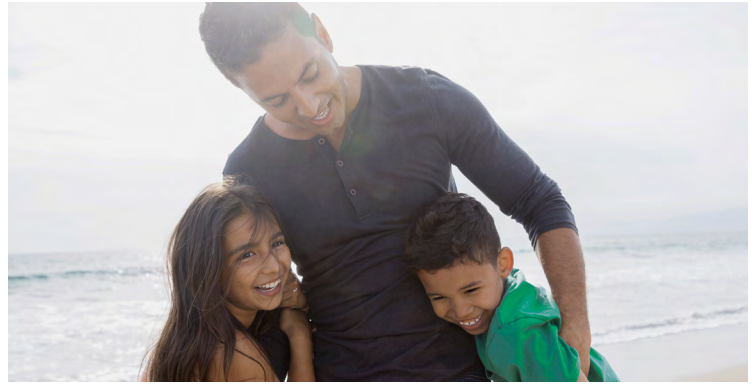




GOLD TRAVEL INSURANCE & GLOBAL ASSISTANCE

For residents of Colorado and New York, the Plan is referred to as *Protect Assist*

Cover your trip investment from those unforeseen circumstances that can arise before or during your trip. Travel Guard's Gold Travel Insurance Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment.



Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE PER PERSON
100% of Insured Trip Cost	Trip Cancellation
150% of Insured Trip Cost	Trip Interruption
\$750	Trip Interruption – Return Air Only
\$750	Trip Delay (Maximum \$150/day)
\$250	Missed Connection
\$1,000	Baggage & Personal Effects
\$300	Baggage Delay
\$25,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation and Repatriation of Remains
\$10,000	Accidental Death & Dismemberment

Extra Coverage

(when coverage is purchased within 15 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage
- \$250 Additional Missed Connection*
- \$50,000 in Flight Guard coverage**
- Primary Accident Sickness Medical Expense***

* Not available to residents of MT.
 ** Not available to residents of MT and NY.
 *** Medical Expense coverage is automatically primary for residents of AK, CT, IL, IN, KS, MI, MT, NY, SD, TX and WA.



Family Coverage: At no additional charge, the plan covers children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Offer does not apply to optional coverages. For your plan to include "kids at no additional cost," the child's trip cost must be equal to or less than the adult traveler(s) trip cost.

Assistance Services

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

- Travel Medical Assistance..... Included
- Worldwide Travel Assistance..... Included
- LiveTravel® Emergency Assistance..... Included
- Concierge Services..... Included
- Business Assistant..... Included
- Identity Theft..... Included
- Personal Security Assistance..... Included

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

Optional Coverages

The following will be included if elected and appropriate costs have been paid. Optional coverages will vary by state.

Cancel for Any Reason 50% of Insured Trip Cost
 (Can only be purchased at the time the base plan is purchased and within 15 days of initial Trip payment)

Flight Guard® Amount Selected
 (Up to a Max. of \$500,000)

Car Rental Collision Coverage..... \$35,000
 (\$250 Deductible)

Medical Expense & Emergency Evacuation Upgrade:
 Accident Sickness Medical Expense
Additional \$25,000

Emergency Evacuation Additional \$500,000
Hospital of Choice..... Included

Gold Plan Cost PRICING BELOW IS NOT APPLICABLE TO RESIDENTS OF CA, KS, MD, MT, NY AND WA.

Trip Cost Per Person (up to 30 days)	0-34	35-59	60-69	AGE 70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 25	\$ 35	\$ 48	\$ 78	\$ 98	\$ 149	\$ 201
\$ 251 - \$ 500	\$ 28	\$ 41	\$ 58	\$ 90	\$ 113	\$ 171	\$ 231
\$ 501 - \$ 1,000	\$ 37	\$ 55	\$ 77	\$ 113	\$ 139	\$ 205	\$ 275
\$ 1,001 - \$ 1,500	\$ 52	\$ 78	\$ 108	\$ 151	\$ 187	\$ 268	\$ 359
\$ 1,501 - \$ 2,000	\$ 70	\$ 106	\$ 145	\$ 196	\$ 240	\$ 338	\$ 451
\$ 2,001 - \$ 2,500	\$ 90	\$ 137	\$ 186	\$ 248	\$ 303	\$ 421	\$ 563
\$ 2,501 - \$ 3,000	\$ 103	\$ 156	\$ 211	\$ 280	\$ 342	\$ 473	\$ 631
\$ 3,001 - \$ 3,500	\$ 118	\$ 180	\$ 244	\$ 320	\$ 392	\$ 538	\$ 717
\$ 3,501 - \$ 4,000	\$ 133	\$ 202	\$ 273	\$ 357	\$ 437	\$ 596	\$ 797
\$ 4,001 - \$ 4,500	\$ 137	\$ 209	\$ 282	\$ 367	\$ 449	\$ 613	\$ 817
\$ 4,501 - \$ 5,000	\$ 183	\$ 282	\$ 382	\$ 494	\$ 609	\$ 819	\$ 1,106
\$ 5,001 - \$ 5,500	\$ 206	\$ 319	\$ 432	\$ 558	\$ 688	\$ 923	\$ 1,249
\$ 5,501 - \$ 6,000	\$ 230	\$ 357	\$ 484	\$ 624	\$ 770	\$ 1,029	\$ 1,395
\$ 6,001 - \$ 6,500	\$ 277	\$ 431	\$ 585	\$ 752	\$ 930	\$ 1,236	\$ 1,683
\$ 6,501 - \$ 7,000	\$ 310	\$ 480	\$ 649	\$ 826	\$ 1,017	\$ 1,350	\$ 1,824
\$ 7,001 - \$ 8,000	\$ 328	\$ 508	\$ 687	\$ 874	\$ 1,076	\$ 1,427	\$ 1,928
\$ 8,001 - \$ 9,000	\$ 360	\$ 558	\$ 755	\$ 959	\$ 1,181	\$ 1,563	\$ 2,115
\$ 9,001 - \$ 10,000	\$ 383	\$ 595	\$ 804	\$ 1,020	\$ 1,257	\$ 1,661	\$ 2,249
\$ 0†	\$ 16	\$ 21	\$ 32	\$ 60	\$ 73	\$ 127	\$ 164
Medical Expense & Emergency Evacuation Upgrade	\$ 15	\$ 18	\$ 27	\$ 32	\$ 48	\$ 60	\$ 68

