Travel Guard®

More Choices with Travel Guard®

In today's travel world, there are endless destinations and countless adventures for you to discover Sometimes, an everyday insurance plan isn't enough. You have the opportunity to enhance your Travel Guard travel insurance plan with extra coverages and optional upgrades available on certain plans.

Per Person	Deluxe [1] Maximum Limit Up To	Preferred [1] Maximum Limit Up To	Essential [1] Maximum Limit Up To
Trip Cancellation [2]	100% of Insured Trip Cost (Maximum of $150,000) [3]	100% of Insured Trip Cost (Maximum of $150,000) [3]	100% of Insured Trip Cost (Maximum of $150,000) [3]
Trip Interruption [2]	150% of Insured Trip Cost (Maximum of $225,000) [3]	150% of Insured Trip Cost (Maximum of $225,000) [3]	100% of Insured Trip Cost (Maximum of $150,000) [3]
Trip Exchange	50% of Insured Trip Cost	50% of Insured Trip Cost	
Trip Interruption – Return Transportation Only	$1,000	$750	$500
Trip Saver	$2,500	$2,500	
Single Occupancy	100% of Insured Trip Cost	100% of Insured Trip Cost	100% of Insured Trip Cost
Trip Delay	$1,000 ($200/day 5 HRS)	$800 ($200/day 5 HRS)	$500 (Max. $100/day 12 HRS)
Missed Connection	$1,000	$1,000	$150 if purchased within 15 days
Baggage Coverage	$2,500 (Primary)	$1,000 (Secondary) [4]	$750 (Secondary) [4]
Baggage Delay	$500 (12 HRS)	$300 (12 HRS)	$200 (24 HRS)
Travel Medical Expense Dental Expense	$150,000 [5] (Primary) $500	$50,000 (Primary) $500	$15,000 (Secondary) [7] $500
Emergency Evacuation & Repatriation of Remains	$1,000,000	$500,000	$150,000
Accidental Death & Dismemberment	$30,000	$30,000	$30,000
Financial Default	✓	✓	If purchased within 15 days
Pre-existing Medical Condition Exclusion Waiver	If purchased within 15 days	If purchased within 15 days	If purchased within 15 days
Family Coverage (children 17 and under included)	One child per adult	One child per adult	One child per adult
Cancel for Any Reason (Up to 50% of Trip Cost)	Optional	Optional	
Rental Vehicle Damage Coverage	Optional	Optional	Optional
Adventure Sports Bundle	Optional	Optional	
Baggage Bundle	✓	Optional	
Quarantine Bundle [8]	Optional	Optional	
Travel Inconvenience Bundle	✓	Optional	
Medical Bundle	✓	Optional	Optional
Name Your Family® Bundle	Optional	Optional	
Pet Bundle	Optional	Optional	
Security Bundle	✓	Optional	Optional
Wedding Bundle	Optional	Optional	

Per Person	Deluxe [1] Maximum Limit Up To	Preferred [1] Maximum Limit Up To	Essential [1] Maximum Limit Up To
Travel Inconvenience Benefits	$750 (aggregate)	$750 (aggregate)	
Closed Attractions	✓	Optional	
Missing Work	✓	Optional	
Flight Delay (12 HRS)	✓	✓	
Flight Cancellation	✓ [9]	✓ [9]	
Runway Delay (2 HRS)	✓	✓	
Cruise Diversion	✓	✓	
River Cruise Diversion	✓	✓	
Flight Diversion	✓	Optional	
Rental Vehicle Breakdown	✓	Optional	
Bed Rest	✓	Optional	
Hotel Infestation	✓	Optional	
Hotel Construction	✓	Optional	
Baggage Delay (24 HRS)	✓	Optional	
Trip Delay (12 HRS)	✓	Optional	
Rental Home Lockout (3 HRS)	✓	Optional	
Credit/Debit Card Canceled	✓	Optional	
Assistance Services [10]	Included	Included	Included
Travel Medical Assistance	✓	✓	✓
Worldwide Travel Assistance	✓	✓	✓
Concierge Services	✓	✓	✓
Personal Security Assistance	✓	✓	✓
Identity Theft Assistance	✓	✓	
Roadside Assistance [11]	$50 per car		

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting **www.travelguard.com/doc-library**.

QUESTIONS? For more information, please contact your travel advisor, or call our World Service Center: **1.800.454.7107**.

1. This plan is not available to residents of NY. 2. Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid. 3. Trip Cancellation, Trip Interruption and Single Occupancy maximum limit is $100,000 for residents of CA. 4. Baggage coverage is Primary for CT, IL, MI, SD, TX and VT residents. 5. $50,000 maximum for NH residents. 6. Medical Expense coverage is Primary for AK, CT, IL, IN, KS, MI, MT, SD, TX, VT and WA residents. 8 .Quarantine Bundle not available to residents of CA. 9. Not included for WA residents. 10. Non-insurance services are provided by Travel Guard. 11. Provided by Quest Towing Services, LLC.

Agent/Broker must be appropriately licensed and appointed in all required jurisdictions to sell insurance.

Coverage available to residents of the 50 U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance may be underwritten by American Zurich Insurance Company, a New York company (NAIC No. 40142), Zurich American Insurance Company, an Illinois company (NAIC No. 16535), each having its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196, or National Union Fire Insurance Company of Pittsburgh, Pa. (NAIC No. 19445), a Pennsylvania insurance company, having its principal place of business at 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304. Please review the Plan offered to or purchased by you to confirm the underwriting insurer for your specific policy of insurance. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard. 2112 TG-US-16369-25 02/26