









Insurance Coverages

Now, Travel Guard's acclaimed 24-hour travel insurance and assistance is available for business travelers in an annual plan!

Schedule of Benefits

Coverage applies for all trips completed within 365 days of the date the plan is fully paid. All coverages are per person. The maximums shown below are aggregate amounts which will diminish in value per paid claim during the insurance period.

COVERAGE	MAXIMUM BENEFIT
 Trip Interruption – Return Air Only	\$2,500
 Trip Delay <i>(Maximum of \$150 per day)</i>	\$1,500
 Missed Connection	\$500
 Baggage & Personal Effects Loss	\$2,500
 Baggage Delay <i>(Maximum of \$200 per day)</i>	\$1,000
 Medical Expense	\$50,000
 Emergency Medical Transportation <i>(Maximum of two per year)</i>	\$500,000
 Accidental Death & Dismemberment	\$25,000

PLAN COST: \$229 PER PERSON

Optional Coverage

Coverage is annual and applicable only if appropriate plan cost has been paid.

 **Trip Cancellation** — Up to \$2,500 or \$5,000 of coverage available.

PLAN COST

\$2,500 Limit – \$99 per person

\$5,000 Limit – \$199 per person

Emergency Travel Services*

Coverage includes 24-hour emergency travel assistance services — your personal “911” hotline when you travel.

- **Pre-trip travel advice** — access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** — locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** — to family, friends, and business associates.
- **Cash advance** — for general travel and medical emergencies.
- **Replacing lost travel documents** — such as tickets, passport, or visa.
- **Bag Trak®** — assists in locating lost or stolen possessions — for one year!
- **Telephone interpretation** — for medical or legal emergencies.

Concierge Services*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** — Car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** — Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tea time reservations** — Assistance with scheduling tea times and making course recommendations; based on availability.
- **Floral services** — Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Business Assistant*

- Emergency dictation and business correspondence assistance
- Business Service Referral (quick printers, internet providers, overnight delivery services)
- Conference call scheduling, delivery of time-sensitive documents
- Cell phone, PDA, and Wireless Accessory Replacement Assistance

Identity Theft Assistance*

- Order and review credit card bureau records on your behalf if you become a victim of identity theft.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals.
- Review account activity to identify any suspicious activities.
- Review and resolve identity theft-related issues on your behalf.

Personal Security Assistance*

- Security evacuation assistance
- Immediate 24-hour support services
- Security and safety advisories, global risk analysis, and consultation specialist
- Urgent message alert and relay
- Confidential storage of personal and medical profile for use in emergency situations
- Online security web information

*These are not insured benefits. Rather, they are services provided by Travel Guard Assist.



Tramex Travel

We Make It Easy.

4505 Spicewood Springs Road, Suite 200
Austin, TX 78759

(512) 343-2201 - in Austin
(800) 527-3039 - U.S. and Canada
corporate@tramex.com



ALL COVERAGE VALID FOR 365 DAYS.

THIS IS A BRIEF OUTLINE OF COVERAGE — Restrictions apply
For complete coverage information, please refer
to the Description of Coverage prior to purchase.

Travel Insurance Coverage

Trip Interruption — Return Air Only: Reimburses the additional transportation expenses due to the unforeseen reasons below to the Maximum Benefit shown on the Schedule of Benefits incurred by you to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if your original tickets were first class) by the most direct route, less any refunds paid or payable.

Optional Trip Cancellation: Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is canceled due to any of the following unforeseen circumstances:

- Sickness, injury, or death of you, your Immediate Family Member, traveling companion, or business partner. Cancellation due to an injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate Family Member requires your or a traveling companion's care;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if the Financial Default occurs more than 14 days after your coverage effective date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or destination;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or your traveling companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A terrorist incident in a City listed on your itinerary within 30 days of your scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace;
- You or your traveling companion being called into active military service or having leave revoked or being reassigned.
- You being required to work during your scheduled Trip. You must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of your employer.

"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 you; (2) shares financial assets and obligations with you. 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 the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

"Immediate Family Member" means your or a 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, caregiver, legal ward, or Domestic Partner of any of the above.

"Sickness" means an illness or disease diagnosed or treated by a physician.

Trip Delay: Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional meals, accommodations, taxi fares, and essential phone calls, if your trip is delayed for more than 5 hours for covered reasons.

Missed Connection: Reimburses this benefit 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 three hours or more to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects Benefit: Reimburses you if your baggage is lost, stolen, or damaged while on your trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

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Travel Smart. Travel Insurance.

Baggage Delay Benefit: If your baggage is delayed more than 12 hours, you will be reimbursed up to \$200 a day for the purchase of essential items, subject to the Maximum Benefit.

Emergency Medical Coverage & Other Insurance Coverage

Medical Expense Benefit: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the trip. This coverage is in excess of any other coverage or indemnity.

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). Pays for special medical escort if recommended in writing by the attending physician. Evacuation is limited to two per year.

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

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer 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 Immediate Family Member which, within the 90-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a physician; or required the taking of 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.

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445), with their principal place of business at 70 Pine Street, New York, NY, 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

Business TravelGuard

ANNUAL
TRAVEL INSURANCE & ASSISTANCE
for Today's Mobile Professional



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Travel Smart. Travel Insurance.

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Not applicable to New York, Oregon & Washington residents.