

Vacation Protection Plan

F.A.Q

Q. If I do not enroll within the 15 days, how long do you look back for Pre-Existing medical conditions?

A. If you do not qualify for the Pre-Existing waiver on the coverage, we will not cover for any loss due to injury, sickness or death to you, a Family Member or Traveling Companion if, during the 180 days preceding and including the coverage effective date there was any medical care, advice, consultation or treatment received for the condition that caused you to cancel.

Q. How long do my bags need to be delayed before I will be covered for baggage delay?

A. Baggage delay coverage provides reimbursement for the purchase of essential items if your bags are delayed 24 hours or more.

Q. Will the plan reimburse for the single supplement if my traveling companion cancels?

A. If a traveling companion cancels and you are held responsible for a single supplement, you would be covered for the single supplement payment as long as the reason for the cancellation was covered under the terms of the Travel Guard policy.

Q. I am 55 and my husband is 60, can we enroll for coverage under the same policy?

A. Yes.

Q. What is the rate for trips over 30 days?

A. If your trip is longer than 30 days an additional premium is required. Please include an additional \$5.00 per insured per day.

Q. When does the coverage begin?

A. All coverage (except Trip Cancellation) will take effect at 12:01 am. local time on the scheduled departure date provided: (a) coverage has been elected; and (b) the required premium has been paid.

Trip Cancellation coverage will take effect at 12:01 am local time on the date the required premium for such coverage is received by Travel Guard or its authorized representative.

Q. How do I file a claim?

A. To file a claim, you can call Travel Guard between the hours of 7:00 am and 5:00 pm Central Time and start the process with a Claims Analyst. The analyst will explain what needs to be provided to Travel Guard in order to pay your claim. The form will then be faxed or mailed to you to provide that information.

Q. What if I want a refund of the premium?

A. Travel Guard is committed to providing products and services that will exceed expectations. If You are not completely satisfied, You can receive a refund of the premium, minus the service fee. Requests must be submitted to Travel Guard in writing within 15 days of the effective date of the Policy, provided it is not past the original departure date, and you have not submitted a claim. If past 15 days, premium and service fees are non-refundable.

If you have additional questions, E-mail Mody Koffman: modyk@giltravel.com or call 800-223-3855 EXT: 229

Pricing

Tour Cost Per Person	Premium Per Person
\$ 0 - \$ 500	\$46
\$ 501 - \$1,000	\$65
\$1,001 - \$1,500	\$95
\$1,501 - \$2,000	\$132
\$2,001 - \$2,500	\$173
\$2,501 - \$3,000	\$203
\$3,001 - \$3,500	\$217
\$3,501 - \$4,000	\$237
\$4,001 - \$ 4,500	\$271
\$4,501 - \$ 5,000	\$301
\$5,001 - \$ 5,500	\$357
\$5,501 - \$ 6,000	\$411
\$6,001 - \$ 6,500	\$449
\$6,501 - \$ 7,000	\$487
\$7,001 - \$ 8,000	\$529
\$ 8,001 - \$ 9,000	\$573
\$ 9,001 - \$10,000	\$617
\$10,001 - \$11,000	\$718
\$11,001 - \$12,000	\$813
\$12,001 - \$13,000	\$911
\$13,001 - \$14,000	\$1,011
\$14,001 - \$15,000	\$1,113

Above rates do not include a \$5 service fee.

Coverage

Because circumstances may arise, we strongly recommend you purchase this Vacation Protection Plan. Coverage may 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.

Travel Guard® Assist

Offers emergency assistance for your peace of mind anywhere in the world.

Trip Cost: Trip Interruption

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

LiveTravel

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

\$600: Trip Delay

Reimburses you up to \$200 a day for additional accommodations or travel expenses if you are delayed for more than 12 hours.

Live messaging

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

\$50,000: Medical Expenses

Covers necessary medical expenses up to one year after the sickness or injury, provided you sought initial medical treatment within 1 day of the accident or onset of sickness.

Emergency Cash transfers

Assistance in coordinating an emergency cash advance.

\$300,000: Emergency Evacuation

Covers evacuation and transportation to the nearest adequate medical facility.

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.

\$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.

FREE Lost Baggage Tracking

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

\$200: Baggage Delay

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

Non-insurance services provided through Travel Guard® Assist are provided by Travel Guard®.

\$25,000: Accidental Death and Dismemberment

Pays for loss of life or limb if an it occurs within 365 days of an accident during your trip

Concierge Services

- **Restaurant Referrals and Reservations**

Travel Guard will supply a restaurant referral based on your needs and desires,

additionally Travel Guard will arrange for reservations at the recommended restaurant. Based on Availability.

- **Ground Transportation**
Travel Guard will locate and arrange for a transportation service to pick you up and deliver you to your desired destination.
- **Event Ticketing**
Travel Guard will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.
- **Tee Time Reservations**
Travel Guard will facilitate the reservation of tee times at available courses and recommend alternatives in case of a booked course. Based on availability.
- **Floral Services**
Travel Guard will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

You automatically get these additional benefits at no additional cost when you purchase your Cruise Protection Plan within 15 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 Bankruptcy 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. Must be purchased within fifteen days of initial trip deposit to receive this coverage - see description of coverage for complete details.
- **Up to \$250 Change Your Mind coverage**
If you change your mind for any reason.
- **\$25,000 Primary Collision Damage Waiver**
Covers collision damage to a rental car for which the car rental contract holds you responsible.