

# Travel Guard®

## All Seasons Travel Plan

### Frequently Asked Questions



Unexpected events can occur before or during your trip that may leave you with cancelled or interrupted plans, trip delays or medical expenses you weren't anticipating. By purchasing a travel insurance plan, you can help cover your trip investment and gain access to a wide range of travel assistance services.



**Can I get coverage for losses due to pre-existing medical conditions?**

**ANSWER:** Yes, while there is an exclusion for pre-existing medical conditions, the pre-existing medical condition exclusion is waived if you purchase the insurance within 21 days of your initial deposit and are medically able to travel at time of purchase. This waiver applies to the primary insured, traveling companions, family members and/or business partners. Some exclusions may apply such as anxiety-related mental or nervous disorders and psychological disorders. Please review the Certificate of Insurance or Policy for additional details.



**When can I purchase the insurance?**

**ANSWER:** You can purchase the plan no later than 30 days prior to your departure or must be purchased at the time of your booking if within the 30 days by calling Travel Guard at 1.877.249.5376. Please provide your lodging provider(s) and your trip details – check-in and check-out dates, date you paid your initial deposit, and your total trip cost.



**What is a pre-existing medical condition?**

**ANSWER:** A pre-existing medical condition is one that was first diagnosed, had a change in diagnosis, or required a change in medication, during a certain time period immediately preceding and including the effective date of the travel insurance plan. For All Seasons Travel Plan, the time period is 60 days.

#### For more information:

Call Travel Guard at **1.877.249.5376** with any questions regarding a travel insurance plan or 24/7 assistance services. Refer to plan number 008574.



## Frequently Asked Questions



### What is the definition of a Family Member?

**ANSWER:** The family member definition includes the insured's or traveling companion's spouse, domestic partner, child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, caregiver, foster child, ward, or legal ward.



### Will my current homeowners or renter's policy, coverage through my credit card, or health insurance plan cover me during my trip?

**ANSWER:** A travel insurance plan provides a wide range of travel benefits, which these plans may not offer. You should review your existing coverage. For example, some health insurance plans may not pay for medical expenses incurred outside of the United States (e.g., Medicare, certain HMO's, etc.) Plus, the emergency medical expense coverage is primary. You should review your existing coverage in detail.



### Is there coverage for loss of employment?

**ANSWER:** Yes, this plan includes trip cancellation/interruption coverage, for the Insured or traveling companion, due to involuntary termination or layoff, through no fault of your own, which occurs more than 14 days after an Insured's effective date of coverage. You must have been employed with the same employer for one year.



### Is there coverage for inclement weather or other natural disasters?

**ANSWER:** Yes, the plan includes coverage for inclement weather causing delay or cancellation of travel; the insured's primary residence being made uninhabitable by natural disaster, vandalism or burglary; or destination being made uninhabitable by flood, tornado, earthquake, fire, wildfire, volcanic eruption or blizzard that was due to natural causes.



### Will my vacation be covered if I cancel due to a hurricane?

**ANSWER:** Coverage due to named hurricanes is based on when you purchase your plan and the date the tropical storm is upgraded to a named hurricane. Please consult the Certificate of Insurance or Policy for complete details. Coverage may vary based on state of residence. The plan may also provide coverage if the property where you are staying is inaccessible or uninhabitable within 30 days after the named hurricane causes the damage.



### Worldwide 24-Hour Assistance Services\*

- Emergency medical coordination / physician referrals
- Flight and hotel rebooking
- Lost baggage search
- \$100 Roadside Assistance (per car)\*\*
- Pet Return Service
- Identity Theft Assistance
- Vehicle Return Service
- Concierge Services (restaurant referrals, event ticketing and more)!

\*Travel assistance services provided by Travel Guard.

\*\* Provided by Quest Towing Services, LLC.



### Still have questions?

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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 of this policy with your existing life, health, home, and automobile insurance policies. 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, 18th 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.