

Description of Coverage

Pack'N GO

\$	1,000	Trip Interruption
\$	500	Missed Connection
\$	1,000	Travel Delay
\$	1,000	Baggage & Personal Effects
\$	200	Baggage Delay
\$	25,000	Medical Expense
\$	300,000	Emergency Medical Transportation
Included		Travel Guard Assist
Included		LiveTravel®
Included		Live Messaging
Included		Pre-trip Travel Advice
Included		Emergency Cash Transfer
Included		Bag Trak®
Included		Concierge Services

IMPORTANT

Exclusions apply to certain medical conditions.

Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the Policy. Read it with care. The Policy is the only contract under which benefits are paid.

PLEASE READ THIS DOCUMENT CAREFULLY!

Insurance Coverage

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. -

- COVERAGE IS VALID ONLY IF PREMIUM HAS BEEN PAID -

PRODUCT NUMBER: 007814-P1 9/03

In the event of a claim, please refer to the above Product Number.

SCHEDULE OF BENEFITS

The benefits are described in detail under "Description of Coverages." All coverages are per person. All coverages are Primary. The benefits are only applicable if the appropriate premium has been paid and are payable based on the limits reflected on the Schedule of Benefits page. (Please see attachment.)

Definitions

"Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

"Business Partner" means an individual who a) is involved with the Insured or the Insured's Traveling Companion in a legal partnership; and b) is actively involved in the daily management of the business.

"Common Carrier" means any conveyance operated under a license for the transportation of passengers for hire.

"Complication of Pregnancy" means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

"Default" means any failure of a provider of travel related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

"Destination" means the place where the Insured expects to travel on his/her Trip, as shown on the Enrollment Form.

"Felonious Assault" means an act of violence against the Insured or a Traveling Companion requiring medical treatment in a Hospital. A Felonious Assault may not be inflicted by the Insured, an Immediate Family Member, Traveling Companion or Traveling Companion's Immediate Family Member.

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

"Hospital" means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic or facility for nursing, rest, or convalescence, or a place for the aged.

"Immediate Family Member" means the Insured's spouse; child; parent; sibling; grandparent or child; step-parent, child or sibling; son- or daughter-in-law; parents-in-law; brother- or sister-in-law; aunt; uncle; niece or nephew; legal guardian; legal ward.

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

"Injury" means a bodily injury caused by an accident occurring while the Policy is in force as to the Insured whose injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the Policy. The Injury must be verified by a Physician.

"Insured" means the person named on the individual Enrollment Form.

"Insurer" means National Union Fire Insurance Company.

"Medically Necessary" means that a treatment, service or supply: (1) is essential for diagnosis, treatment or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers or any other person.

"Natural Disaster" means a flood, hurricane, tornado, earthquake or blizzard that is due to natural causes.

"Physician" means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member, or Traveling Companion.

"Primary" means the Insurer will pay first.

"Reasonable Additional Expenses" means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Interruption or Travel Delay and which are not provided by the Common Carrier or any other party free of charge.

"Reasonable and Customary Charges" means an expense which: (a) is charged for treatment, supplies or medical services Medically Necessary to treat the Insured's condition; (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.

"Return Destination" means the place to which the Insured expects to return from his/her Trip.

“Sickness” means an illness or disease which requires treatment by a Physician.

“Strike” means a stoppage of work (a) announced, organized and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns and sickouts.

“Travel Agent” means the Travel Agent, tour operator, or other entity from which the Insured purchases his/her coverage or travel arrangements, and includes all officers, employees, and affiliates of the Travel Agent or tour operator.

“Traveling Companion” means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the covered 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” means a period of round-trip travel away from home to a Destination outside the Insured’s city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 21 days; and the Insured’s destination is not to another home; travel is primarily by Common Carrier and only incidentally by private conveyance.

“Trip Completion Date” means the date on which the Insured is scheduled to return to the point where the Trip started, or to a different specified Return Destination.

“Trip Departure Date” means the date on which the Insured is originally scheduled to leave on his/her Trip. This date is shown on the Individual Enrollment Form.

