

Assistance Services*

All services provided are non-insurance services, not insurance benefits. Any costs associated with services will be paid by the named insured.

Travel Medical Assistance

• Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains assistance • Return travel arrangements • Emergency prescription replacement • 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.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is 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.

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.

INSURANCE ENROLLMENT INFORMATION

Snow Tours Program

Schedule of Benefits

Trip Cost	Trip Cancellation & Interruption
\$750	Trip Delay <i>(Maximum of \$150 per day)</i>
\$750	Baggage & Personal Effects Loss
\$200	Baggage Delay
\$25,000	Medical Expense
\$25,000	Emergency Evacuation & Repatriation of Remains
\$25,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	LiveTravel® Emergency Assistance

See inside for a brief description of coverages and exclusions pertaining to certain medical conditions.

TRAVEL GUARD®
CHARTIS 

Enrollment Section

To purchase your insurance, complete the **Enrollment Form** below. Your plan cost is based on the per person cost of your trip.

Pre-Existing Medical Condition Exclusion Waiver:

If insurance is purchased within 7 days of the initial trip payment, the Pre-Existing Condition Exclusion will be waived up to \$25,000 maximum trip cost per person. 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.

This insurance must be purchased no later than your final trip payment date.

Yes, I would like to purchase the Travel Insurance.

Plan Cost \$ _____ X _____ (Insureds) = \$ _____

TOTAL ENCLOSED = \$ _____

No, I do not wish to purchase the Travel Insurance.

Name _____

Signature _____

Date _____ Trip Dates _____

Schedule of Coverages

Trip Cancellation & Interruption: Pays lost deposits and additional expenses due to sickness, injury, or death of an Insured, a family member, traveling companion, or business partner; inclement weather causing delay or cancellation of travel; the Insured's primary residence being made uninhabitable by natural disaster, vandalism, or burglary; the Insured or traveling companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined; the Insured or traveling companion being involved in or delayed due to an automobile accident, substantiated by a police report, while en route to departure; the Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, which occurs more than 14 days after an Insured's effective date of coverage, provided that he or she has been an active employee for the same employer for at least three years. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons; or strike, resulting in the complete cessation of travel services at the point of departure or destination.

Trip Delay: The Insurer will reimburse \$50 per day, up to the Maximum Limit of coverage if your trip is delayed for 12 or more hours for reasonable additional expenses until travel becomes possible. This benefit is payable for only one delay per person, per trip.

Baggage & Personal Effects Loss: Reimburses for loss, theft, or damage of your luggage and personal possessions even if borrowed or rented. Covers loss of passports, visas, and the unauthorized use of your credit cards if you complied with the credit card conditions.

Baggage Delay: Reimburses for the purchase of essential items if your baggage is delayed or misdirected for more than 24 hours, up to the Maximum Limit.

Medical Expense: Covers medical expenses within one year of injury incurred or sickness suffered during your trip; medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services; and prosthetic devices. There are no daily limits on these expenses. Covers emergency dental treatment by a licensed dentist during your trip.

Emergency Evacuation & Repatriation of Remains: Covers necessary evacuation and transportation as directed by a physician to the nearest adequate medical facility (home, in the event of death).

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 180 days of an accident. The Insurer will pay the full benefit for death or loss of any two hands, feet, or eyes; and half the benefit for any one of these.

Optional Car Rental Collision Coverage: \$25,000 in primary coverage. Covers collision damage to a rental car for which the car rental contract holds you responsible. Subject to a \$250 deductible. Not available to Texas and Kansas residents.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES:

We will not pay for loss or expense incurred as the result of injury, sickness, or other condition of you, a traveling companion, or family member of you or your traveling companion which manifested itself during the 180-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 180-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

This is a summary of the coverage being provided. A Description of Coverage will be provided outlining your coverages in detail once you've purchased the insurance. In the event of a claim, call us immediately at 1.866.385.4839.

For questions or concerns, call toll-free:

1.866.385.4839

Refer to Product Number: 008716 P1