Above rates do not include a \$7 service fee. (\$5 for NH residents.) Please choose your plan cost from the above pricing chart based on your age at the time of plan purchase. For trips over \$10,000, or trips exceeding 30 days, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. You must insure all prepaid, non-refundable portions of your trip. Coverage must be purchased at least 24 hours prior to departure. All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased. † Only applicable if there are no prepaid, non-refundable trip costs.

Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.TravelGuard.com/fulfillment.

Questions?

To purchase insurance, please contact Travel Guard: CALL TOLL-FREE: **1.800.826.1300**

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

Travel Insurance Coverage

Trip Cancellation/Trip Interruption: Reimburses forfeited, non-refundable, unused payments or deposits up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; Financial Default of an airline, cruise line, or tour operator when coverage is purchased within 15 days of initial trip payment; Inclement Weather; Strike; Primary Residence or Destination being made Uninhabitable; being subpoenaed, required to serve on a jury, hijacked, or quarantined; military service; a Terrorist Incident; and involuntary termination of employment or layoff. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses incurred by you to reach the return destination for trip interruptions.

Trip Delay: Reimburses up to \$150 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses if the insured is delayed for more than 5 consecutive hours due to a covered reason.

Missed Connection: Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for 3 or more hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects: Can reimburse you if your baggage or personal effects are lost, stolen or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay: If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Medical Expense & Other Insurance Coverage

Accident Sickness Medical Expense: Pays up to the Maximum Benefit shown on the Schedule of Benefits for necessary medical expenses due to Injury or Sickness incurred while on a Trip. Initial treatment must be received while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence.

Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation as directed by a Physician to the nearest adequate medical facility (home in the event of death or if medically required). Injury or Sickness requiring evacuation must occur while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence. Pays for special medical escort if recommended in writing by the attending Physician.

Accidental Death & Dismemberment: Pays for loss of life or limb due to an accident during your Trip. (Available only as an upgrade for WA residents.)

Optional Coverages

Flight Guard®: Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule. Amount selected from the minimum of \$100,000 up to a maximum of \$500,000. (Not available for NH and MT residents.)

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (Not available for KS or TX residents.)

Medical Expense & Emergency Evacuation Upgrade: Valuable addition to increase your coverage. Your Accident Sickness Medical Expense and Emergency Evacuation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. (Not available for MT and VA residents. Hospital of Choice not available to NY residents.)

Cancel for Any Reason: Provides reimbursement of 50% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. (Cancel for any Reason can only be purchased at the time the base plan is purchased and within 15 days of initial trip payment. Coverage must be purchased for the full cost of trip. (Not available for NY residents.)

Assistance Services

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

LiveTravel® Emergency Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Virtually whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Identity Theft: If your identity is stolen during your Trip, our emergency travel counselors will assist in contacting your credit card companies, monitoring your credit report and working with local authorities to help you restore your identity. (Not available for NY residents.)

Business Assistant: You'll also have access to an array of services to help make short work of your business obligations, so you can enjoy your vacation.

Personal Security Assistance: Assistance to help maintain personal safety and personal information while traveling. Services include evacuation assistance, 24/7 access to security and safety advisories and more.

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

Notice to residents of AK and MT: The 15 day purchase rules will be 21 days.

Notice to residents of AK, IL, IN, KS, MI and NY: Baggage & Personal Effects coverage is primary.

Notice to residents of CO: For the Protect Assist Plan, a Medical Expense Upgrade is available to purchase adding an additional \$25,000 Medical Expense.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 180-day period immediately preceding and including your coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a physician; or (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Company will waive this exclusion if you meet the following conditions: 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of 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 must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost; 4. The Trip Cost does not exceed \$100,000 per person (only applicable to Trip Cancellation/Interruption).

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 of this policy with your existing life, health, home, and automobile insurance policies. 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.