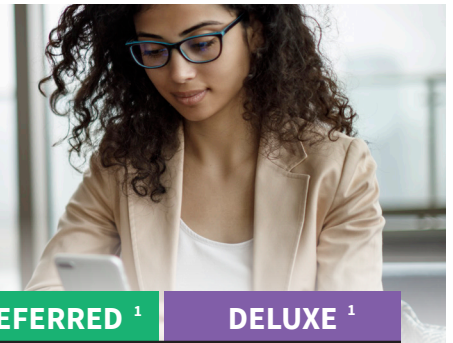


For those unexpected travel adventures

... there's **Travel Guard travel insurance.**

Let's face it, no matter how hard you try; there are some things you just can't plan for. Flight delays, cruise diversions, unpredictable weather; pack a Travel Guard travel insurance plan, with the optional Travel Inconvenience Bundle.



Travel Inconvenience Benefits²

	PREFERRED ¹	DELUXE ¹
Closed Attractions Your Destination closes all or parts of its facilities due to lack of snow, inclement weather or strike.	Optional	✓ Included
Missing Work Missing work due to arrival to your Return Destination is delayed by 2 or more days due to Common Carrier delay.	Optional	✓ Included
Flight Delay (12 HRS) Your arrival flight at the Destination or Return Destination is delayed by 12 or more hours by the Common Carrier.	✓ Included	✓ Included
Flight Cancellation³ Complete cancellation of a Common Carrier flight for which you had a confirmed ticket.	✓ Included	✓ Included
Runway Delay (2 HRS) Runway delay for 2 or more consecutive hours.	✓ Included	✓ Included
Cruise Diversion Your cruise does not stop at a scheduled port of call due to Inclement Weather, medical incident, Natural Disaster or Terrorist Incident.	✓ Included	✓ Included
River Cruise Diversion Your river cruise is unable to sail due to insufficient or excess water levels.	✓ Included	✓ Included
Flight Diversion Your flight is diverted to a different airport than the originally ticketed Destination.	Optional	✓ Included
Rental Vehicle Breakdown Your rental vehicle breaks down, causing you to arrive at least 24 hours late at the Destination or Return Destination.	Optional	✓ Included
Bed Rest Required bed rest by a Physician during your trip for at least 48 hours.	Optional	✓ Included
Hotel Infestation You are required to stay at a different hotel than the one originally booked due to an insect or rodent infestation.	Optional	✓ Included
Hotel Construction Your scheduled hotel is undergoing construction which prevents access to their pool, fitness room, water park or restaurants.	Optional	✓ Included
Baggage Delay (24 HRS) Your baggage is delayed for 24 hours en route to the Destination or Return Destination.	Optional	✓ Included
Trip Delay (12 HRS) You are delayed from reaching your Destination or Return Destination for 12 hours or more due to Common Carrier delay.	Optional	✓ Included
Rental Home Lockout (3 HRS) Lost, damaged or stolen keys to your vacation rental property for 3 or more hours.	Optional	✓ Included
Credit/Debit Card Canceled Unforeseen credit card cancellation.	Optional	✓ Included

Questions?

For more information, please contact your travel advisor, or call our World Service Center: **1.800.826.1300**



Travel Guard[®]

¹ This plan is not available to residents of NY.

² The insurance benefits will be included, if elected, and appropriate costs have been paid. Limit \$250 per coverage (maximum of \$750 aggregate).

³ Not included for KS, MN, MO, MT and WA residents.

Coverage available to U.S. residents of the 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 underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. 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.