijacked, or the Insured or Traveling Companion is required to appear as a witness in a legal action, provided the Insured or Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer.
- Being involved in an automobile accident en route to departure.
- 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. This coverage applies only if insurance was purchased within 14 calendar days of initial Trip payment. (Day one is the date the initial Trip payment is received by the Travel Supplier.)
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Financial Default occurring on or before the Insured's coverage effective date or less than 7 days after the Insured's coverage effective date will not be covered. This coverage applies only if insurance was purchased within 14 calendar days of initial Trip payment. (Day one is the date the initial Trip payment is received by the Travel Supplier.)
- The Insured or the Traveling Companion becomes legally separated or divorced after the effective date of the Insured's Trip Cancellation coverage.
- Cancellation of scheduled public transportation as a result of: riot, civil commotion, Strikes, hijacking, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation.
- The Insured being required to take an academic examination on a date that has been fixed after the travel arrangements were made, and the date falls during the Trip.
- The Insured being unable to undergo an injection, due to a medical reason, which is unexpectedly and suddenly required for entry in to a country of Destination, provided that such a requirement was not current at the time that travel arrangements were made.
- The Insured or the Traveling Companion is terminated or laid off through no fault of his or her own. Termination must occur following the effective date of coverage.

## Travel Delay

Reimburses for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier delay.
- Lost or stolen passport, travel documents, or money.
- Natural disaster.
- Unannounced Strike.

## Baggage & Personal Effects

- Reimburse for loss, theft, or damage to the Insured's Baggage, during the Insured's Trip.

## Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

## Medical Expense

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

## Emergency Medical Transportation and Repatriation of Remains

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

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a member of the AIG Companies®, with its principal place of business in New, York, NY. Coverage may not be available in all states.

The policy covers trips up to 395 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the premium is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. 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.

## Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 365 days of an accident.

## Common Carrier Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 365 days of an accident while flying.

## AIG Travel Assist

### Non-insurance services.

- 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 their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

## Optional LiveTravel Assistance and Concierge Services

**LiveTravel** – 24-hour hotline to make emergency travel changes once travel has commenced, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.

**Concierge Services** – Restaurant referrals/reservations • Ground transportation • Event ticketing • Tee time reservations • Floral services

### — OPTIONAL COVERAGES —

**Medical Upgrade** – Medical Expense benefits payable on a primary basis. Evacuation to Hospital of Choice for covered Emergency Evacuations. *(Cannot be purchased separately.)*

**Baggage Upgrade** – Baggage and Personal Effects payable on a primary basis. Coverage for portable personal computers, cell phones, electronic organizers and portable CD players, cameras and camera equipment which would otherwise be excluded under this plan. *(Cannot be purchased separately.)*

**Adventure Sports Coverage** – Provides coverage for many sports activities which would otherwise be excluded under this plan. *(Cannot be purchased separately.)*

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION

*The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion 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.*

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