

# STUDENT TRAVEL PROTECTION PLAN

Travel Insurance & Global Assistance  
926301

Travel Guard®



## Confidence makes a great traveling companion.

**Because no matter how hard you try, there are some things you just can't plan for.** Make sure you pack a Travel Guard Student Travel Protection Plan which provides valuable coverage, at an affordable price, and to help bring home amazing travel memories, not unexpected expenses due to travel mishaps.

### Travel Smart with Travel Guard.

You can be covered:

- if you incur medical expenses, for an unforeseen injury or sickness, during the course of your trip.
- if you have to return home early due to an unexpected emergency such as an illness or death in the family.
- if your luggage is lost or delayed, forcing you to purchase necessary essentials.
- if you need an emergency medical evacuation due to an accident or sudden illness.

*To view a full listing of coverage benefits, please refer to the Policy of Insurance.*

### Always there, 24/7.

Virtually anywhere you travel, in the event of a medical emergency or unexpected travel problem, we are never more than a phone call away.

- 24-hour emergency assistance
- Passport or ticket replacement assistance
- Prescription replacement assistance
- And more!

### QUESTIONS?

CALL TOLL-FREE:  
**1.877.254.8922**



For specific questions regarding insurance, contact AIG Travel Representatives are available 24 hours a day, 7 days a week.

## THIS IS A BRIEF DESCRIPTION OF COVERAGE – LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting [www.travelguard.com/doc-library](http://www.travelguard.com/doc-library). This plan is not available to residents of NY.

### COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation <sup>1</sup>	100% of Insured Trip Cost (Maximum of \$25,000)
Trip Interruption <sup>1</sup>	150% of Insured Trip Cost (Maximum of \$37,500)
Single Occupancy	100% of Insured Trip Cost (Maximum of \$25,000)
Trip Delay	\$500 (Maximum of \$100 per day, 12 HRS)
Baggage Coverage	\$1,000 (Primary)
Baggage Delay	\$100 (24 HRS)
Travel Medical Expense/ Dental Expense	\$50,000 (Primary) \$500
Emergency Evacuation and Repatriation of Remains	\$500,000
Ancillary Evacuation Benefits (including Baggage Return, Return Transportation and Bedside Visit)	\$2,500
Non-flight Accidental Death & Dismemberment	\$30,000
Assistance Services <sup>2</sup> Travel Medical Assistance Worldwide Travel Assistance	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

- 1 Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.
- 2 Non-insurance services are provided by Travel Guard.

### EXTRA COVERAGE

#### Pre-Existing Medical Condition Exclusion Waiver

(Policy must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 15 days of the Initial Trip Payment, then a 60-day look-back period applies. For residents of ID and MN, the look-back period is 180-days.)

### OPTIONAL COVERAGE

#### Cancel for Any Reason, up to 50% of Trip Cost

(Must be purchased within 15 days of Initial Trip Payment.)

Coverage available to U.S. residents of the U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, [www.travelguard.com](http://www.travelguard.com). CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.