Individual Eligibility, Effective & Termination Dates

Persons eligible for insurance under the policy are any traveler(s) who purchases his/her insurance through or from a properly licensed agent/agency located in the U.S., who makes enrollment for coverage and pays the premium, providing he/she has not already departed on his/her Trip.

Effective Date: After premium is paid by the Insured and the Enrollment Form is completed and signed, TRIP CANCELLATION BENEFIT and Change Of Mind Benefit (If applicable) will be effective: (a) at 12:01 a.m. on the day after the Enrollment Form is postmarked to Travel Guard® if coverage is purchased by mail; (b) at 12:01 a.m. on the day after the Enrollment Form is phoned in to Travel Guard® if coverage is purchased via phone; or (c) at 12:01 a.m. on the day after the

Enrollment Form is completed online. All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Trip Departure Date shown on the Enrollment Form.

Termination Date: All coverage ends on the earlier of: (a) the date the Trip is completed; (b) the scheduled Trip Completion Date as shown on the Individual Enrollment Form; (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.

Extension of Coverage: All coverage under the policy will be extended, if: (a) the Insured’s entire Trip is covered by the policy; and (b) the Insured’s return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

General Exclusions — Applicable To All Coverages

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called “Additional Exclusions”), the policy does not cover loss caused by:

- (a) intentionally self-inflicted Injury, suicide, or attempted suicide while sane or insane (while sane, in Colorado and Missouri);
- (b) pregnancy, childbirth, or elective abortion, other than Complications of Pregnancy;
- (c) participation in professional athletic events, motor sport or motor racing including training or practice for the same;
- (d) mountain climbing;
- (e) war or act of war whether declared or not; civil disturbance or insurrection;
- (f) operating or learning to operate any aircraft, as student, pilot or crew;
- (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
- (h) loss or damage caused by detention, confiscation, or destruction by customs;
- (i) any unlawful acts, committed by the Insured, an Immediate Family Member or a Traveling Companion, whether insured or not;
- (j) civil disorder or riot;
- (k) mental, psychological or nervous disorders including, but not limited to, anxiety, depression, neurosis or psychosis;

- (l) if the Insured’s tickets do not contain specific travel dates (open tickets);
- (m) alcohol or substance abuse; or
- (n) financial default.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE 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 during the 60 days immediately preceding and including the Insured’s coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A Sickness has manifested itself when medical care, treatment, or diagnosis has been given.

Trip Interruption

The Insurer will pay this Primary benefit up to the Maximum Limit shown on the Schedule of Benefits if a Trip is delayed, or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an Insured, Traveling Companion, an Immediate Family Member, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, or interrupted. (b) Inclement Weather causing delay of travel; (c) the Insured’s principal residence or Destination being made uninhabitable by fire, flood, vandalism, burglary or Natural Disaster; (d) the Insured being subpoenaed, required to serve on jury duty, hijacked or quarantined; (e) being involved in or delayed due to a traffic accident en route to departure; (f) military duty (the Insured having his/her leave revoked or being reassigned); (g) an employer-initiated transfer of employment within the same organization of 250 miles or more; (h) a documented theft of passports or visas.

Additional Exclusions: This coverage does not cover loss caused by: (i) carrier caused delays, including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured’s coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of bad weather or Financial Default as defined; (iii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion;

(v) any business or contractual obligations of the Insured, an Immediate Family Member, or a Traveling Companion, except for termination or layoff of employment as defined above; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; or (viii) an event or circumstance which occurs prior to the Insured's coverage effective date.

Trip Interruption Benefits: The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted or delayed, due to the reasons shown at the beginning of this section.

The Insurer will pay for the additional transportation expenses incurred by the Insured to return to his/her home.

However, the benefit payable will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.

The Insured must: Contact Travel Guard (1.800.826.1300) as soon as the Insured knows his/her Trip is going to be cancelled or interrupted. Failure to do so may affect coverage.

Missed Connection

The Insurer will reimburse this benefit up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather causes cancellation or a delay of all regularly scheduled airline flights for three to less than twelve hours to your point of departure. You can collect up to \$500 for additional transportation costs to join the Trip (must be same class of original tickets purchased). Reasonable accommodations and meals (up to \$100 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.

