



Aged Base Protection:

With Cruise, Tour & Travel you're covered in the event of unforeseeable trip related expenses such as:

- Trip cancellation, interruption and delay
- Emergency medical treatment or evacuation
- \$25,000 Accidental Death and Dismemberment
- Lost, stolen or damaged baggage or travel documents
- Luggage delay

Additional insurance benefits available!

Purchase your Cruise, Tour & Travel coverage within seven days of your initial trip deposit:

- You'll receive coverage in the event of airline, cruise line or tour operator financial default.
- We'll waive any pre-existing medical conditions that could eventually cause you to cancel or interrupt your trip.
- We will also include a unique Change Your Mind coverage which reimburses you up to \$250 when you are charged a penalty for canceling your trip simply because you change your mind.

No deductibles or copayments!

You won't be required to pay any out-of-pocket expenses for a covered loss with Travel Guard's Cruise, Tour & Travel insurance. Plus, all coverages are primary which means we pay claims before any of your other insurance plans.

Because unforeseen circumstances may arise, we strongly recommend you purchase this plan. Coverage can be purchased any time up to 24 hours before departure. The package includes the following coverage*.

* Insurance coverage subject to limitations, exclusions and terms and conditions of policy.

Trip Cost: Trip Cancellation

Covers you if you cancel your trip for a covered reason.

125% Trip Cost: Trip Interruption

Covers you if you interrupt your trip for a covered reason.

\$1,000: Travel Delay

Reimburses you up to \$200 a day for additional accommodations or travel expenses if you are delayed for more than 6 hours.

\$1,000: Lost, Stolen, or Damaged Baggage & Personal Effects

Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

\$200: Baggage Delay

Reimburses you for the purchase of essential items if your bags are delayed for more than 24 hours.

\$50,000: Medical Expenses

Covers necessary medical expenses up to one year after the sickness or injury, provided you sought initial medical treatment while on your trip.

\$300,000: Emergency Medical Transportation

Covers evacuation and transportation to the nearest adequate medical facility.

\$25,000: Accidental Death & Dismemberment

Coverage against unforeseen injury or loss of life while traveling.

You automatically get these additional benefits at no additional cost when you purchase your Cruise, Tour & Travel Plan within 7 days of making your initial trip payment:

- **Pre-Existing Condition Exclusion Waiver**
You don't have to worry about Pre-Existing medical conditions.
- **Trip Cost Financial Default Protection**
Covers you if the tour operator, cruise line or airline declares bankruptcy more than fourteen days after the effective date of coverage under the policy.
Coverage must be purchased within seven days of initial trip deposit to receive this coverage - see description of coverage for complete details.
- **Change Your Mind Coverage**
Reimburses your penalty up to \$250 if you cancel your trip simply because you change your mind!

Travel Guard Assist

Offers emergency assistance anywhere in the world.

LiveTravel

24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more!

Live messaging

Relay of any e-mail or phone message to family, friends or business associates.

Emergency Cash transfers

Assistance in coordinating an emergency cash advance.

Pre-trip travel advisories

Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information all for your planned destination.

Lost Baggage Tracking

Assists in locating lost or stolen possessions - for one year!

Trip Cost Per Person:	0-34	35- 59	60- 69	70-74	75-79	80-84	85+
\$ 0-\$500	\$35	\$41	\$59	\$65	\$83	\$111	\$139
\$ 501-\$1,000	\$59	\$71	\$98	\$115	\$143	\$200	\$224
\$ 1,001-\$1,500	\$85	\$97	\$137	\$161	\$208	\$260	\$310
\$ 1,501-\$2,000	\$109	\$134	\$175	\$206	\$277	\$353	\$396
\$ 2,001-\$2,500	\$136	\$167	\$214	\$265	\$347	\$455	\$509
\$ 2,501-\$3,000	\$159	\$200	\$254	\$319	\$417	\$558	\$625
\$ 3,001-\$3,500	\$183	\$241	\$293	\$372	\$501	\$655	\$733
\$ 3,501-\$4,000	\$205	\$273	\$332	\$426	\$573	\$748	\$838
\$ 4,001-\$4,500	\$229	\$306	\$370	\$493	\$646	\$841	\$942
\$ 4,501-\$5,000	\$252	\$349	\$409	\$548	\$717	\$935	\$1,047
\$ 5,001-\$5,500	\$290	\$384	\$449	\$603	\$789	\$995	\$1,114
\$ 5,501-\$6,000	\$310	\$429	\$509	\$658	\$862	\$1,054	\$1,180
\$ 6,001-\$6,500	\$337	\$465	\$546	\$736	\$934	\$1,152	\$1,290
\$ 6,501-\$7,000	\$367	\$515	\$588	\$791	\$1,005	\$1,250	\$1,400
\$ 7,001-\$8,000	\$420	\$570	\$670	\$877	\$1,114	\$1,383	\$1,549
\$ 8,001-\$9,000	\$484	\$663	\$756	\$990	\$1,259	\$1,567	\$1,755
\$ 9,001-\$10,000	\$558	\$738	\$842	\$1,104	\$1,402	\$1,746	\$1,955
\$10,001-\$11,000	\$627	\$845	\$973	\$1,275	\$1,620	\$2,015	\$2,257
\$11,001-\$12,000	\$696	\$939	\$1,080	\$1,415	\$1,798	\$2,237	\$2,506
\$12,001-\$13,000	\$765	\$1,032	\$1,187	\$1,556	\$1,977	\$2,460	\$2,755
\$13,001-\$14,000	\$834	\$1,125	\$1,295	\$1,696	\$2,156	\$2,682	\$3,004
\$14,001-\$15,000	\$903	\$1,218	\$1,402	\$1,837	\$2,334	\$2,904	\$3,253

For rates of trips over \$15,000 call

For more information, go to www.TravelGuard.com