

Travel Guard Protect Assist

ProtectAssist is our Gold insurance plan and an affordable alternative to our premier all-inclusive Cruise Tour & Travel plan.

****** Program offers:******

- **Cancel For Any Reason optional coverage!**
- **Cancel For Work Reasons optional coverage!**
- **Children age 17 and under covered at no additional cost! (Must be related to the primary insured)**
- **Medical Evacuation Home OR optional coverage of Hospital of Choice**

Because unforeseen circumstances may arise, we strongly recommend you purchase this Protect Assist package. Coverage may be purchased any time up to 24 hours before departure. The Protect Assist package includes the following coverages**:

* **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.

150% of Trip Cost: Trip Interruption

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

\$750: Trip Interruption - Return Air Only

Provided for the additional air transportation expenses incurred by the Insured to return you to the return destination.

\$750: Trip Delay

Reimburses you up to \$150 a day for additional accommodations or travel expenses if you are delayed for more than 5 hours due to a covered reason.

\$250: Missed Connection

Reimburses you for transportation expenses incurred if you miss a connection due to weather or common carrier delay.

\$1,000: Baggage & Personal Effects

Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

\$300: Baggage Delay

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

\$25,000: Medical Expense

Covers necessary medical expenses up to one year after the sickness or injury, provided injury or sickness occurred while on your trip, and initial medical treatment was received while on your trip.

\$500,000: Emergency Medical Transportation

Covers evacuation and transportation to the nearest adequate medical facility.

24/7 WORLDWIDE ASSISTANCE SERVICES*:

Travel Medical Assistance*

A menu of services available for emergency medical requests, including prescription replacement, physician referrals, medical evacuations, and more.

Emergency Travel Assistance*

Dedicated LiveTravel counselors available to help with any travel request, including flight or hotel rebookings, rental car reservations, roadside assistance, and more.

Worldwide Travel Assistance*

Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information; and more.

Concierge Services*

Whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more. You need it, we'll find it for you.

Identity Theft Restoration Services*

If your identity is stolen during your trip, our emergency travel counselors will assist in contacting your credit card companies, monitoring your credit report and working with local authorities to help you restore your identity.

Business Assistant*

When you purchase the Cancel For Work Reasons optional upgrade coverage, you'll also have access to an array of services to help make short work of your business obligations, so you can enjoy your vacation.

*Non-insurance services are provided by Travel Guard Assist.

You automatically get the following coverage at no additional cost when you purchase your

ProtectAssist plan within 15 days of making your initial trip payment:**

Pre-Existing Medical Condition Exclusion Waiver (*Pre-ex waiver applies to the first \$30,000 of trip cost per person.*)

Trip Cancellation or Trip Interruption coverage due to Financial Default

Covers you if your tour operator, cruise line or airline declares financial default more than fourteen days after your effective date of your coverage. -see Description of Coverage for complete details. (Financial default is not covered for all suppliers.)

Missed Connection benefit increases to \$500 per person

Flight Guard coverage of \$50,000 per person

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

Increase your coverage with these valuable optional coverages* by adding them to your Protect Assist plan:

Flight Guard

Additional coverage in increments of \$100,000 up to a maximum of \$500,000. Costs start at \$9.

\$35,000: Car Rental Collision Coverage

\$35,000 in primary coverage! Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible.

Umbrella Package

1) Medical Expense limits are doubled and coverage is upgraded to primary. 2) Emergency Medical Transportation limits are doubled and upgraded to give you the option to be evacuated home or to the hospital of your choice for covered evacuations. \$25,000 of Accidental Death & Dismemberment coverage will be added.

Cancel For Any Reason: 50% reimbursement of nonrefundable expenses if you cancel your trip for any reason not otherwise covered under the policy, up to 48 hours prior to your departure. Only available when this plan is purchased within 15 days of initial trip payment and coverage is purchased for the full cost of prepaid travel arrangements. Coverage must be purchased for the full cost of all prepaid nonrefundable trip arrangements.

Cancel For Work Reasons: Adds coverage for work-related reasons for cancellation or interruption. Also includes Travel Assist "Business Assistant" services if you have work obligations during your travels. Only available when this plan is purchased within 15 days of initial trip payment.

* Optional coverages cannot be purchased separately.