

Basic Vacation Protection Group Plan

If insurance is purchased within 15 days of the initial trip payment:

Coverage in the event of cruise line, airline, or tour operator financial default. (Financial default is not covered for all suppliers. See our website for details.)

*Waiver of Pre-existing Medical Condition Exclusion:
Applies to the first \$25,000 of Trip Cost.*

Change Of Mind Coverage: Up to \$250 to cover cancellation fees if you decide not to travel for any reason.

\$25,000 Car Rental Collision Coverage: Covers collision damage to a rental car for which the car rental contract holds you responsible.

**Day one is the date the trip deposit is received.*

COVERAGES

| | |
|------------------------------------|-------------------------|
| Trip Cancellation & Interruption | Trip Cost up to \$1,000 |
| Trip Delay (\$200 maximum per day) | \$ 600 |
| Baggage & Personal Effects | \$ 1,000 |
| Baggage Delay | \$ 200 |
| Medical Expense | \$ 50,000 |
| Emergency Medical Transportation | \$ 300,000 |
| Accidental Death & Dismemberment | \$ 25,000 |
| Car Rental Collision Coverage | \$25,000* |

Services

| | |
|-----------------------|----------|
| AIG Travel Assist | Included |
| LiveTravel Assistance | Included |
| Concierge Services | Included |

*This coverage is available provided you purchased the plan within 15 calendar days of initial trip deposit.

PLAN COST

\$57 Per Person

Above rate does not include a \$5 policy fee.
For trips over 30 days, add an additional \$5 per person per day.

QUESTIONS?

For specific questions regarding insurance, refer your customers to AIG TRAVEL GUARD®.

Our representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

1.866.476.6698

Refer to product number 008213



Not for public distribution or solicitation.
Not applicable to Washington Residents.

The coverage goes into effect the day after the plan cost is paid.

Trip Cancellation & Interruption

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a trip is canceled or interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of an Insured, Immediate Family Member, Traveling Companion, or business partner;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Excluded is the organization from which the Insured purchased his or her trip or this coverage. This coverage applies only if: (1) the Insured purchased this coverage within 15 days of initial trip payment, and (2) the financial default occurs more than 14 days after the Insured's coverage effective date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services;
- The Insured's principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- The Insured or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace;
- The Insured being called into active military service or having leave revoked or being reassigned.

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"Financial Default" means either (i) the complete suspension of operations due to financial circumstances, whether or not a bankruptcy petition is filed; or (ii) a partial suspension of the operations following a filing of a bankruptcy petition.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.

"Sickness" means an illness or disease which requires treatment by a physician.

"Terrorist Incident" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

Trip Delay

Trip Delay: We will reimburse up to \$200 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if the Insured's trip is delayed for more than 12 hours.

Change of Mind

Change of Mind Coverage: Reimburses up to \$250 for cancellation penalties of a scheduled trip by the Insured prior to the contracted departure date shown on the enrollment form because of a change in the Insured's plans. Other than this payment, no benefits are payable for loss caused by the Insured changing his/her plans. *The Change Your Mind Coverage benefit will not be paid in combination with any other benefit, and is only in effect if the insurance was purchased within 15 days of "initial trip payment."*

Baggage & Personal Effect

Baggage & Personal Effects Benefit: Reimburses the Insured if his or her baggage is lost, stolen, or damaged while on his or her trip, subject to the Maximum Benefit. This coverage is in excess over any other coverage or indemnity. Maximum of \$4,000 per traveling group.

Baggage Delay

Baggage Delay Benefit: If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

Accidental Death and Dismemberment

Accidental Death & Dismemberment: Pays for loss of life or limb if it occurs within 365 days of an accident during your trip.

Medical Expense

Medical Expense Benefit: We will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. We will pay for necessary medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the trip. Pays up to \$5,000 for special medical escort if recommended in writing by the attending Physician.

Emergency Medical Transportation

Emergency Medical Transportation: 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).

Car Rental Collision Coverage

Car Rental Collision Coverage: \$25,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract holds you responsible. *This coverage applies only if the Insured purchased this coverage within 15 days of initial trip payment.*

AIG Travel Assist

This is a non-insurance service.

AIG Travel Assist — 24-hour assistance for medical, legal, and travel emergencies.

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

Live Messaging — relay of e-mail or phone message to family, friends or business associates.

Pre-Trip Travel Advice — 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.

Emergency Cash Transfer — assistance in coordinating an emergency cash advance.

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.

Tea Times and Course Recommendations — Travel Guard will facilitate the reservation of tea times at available courses and recommend alternatives in case of a booked course. Based on availability.

Flower Ordering — Travel Guard will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

This exclusion applies to ALL coverages. The Insurer will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or Immediate Family Member which manifests itself, worsened, became acute, or had symptoms, which would prompt a reasonable person to seek diagnosis, care, or treatment, or request treatment by a physician or treatment had been recommended during the 180 days immediately preceding the Insured's 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. The Insurer will waive this exclusion if the Insured meets the following conditions: 1. The Insured purchases the program within 15 days of making the initial trip payment; 2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements; 3. The Insured must be medically able to travel when plan cost is paid.

Underwritten by American Home Assurance Company, NAIC No. 19380 (In FL, National Union Fire Insurance Company of Pittsburgh, PA, NAIC No. 19445), both members of the AIG Companies® with their principal place of business at 70 Pine Street, New York, NY 10270. Both are currently authorized to transact business in all states and the District of Columbia.

This is only a brief description of the insurance coverage(s) available under policy series T30253AHAC (in FL:T30253NUFIC). The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Coverage may not be available in all states.

AIG Travel Guard — a wholly owned subsidiary of AIG Travel, Inc., a member company of American International Group, Inc.