

Dear Traveler



Please take just a moment to remember how unpredictable traveling today can be. Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage can result in remembering a trip for all the wrong reasons. With the big trip quickly approaching, now is the time to ensure you're planning for the best. Developed with Unitours to provide just the right coverage for their travelers, the Travel Protection Plan provides coverage for many of the things that can go wrong before, during and after traveling. To ensure that the Travel Protection Plan is a part of your travel plans, contact Unitours today.

Insurance Coverages

| | |
|-----------------------------------------------------------|------------------------|
| Trip Cancellation & Interruption | up to Trip Cost |
| Trip Delay <i>(Maximum of \$100 per day)</i> | \$500 |
| Missed Connection | \$250 |
| Baggage & Personal Effects Loss | \$1,000 |
| Baggage Delay <i>(Maximum of \$100 per day)</i> | \$500 |
| Medical Expense | \$35,000 |
| Emergency Evacuation & Repatriation of Remains | \$50,000 |
| Accidental Death & Dismemberment | \$25,000 |
| Travel Medical Assistance | Included |
| Worldwide Travel Assistance | Included |
| LiveTravel[®] Emergency Assistance | Included |

Plan Cost

| Trip Cost Per Person | Plan Cost Per Person |
|-----------------------|----------------------|
| \$ 0 - \$ 1,500 | \$ 89 |
| \$ 1,501 - \$ 2,500 | \$ 129 |
| \$ 2,501 - \$ 3,500 | \$ 159 |
| \$ 3,501 - \$ 4,500 | \$ 169 |
| \$ 4,501 - \$ 5,500 | \$ 199 |
| \$ 5,501 - \$ 6,500 | \$ 318 |
| \$ 6,501 - \$ 8,000 | \$ 384 |
| \$ 8,001 - \$ 9,000 | \$ 451 |
| \$ 9,001 - \$ 10,000 | \$ 504 |
| \$ 10,001 - \$ 11,000 | \$ 557 |
| \$ 11,001 - \$ 12,000 | \$ 610 |
| \$ 12,001 - \$ 13,000 | \$ 663 |
| \$ 13,001 - \$ 14,000 | \$ 716 |
| \$ 14,001 - \$ 15,000 | \$ 769 |

Questions?

For specific questions regarding insurance or to purchase, contact Travel Guard. Representatives are available 24 hours a day, 7 days a week.

Call toll free:
1.866.385.4839

Refer to product 008699 5/10



NOTE: If insurance is purchased within 7 days of initial Trip payment, the Pre-Existing Medical Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. The Insured must be medically able to travel when you pay your premium. In the event a claim is filed, the Injury or illness must be substantiated to our Claims Department.

TRAVELERS MUST ENROLL, ACCEPT AND PURCHASE COVERAGE THROUGH THE TRAVEL SUPPLIER NO LATER THAN FINAL TRIP PAYMENT AND PRIOR TO DEPARTING ON THEIR TRIP.

DETAILS OF COVERAGES *(Restrictions apply)*



Travel Insurance Coverage

Trip Cancellation and Interruption Covers your trip investment if you must cancel or interrupt your trip for reasons such as:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Family Member (including Domestic Partner), or Business Partner. (Certain exclusions apply.)
- Inclement weather causing delay or cancellation of travel.
- The Insured's primary residence being made uninhabitable by natural disaster, vandalism, or burglary.
- The Insured being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure, substantiated by a police report, while en route to the Insured's destination.
- Strike, resulting in the complete cessation of travel services at the point of departure and/or destination.
- The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons.
- Primary Coverage.

Reasons not covered:

- Travel arrangements cancelled by the tour operator, airline, or cruise line.
- Change in plans ("I just don't want to go.")
- Normal pregnancy or childbirth.
- Financial circumstances ("I can't afford to go.")
- Business or contractual obligations ("My boss changed my vacation.")
- Any government regulation or prohibition, war, civil disorder.

Trip Delay: Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours or more due to:

- Common Carrier delay.
- The Insured's or Traveling Companion's lost or stolen passports, travel documents, or money.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.
- The Insured or Traveling Companion is quarantined.

Missed Connection: Reimburses 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 regularly scheduled airline flights for three or more hours to your point of departure.



Baggage Insurance Coverage

Baggage & Personal Effects Loss:

- Reimburses for loss, theft, damage, and mysterious disappearance of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

Baggage Delay: Reimburses up to \$100 for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.



Emergency Medical Coverage

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 Evacuation and Repatriation of Remains:

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

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 180 days of an accident during your Trip.



Assistance Services*

Travel Medical Assistance

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains assistance
- Return travel arrangements
- Emergency prescription replacement assistance
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement assistance

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance
- Lost passport/ travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or Consulate Referral
- Currency Conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

LiveTravel® Emergency Assistance

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental Vehicle Return assistance
- Guaranteed hotel check-in
- Missed connection coordination

*Non-insurance services are provided by Travel Guard.

**Pre-Existing Medical Condition
Exclusion Applicable to All Coverages**

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 a 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.

This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.