



Why Buy Insurance?

We understand that your trip can take a year to save for, but only a second to ruin. While you can't do anything to prevent an unexpected storm from closing the airport, you can do something to help cover your travel investment-buy travel insurance.

To demonstrate the importance of purchasing travel insurance, here are some common examples of what could go wrong:

1. It's 10 p.m. and you and your traveling companion arrive at the airport for a connecting flight, only to find that your flight has been cancelled. Who can assist you with finding new flights to catch up with your trip?
2. Your bag was lost with your insulin inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Who do you call?
3. Your first trip to France, your passport and wallet are stolen. Where do you turn for emergency cash, and how will you get your passport replaced?
4. If your sister becomes seriously ill and you must cancel your trip, what happens to your non-refundable deposits or pre-payments?
5. You arrive in Australia and your luggage doesn't. If it's lost, who will help you find it? If it's delayed, who will pay for your necessities? If it's stolen, who will pay to replace it?
6. You're walking down a street in Italy and twist your ankle. Who can help you find an English-speaking physician?
7. Three weeks before your scheduled arrival, a terrorist incident occurs in a city you are scheduled to visit. Who will pay if you want to cancel your trip?

Why AIG Travel Guard?

Not all travel insurance companies are the same!

When purchasing travel insurance, it's important you look closely at the coverages and services you'll receive. Here is a quick summary of what makes AIG Travel Guard different than the competition:

Exceptional customer service - We take great pride in providing the high levels of service for which we've built our reputation. When you choose AIG Travel Guard, you can expect:

- Policies to be issued within 24 hours of the application being received
- All phone calls answered within 30 seconds
- Assistance 24 hours a day, 7 days a week, 365 days a year
- A zero defect tolerance for customer satisfaction

Fast, fair claims service - You won't find a faster, more accurate claims process than you will with AIG Travel Guard. Our claims process standards include:

- All Claims reviewed by an experienced analyst within 24 hours
- Claims payment is finalized within 24 hours of receipt of final documentation
- 100% correct payments and calculations on all claims
- The "Fairness Principle" - all denied claims are sent to a mediator for review and the mediator's decision is honored.

Insurance Enrollment

3 ways to apply:

Go to www.iExplore.com/go/insurance

Fax 1-312-492-9463

Call 1-800-iExplore.



TRAVEL GUARD ADVANTAGE ELITE ENROLLMENT FORM

STEP #1 ENROLLMENT

*Insured #1 Dr. Mrs. Mr. Ms. Last Male Female

First _____ Middle Initial _____

*Date of Birth/Age _____ E-mail Address _____

*Address _____

*City _____

*State _____ *Zip _____

*Telephone (_____) _____

Beneficiary _____

*Destination _____

*Airline _____ *Charter _____

*Tour Operator _____ *Cruise Line _____

*Date of Initial Trip Payment / / _____

*Departure Date / / _____ *Return Date / / _____

* = Required Information.

AGENCY ARC# 14729676 Agent ID# _____

Additional Insureds

Insured #2 _____ *Date of Birth/Age _____

Insured #3 _____ *Date of Birth/Age _____

Insured #4 _____ *Date of Birth/Age _____

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. The coverage goes into effect after the plan cost is paid, at 12:01 a.m. on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date. The Insurer reserves the right to reject any Enrollment Form. I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature _____ Date _____



For trips over \$10,000 or in excess of 30 days, call 1.866.221.8031.

TRIP COST PER PERSON	PLAN COST PER PERSON			
	AGE 0-34	AGE 35-59	AGE 60-69	AGE 70+
\$ 0 - \$ 250	\$ 22	\$ 37	\$ 46	\$ 85
\$ 251 - \$ 500	\$ 24	\$ 39	\$ 48	\$ 87
\$ 501 - \$ 1,000	\$ 31	\$ 44	\$ 56	\$ 101
\$ 1,001 - \$ 1,500	\$ 53	\$ 67	\$ 85	\$ 152
\$ 1,501 - \$ 2,000	\$ 70	\$ 90	\$ 114	\$ 204
\$ 2,001 - \$ 2,500	\$ 94	\$ 122	\$ 154	\$ 277
\$ 2,501 - \$ 3,000	\$ 121	\$ 156	\$ 196	\$ 353
\$ 3,001 - \$ 3,500	\$ 145	\$ 183	\$ 230	\$ 413
\$ 3,501 - \$ 4,000	\$ 173	\$ 195	\$ 245	\$ 441
\$ 4,001 - \$ 4,500	\$ 195	\$ 218	\$ 274	\$ 493
\$ 4,501 - \$ 5,000	\$ 220	\$ 245	\$ 308	\$ 554
\$ 5,001 - \$ 5,500	\$ 243	\$ 278	\$ 348	\$ 627
\$ 5,501 - \$ 6,000	\$ 279	\$ 329	\$ 383	\$ 704
\$ 6,001 - \$ 6,500	\$ 313	\$ 379	\$ 417	\$ 779
\$ 6,501 - \$ 7,000	\$ 341	\$ 414	\$ 454	\$ 851
\$ 7,001 - \$ 8,000	\$ 368	\$ 449	\$ 492	\$ 923
\$ 8,001 - \$ 9,000	\$ 405	\$ 489	\$ 553	\$ 1,038
\$ 9,001 - \$ 10,000	\$ 456	\$ 529	\$ 612	\$ 1,152
	\$ 504	\$ 569	\$ 675	\$ 1,267

