

State Notice and Privacy Notice:

This document is not applicable to residents of all states. Residents of Florida, Georgia, Indiana, New Hampshire, New York, Oregon, Pennsylvania, Utah, and Washington can obtain their state specific documents by visiting www.travelguard.com/fulfillment or by calling 1.866.375.1042. All states: To view and print a copy of our privacy notice, please visit www.travelguard.com/fulfillment.

DESCRIPTION OF COVERAGE



206 Tours Protection Plan

SCHEDULE OF BENEFITS

All coverages are per person.	MAXIMUM LIMIT
Trip Cancellation	100% of insured Trip Cost
Trip Interruption	100% of insured Trip Cost
Trip Delay (Maximum of \$100 per day)	\$500
Missed Connection	\$500
Baggage & Personal Effects Loss	\$1,500
Baggage Delay (Maximum of \$100 per day)	\$500
Medical Expense	\$75,000
Dental	\$500
Emergency Evacuation	
& Repatriation of Remains	\$300,000
Accidental Death & Dismemberment	\$25,000

Extra Coverage

(when purchased within 7 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver

The following non-insurance services
are provided by Travel Guard.

Travel Medical Assistance
Worldwide Travel Assistance
LiveTravel® Emergency Assistance

PLEASE READ THIS DOCUMENT CAREFULLY!

This is only a brief description of the coverage(s) available under policy series T30337NUFIC. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy, the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states. Travel assistance services provided by Travel Guard Group, Inc. ("Travel Guard").

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$25,000 of Trip Cost per person if the following conditions are met:

1. This plan is purchased within 7 days of making the Initial Trip Payment;
2. The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 7 days of the date of payment or deposit for any subsequent Trip arrangement(s);
3. All Insured's are medically able to travel when plan cost is paid.

IMPORTANT

This coverage is valid only if the appropriate plan cost has been paid. Please keep this document as Your record of coverage under the plan.

DEFINITIONS

(Capitalized terms within this

Description of Coverage are defined herein)

"Actual Cash Value" means purchase price less depreciation.

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

"Business Partner" means a person who: (1) is involved with the Insured or the Insured's Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business.

"Caregiver" means an individual employed for the purpose of providing assistance with activities of daily living to the Insured or to the Insured's Family Member who has a physical or mental impairment. The Caregiver must be employed by the Insured or the Insured's Family Member. A Caregiver is not a babysitter;

childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living.

"Children"/"Child" means, with respect to Medical Expense and Emergency Evacuation benefits, unmarried Children of the Insured, including natural Children from the moment of birth, and step, foster or adopted Children from the moment of placement in the Insured's home, under age 25 and primarily dependent on the Insured for support and maintenance. However, the age limit does not apply to a Child who: (1) otherwise meets the definition of Child; and (2) is incapable of self-sustaining employment by reason of mental or physical incapacity.

"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.

"Common Carrier" means an air, land, or sea conveyance operated under a license for the transportation of passengers for hire.

"Complications of Pregnancy" means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy do not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

"Departure Date" means the date on which the Insured is originally scheduled to leave on his/her Trip. This date is specified in the travel documents.

"Destination" means any place where the Insured expects to travel to on his/her Trip other than Return Destination as shown on the travel documents.

"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.

"Eligible Person" means a person who is a member of an eligible class of persons as described in the Description of Eligible Persons section of the Master Application.