Travel Delay

The Insurer will reimburse incurred expenses up to \$200 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for more than six hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per Insured, per Trip. Travel Delay must be caused by reasons listed under Trip Cancellation & Interruption, in addition to: (a) carrier delay; (b) lost or stolen passport, travel

documents or money; (c) quarantine; (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

The Insured must: Contact Travel Guard (1.800.826.1300) as soon as the Insured knows his/her Trip is going to be delayed more than six hours. Failure to do so may affect coverage.

Baggage & Personal Effects

The Insurer will reimburse this Primary (see definition) benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for loss, theft, or damage to the Insured's Baggage, passports, and visas during the Insured's Trip. The Insurer will also pay for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

Continuation of Coverage: If the covered Baggage, passports, and visas are in the charge of a charter or Common Carrier, and delivery is delayed, this coverage will continue until such property is delivered to the Insured. This coverage does not include loss caused by the delay.

Property Not Covered: The Insurer will not pay for damage or loss of:

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances;
- (c) artificial limbs, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) money, stamps, stocks and bonds, postal or money orders;
- (f) property shipped as freight, or shipped prior to the Trip Departure Date;
- (g) credit cards, except as noted above;
- (h) contraband.

Special Limitation: The Insurer will not pay more than \$500 for the first item and thereafter, no more than \$250 per item up to the limit of coverage as defined on the Schedule of Benefits. The Insurer will not pay more than \$500 aggregate on all losses to: jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items. Items over \$150 should be accompanied by original receipts. If receipts are not provided, benefits may be reduced.

Additional Exclusions: In addition to the General Exclusions, the Insurer will not pay this benefit for loss due to:

- (a) defective materials or craftsmanship; or
- (b) normal wear and tear; or
- (c) deterioration; or
- (d) rodents, animals, or insects.

Payment of Loss: The Insurer will pay the lesser of: the cost to repair an item or replace with an item of like kind and quality. The Insurer will notify the Insured within 30 days after the Insurer receives his/her proof of loss. The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at our option: (a) repair or replace any part to restore the pair or set to its value before the loss; or (b) pay the difference between the value of the property before and after the loss.

Baggage Delay Benefit

The Insurer will reimburse incurred expenses up to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 24 hours for the cost of necessary personal effects. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured has reached his/her Return Destination.

Medical Expense Benefit

The Insurer will pay this Primary (see definition) benefit, up to the Maximum Limit shown on the Schedule of Benefits.

The Insurer will pay for medical expenses incurred by the Insured during the course of the Trip provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the policy.

Covered Expenses: The Insurer will pay the Insured's Reasonable and Customary Charges for medical and surgical expenses. The Insurer will pay emergency dental treatment only during a Trip. Dental coverage does not apply if treatment or expenses are incurred after the Insured has reached his or her Destination, in the case of a one-way ticket, or Return Destination regardless of the reason. Payment for dental expenses incurred is limited to a maximum of \$500. The treatment must be given by a Physician or dentist. The Insurer will pay for professional nursing, Hospital charges, X-ray, ambulance services, and prosthetic devices.

Emergency Medical Transportation Benefit

The Insurer will pay this Primary (see definition) benefit, up to the Maximum Limit shown on the Schedule of Benefits.

The Insurer will arrange for emergency medical transportation services required by the Insured as the result of an Injury or emergency Sickness during a Trip.

Covered Expenses: The Insurer will arrange and pay: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the attending Physician determines that adequate medical treatment is not locally available; (b) up to \$5,000 for Reasonable and Customary Charges for escort expenses required by the Insured, if the Insured is disabled during a Trip and an escort is recommended, in writing, by the attending Physician; (c) Reasonable and Customary Charges for services for transportation of the Insured's remains to his/her place of residence if he/she dies during a Trip. Service must be provided by a provider designated by us.

Additional Benefit: In addition to the above covered expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original Trip Completion Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in this policy.