STEP #2 PLAN COST CALCULATION

INSURED #1	INSURED #2	INSURED #3	INSURED #4
Trip Cost	Trip Cost	Trip Cost	Trip Cost
Plan Cost	Plan Cost	Plan Cost	Plan Cost
+	+	+	

Total of all plan costs + \$5 Policy Fee = **TOTAL**

Renter's Collision Insurance: Coverage is \$9 per car, per day.
of days \$9 X + \$3 Policy Fee = **TOTAL**

Flight Accident Insurance: Coverage is \$9 per \$100,000.
per \$100,000 of coverage (max \$500,000) \$9 X + \$5 Policy Fee = **TOTAL**

Optional Umbrella Package Add a \$3 policy fee to total
(Cannot be purchased separately)

Age Plan Cost	Age 0-34	Age 35-59	Age 60-69	Age 70+
	\$19	\$25	\$32	\$50
INSURED #1	INSURED #2	INSURED #3	INSURED #4	
Plan Cost	Plan Cost	Plan Cost	Plan Cost	
+	+	+		

Total Plan Cost: \$

STEP #3 PAYMENT INFORMATION

Check or Money Order Payable to Travel Guard
 American Express® MasterCard®
 VISA® Discover/Novus®
 /
 Expires /
 Name of Cardholder _____

DETAILS OF COVERAGES

(Restrictions apply)

Coverages	
Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost*
Trip Interruption – Return Air Only	\$ 1,000**
Trip Delay (\$150 maximum per day)	\$ 750
Missed Connection	\$ 500
Baggage & Personal Effects	\$ 1,000
Baggage Delay	\$ 200
Medical Expense	\$ 25,000
Emergency Medical Transportation	\$ 250,000
Optional Coverage	
\$35,000 Renter's Collision Insurance	
Up to \$500,000 Flight Guard Insurance	
Services	
Travel Guard® Assist	Included
LiveTravel Assistance	Included
Concierge Services	Included

Optional Umbrella Package
 Double Medical Expense
 Double Emergency Medical Transportation
 Primary Medical Coverage
 Enhanced Emergency Medical Transportation

* Coverage only included if the required plan cost has been paid.
 ** Coverage only valid for \$0 Trip Cost.

TRAVEL INSURANCE PROTECTION

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.

Trip Interruption – Return Air Only: We will reimburse the additional transportation expenses incurred by the Insured to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.

Trip Delay: We will reimburse up to \$150 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.

Missed Connection: The Insurer will reimburse 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 all regularly scheduled airline flights for three to less than twelve hours to the Insured's point of departure. The Insured can collect up to \$500 for additional transportation costs to join the trip (must be same class of original tickets purchased). Reasonable accommodations and meals (up to \$100 per day), and/or the non-refundable, unused portion of the prepaid expenses as long as the expense is supported by a proof of purchase and is not reimbursable by another source. Common carrier must certify the delay of the regularly scheduled airline flight.

BAGGAGE INSURANCE PROTECTION

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 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.

EMERGENCY MEDICAL

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: 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).

Optional Additional Coverages

Renter's Collision Insurance: \$35,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract holds you responsible.

Flight Guard: Covers accidental death and accidental loss of limb or eyesight within 365 days of an accident that occurs while you are riding as a passenger on or boarding or alighting from a Scheduled Air Carrier.

Umbrella Package: Valuable additions to increase your coverage. Your medical and emergency medical transportation benefits will double. Your medical benefit will be upgraded to primary coverage. For Emergency Medical Transportation, we will coordinate the appropriate medical transportation to bring you home, or if medically necessary, to the nearest adequate medical facility. Available globally, anytime you are more than 100 miles from home. You will also receive detailed pre-trip travel advice.

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

24-Hour Emergency Travel & Medical Services*

- **LiveTravel** – 24-hour travel agent for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **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.
- **Telephone interpretation** – for medical or legal emergencies.
- **Bag Trak®** – Luggage tracing service.
- **Medical Evacuation** – arranges for transportation and a special medical escort if the covered person needs to be transported to a different hospital, treatment facility, or back home.
- **Emergency Medical Payments** – assistance in arranging the advancement of funds to cover on-site medical expenses.

TRAVEL GUARD Exclusive

Concierge Services*

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on the covered person's behalf; based on availability.
- **Ground transportation** – Coordinating car or limo arrangements throughout the covered person's 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.
- **Tee time reservations** – Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** – Coordination of flower delivery for birthdays, anniversaries, holidays, and other special occasions while traveling.

*Non-insurance services through Travel Guard® Assist are provided by Travel Guard®. These are not insured benefits. Rather, they are services provided by Travel Guard and its member companies.

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 prepaid 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.