

TRAVEL INSURANCE PROGRAM



Dear Valued Client,

We are committed to providing you with the best possible service. Because of this commitment, we have obtained a special program which will insure you and your travel investment before and during your trip.

To purchase insurance, please contact a Centrav representative at 1.952.886.7650 or 1.800.266.6610.

**COVERAGE FOR PRE-EXISTING MEDICAL CONDITIONS!
WHEN YOU PURCHASE WITHIN 14 DAYS OF YOUR INITIAL TRIP PAYMENT.**

COVERAGES

Comprehensive Plan

Trip Cancellation	Ticket Cost
Trip Interruption	150% of Ticket Cost
Trip Delay (<i>\$100 maximum per day</i>)	\$ 500
Baggage & Personal Effects	\$ 1,000
Baggage Delay	\$ 200
Accident Medical Expense	\$ 10,000
Sickness Medical Expense	\$ 10,000
Emergency Medical Transportation	\$ 20,000
Accidental Death & Dismemberment	\$ 25,000
Travel Guard® Assist	Included

Optional Coverage

Additional Medical Expense **up to \$25,000**

Plan Cost: \$5 per \$5,000 of coverage per person

PLAN COSTS

Ticket Cost Per Person	Plan Cost Per Person
\$ 0 - \$ 400	\$ 39
\$ 401 - \$ 700	\$ 50
\$ 701 - \$ 850	\$ 66
\$ 851 - \$ 1,100	\$ 79
\$1,101 - \$ 1,300	\$ 90
\$1,301 - \$ 1,500	\$ 95
\$1,501 - \$ 1,750	\$109
\$1,751 - \$ 2,200	\$125
\$2,201 - \$ 2,600	\$145
\$2,601 - \$ 3,000	\$170
\$3,001 - \$10,000	\$6 per \$100 of coverage

QUESTIONS

For specific questions regarding insurance, refer your customers to Travel Guard®.

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

TOLL-FREE:

1.866.725.6901

Refer to product number 007096 P4

**Travel
Guard®**

Travel Smart. Travel Insurance.

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Immediate Family Member, or Business Partner. (*Certain exclusions apply.*)
- Inherent weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure.
- Strike, resulting in the complete cessation of travel services at the point of departure and/or destination
- Primary Coverage.

Reasons not covered:

- *Carrier-caused delays such as mechanical difficulties (covered under Trip Delay).*
- *Travel arrangements cancelled by the tour operator, airline, or cruise line.*
- *Change in plans ("I just don't want to go.").*
- *Normal pregnancy or childbirth.*
- *Financial circumstances ("I can't afford to go.").*
- *Business or contractual obligations ("My boss changed my vacation.").*
- *Any government regulation or prohibition, war, civil disorder.*

Trip Delay

Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

Baggage & Personal Effects

- Reimburses for loss, theft, damage, and mysterious disappearance of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

Medical Expense

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

Emergency Medical Transportation

- Evacuation to nearest adequate medical facility.
- Medical escort.
- Transportation of remains upon death.

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

Travel Guard® Assist

This is a non-insurance service.

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor the Insured's condition and contact their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

**Travel
Guard®**

Travel Smart. Travel Insurance.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.