Additional Exclusions: In addition to the General Exclusions, the Insurer will not pay for services arranged without our prior consent or approval. Timely notification by the Insured to the Insurer's designated provider is required, with regard to Emergency Evacuation.

Payment of Claims

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e. Medical Expense), the name of the company that arranged the trip (i.e. tour operator, cruise line, or charter operator), the trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, PO Box 47, Stevens Point, Wisconsin 54481 (Telephone: 1.800.826.7791). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Insurer has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name and the policy number.

Payment of Claims: When Paid: Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

Benefits for Medical Expense/Emergency Medical Transportation Services may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

Problems with your insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street; Stevens Point, WI 54481 or call 1.800.826.1300.

General Provisions

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on our behalf nor to alter, modify or waive any of the provisions of the policy.

Autopsy - The Insurer, at its own expense, may require an autopsy where permitted by law.

Concealment or Fraud - The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

Insurer's Recovery Rights - In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. This provision does not apply in North Carolina.

Legal Actions - No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment of Premium - Coverage is not effective unless all premium due has been paid to Travel Guard prior to a date of loss or insured occurrence.

Termination of the Policy - Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

Transfer of Coverage - Coverage under the policy cannot be transferred by the Insured to anyone else without prior written consent.

Notice to California residents: The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your 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.

Notice to Florida residents: The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

Notice to 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.

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

Travel Guard Assist

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

24-HOUR MEDICAL ASSISTANCE

24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician and Immediate Family Members.

Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back Home when Medically Necessary.

Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement

of funds to cover on-site Medically Necessary expenses.

Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown Home.

Family Visit: If the Insured is hospitalized for ten or more days, Travel Guard Assist will arrange transportation for an Immediate Family Member or close friend to visit him/her.

Transportation of Mortal Remains: In the event of death while traveling, arrangements and payment for the return of remains to the place of burial.

24-HOUR LEGAL ASSISTANCE

In a legal emergency, referral to a local legal advisor and advance of funds for bail and legal fees.

24-HOUR TRAVEL ASSISTANCE

Travel Documents Assistance: Travel Guard Assist will help retrieve, report, and reissue lost or stolen travel documents.

Emergency Cash Transfer: Travel Guard Assist will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.

Emergency Message Center: Transmission of emergency messages to family and business associates.

Interpretation Services: Travel Guard Assist will provide emergency language support or referral to the appropriate local services.

24-HOUR LIVETRAVEL® ASSISTANCE

Provides 24-hour assistance for emergency travel needs. Allows you to make emergency travel changes such as rebooking flights, making hotel reservations, tracking lost luggage, and replacing lost credit cards. Call 1.800.826.8597 for assistance.

LIVE MESSAGING

Relay of e-mail or phone message to family, friends or business associates.

EMERGENCY CASH TRANSFER

Assistance in coordinating an emergency cash advance.

PRE-TRIP TRAVEL ADVICE

Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for the Insured's planned Destination.

BAG TRAK®

Travel Guard Assist will provide the Insured with: personalized identification tags for the Insured's Baggage, passport, wallet, camera, or other valuables, and two permanent identification cards. If the Insured's Baggage or valuables are lost or stolen, Travel Guard Assist will assist in locating them.

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 Time Reservations – 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.

Floral Services – Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

Non-insurance services are provided by Travel Guard Assist.

Make sure you call Travel Guard (1.800.826.1300 or, 715.345.0505) before you seek medical care while traveling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. By calling us first, we can authorize a cash advance for medical providers that require upfront payments. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

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.

Satisfaction Guaranteed - Travel Guard is committed to providing products and services that will exceed expectations. If the Insured is not completely satisfied, he/she can receive a refund of the premium minus the policy fee. Requests must be submitted to Travel Guard in writing within 15 days of the purchasing the policy, provided it is not past the original departure date.

Travel Guard®

Travel Smart. Travel Insurance.

24 HOUR EMERGENCY ASSISTANCE Telephone Numbers

Continental USA: **1.800.826.1300**

International: **1.715.345.0505**

LiveTravel 24-Hour Assistance, Pre-Trip Advice,

Live Messaging: **1.800.826.8597**

Be sure to use the appropriate country and city codes when calling.