

# TRAVEL INSURANCE SELLING GUIDE

# MedEvac

Why worry? Travel Smart.

Falling ill far from home is no longer something for your clients to fear.

## MedEvac

### BENEFITS INCLUDE:

- **Emergency Evacuation:** We will coordinate and pay for the appropriate medical transportation to bring you to the hospital of your choice or home if medically necessary. Available globally and domestically, anytime you are more than 100 miles from home. This benefit also includes coverage for transportation of dependent children back home, travel costs for one person to visit you in the hospital, and repatriation of remains.
- **Medical Expense coverage:** Unlike other popular membership evacuation-only plans, Travel Guard MedEvac will cover your medical expenses (up to \$50,000 per insured).
- **Accidental Death & Dismemberment:** Covers death and loss of limb or eyesight within 365 days of an accident up to \$25,000.
- **Optional Adventure Sports Coverage:** Coverage is provided for many adventure sports activities typically not covered including mountaineering, aviation, hang gliding, skydiving, parachuting and bungee jumping. (Plan cost: 1.54 x base plan cost)
- **24 Hour Worldwide Assistance Services included!** We're here to help 24/7 with all pre-trip travel questions and travel needs, plus help with any travel emergency.

Annual membership covers up to two emergency evacuations and repatriation of remains per year.

INDIVIDUAL RATES:			FAMILY RATES:		
	Under 75	75-85		Under 75	75-85
Annual Plan	\$185	\$370	Annual Plan	\$296	\$592
Per Trip: 10 days	\$ 69	\$119	Per Trip: 10 days	\$124	\$214
Per Trip: 20 days	\$ 89	\$159	Per Trip: 20 days	\$160	\$286
Per Trip: 30 days	\$109	\$189	Per Trip: 30 days	\$196	\$340

**Travel  
Guard.**

Travel Smart. Travel Insurance.

For your convenience, purchase online:  
[www.TravelGuard.com](http://www.TravelGuard.com)

## MedEvac Plus

### BENEFITS INCLUDE:

Clients looking for additional coverage can enhance their MedEvac plan by purchasing our wrap-around product MedEvac Plus. MedEvac Plus allows clients the flexibility to add additional non-medical coverage on a per-trip basis that offers coverage for:

- **Total Trip Cost Trip Cancellation & Interruption coverage** if your client is unable to travel or their trip is cut short for unexpected covered reasons such as sickness, injury, weather, and more.
- **\$750 Trip Delay**
- **\$250 Missed Connection coverage**
- **\$750 Baggage coverage** for baggage and packed belongings if they are lost, stolen, or damaged; \$200 reimbursement for necessary personal items if baggage is delayed.

These optional coverages are also available:

- **Additional \$25,000 medical coverage** (See chart for plan cost)
- **\$25,000 Car Rental Collision coverage** for rental cars (Plan Cost: \$7 per day per car)
- **Up to \$500,000 Accidental Death & Dismemberment – Air Only** (Plan Cost: \$9 per \$100,000 of coverage)

TRIP COST	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$ 20	\$ 31	\$ 34	\$ 43	\$ 51	\$ 77	\$ 88
\$ 501 - \$ 1,000	\$ 35	\$ 44	\$ 55	\$ 76	\$ 94	\$125	\$158
\$ 1,001 - \$ 1,500	\$ 45	\$ 60	\$ 76	\$103	\$140	\$169	\$228
\$ 1,501 - \$ 2,000	\$ 61	\$ 80	\$109	\$152	\$187	\$224	\$297
\$ 2,001 - \$ 2,500	\$ 78	\$104	\$138	\$191	\$234	\$280	\$367
\$ 2,501 - \$ 3,000	\$ 97	\$125	\$167	\$231	\$281	\$333	\$439
\$ 3,001 - \$ 3,500	\$116	\$134	\$197	\$270	\$326	\$388	\$508
\$ 3,501 - \$ 4,000	\$134	\$148	\$226	\$309	\$374	\$453	\$578
\$ 4,001 - \$ 4,500	\$151	\$171	\$289	\$348	\$420	\$514	\$648
\$ 4,501 - \$ 5,000	\$170	\$192	\$326	\$387	\$467	\$576	\$717
Optional Medical	\$5	\$7	\$10	\$12	\$14	\$18	\$22

For trips over \$5,000 or 30 days, call Travel Guard or see your travel agent.

If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week to assist you.

**1.800.826.1300**

Not for public distribution or solicitation. Not applicable to Washington Residents.

## DETAILS OF COVERAGES (RESTRICTIONS APPLY)

Travel Guard's MedEvac plan is a yearly insurance policy that gives your client coverage for Emergency Medical Evacuations and Repatriation of Remains for one full year during any travel that is 100 miles or more from your client's primary residence.

### MedEvac

**Emergency Evacuation:** Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility of the insured's choice or home if medically required. Pays for special medical escort if recommended in writing by the attending physician. In addition, 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 Contracted Return Date, less refunds from the Insured's unused transportation tickets. *Return of Children:* The Insurer will pay for the Insured's children who were accompanying the Insured when the Injury or emergency Sickness occurred to return home. *Transportation to Join the Insured:* If the Insured is hospitalized for more than 7 days following a covered emergency evacuation expense, the Insurer will pay for expense to bring one person chosen by the Insured to and from the Hospital or other medical facility where the Insured is confined. *Repatriation of Remains:* Pays reasonable covered expenses incurred to return your client's body to their primary residence if they die during a covered trip.

**Medical Expense Benefit:** Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the trip. This coverage is in excess of any other coverage or indemnity.

**Accidental Death & Dismemberment Benefit:** Pays for loss of life or limb if it occurs within 365 days of an accident during your trip.

**Optional Adventure Sports Coverage:** Coverage is provided for many adventure sports activities typically not covered including mountaineering, aviation, hang gliding, skydiving, parachuting and bungee jumping.

### MedEvac Plus

**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: (1) the Insured purchased this coverage within 15 days of initial trip payment, and (2) 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.

**"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.

**"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:** 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:** 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.

**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 of any other coverage or indemnity.

**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, subject to the Maximum Benefit.

**Flight Guard®:** Coverage for accidents that occur when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.

**Car Rental Collision Coverage:** \$25,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract holds the Insured responsible.

### 24-Hour Emergency Travel & Medical Services\*

- **LiveTravel®** — 24-hour travel counselor 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.
- **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.
- **Medical Evacuation** — arranges for transportation and a special medical escort if the covered person needs to be transported to a different hospital, treatment facility, or back home.
- **Emergency Medical Payments** — assistance in arranging the advancement of funds to cover on-site medical expenses.

**TRAVEL GUARD  
Exclusive**

### Concierge Services\*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on the covered person's behalf; based on availability.
- **Ground transportation** — Coordinating car or limo arrangements throughout the covered person's 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.

### Security Assistance Services\*

- Assist identity theft victim by ordering and reviewing credit bureau records on their behalf.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals.
- Review account activity to identify any suspicious activities.
- Review and resolve victim's issues.
- Security evacuation assistance.
- Immediate 24-hour support services.
- Security and safety advisories, global risk analysis, and consultation specialist.
- Urgent message alert and relay.
- Confidential storage of personal and medical profile for use in emergency situations.
- On-line security web information.

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

#### PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any loss or expense incurred as the result of an injury, Sickness or other condition of you, your traveling companion, business partner or Immediate Family Member which, within the 180 day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or for which care or treatment was given or recommended by a physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

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 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.