

Customized Groups

Insure Your Group



Travel insurance covers your group's investment and provides valuable emergency assistance.

Travel Bound offers a comprehensive and competitively priced **Travel Protection Plan** from Travel Guard, which covers the cost of group travel arrangements provided by Travel Bound – and more.

The Plan covers a group member even if he/she must cancel or interrupt the trip due to a pre-existing medical condition, provided the member is medically able to travel at the time the Plan is paid.

The Plan even covers the group's air arrangements if air is purchased through a company other than Travel Bound.*

- Coverage goes into effect the day after the plan cost is paid.
- Must be purchased no later than final payment and before departing on the trip.
- A Description of Coverage explaining the insurance program will be provided with final documents.

*COVERAGE FOR AIR ARRANGEMENTS BOOKED BY OTHER COMPANIES:

The plan will provide Trip Cancellation Benefits for all flights booked to and from the scheduled trip departure and return cities, provided that the dates of travel for the flights are within 10 days of the services provided and booked by Travel Bound.

This Plan is only available to U.S. residents.

PLAN PRICES

Group Travel Protection Plan
(007716 P2)

Plan prices are final and cannot be marked-up or changed.

YOUR SELLING PRICE per person	Plan Price per person
\$1 – \$1,500	\$55
\$1,501 – \$3,000	\$75
\$3,001 – \$15,000	\$95

YOUR COMMISSION PROTECTED
In the event of a cancellation, Travel Guard *covers commission* to agents of up to 10% of their trip selling price.

GROUP RATES start at

only \$55
per person

COVERAGES	
Trip Cancellation & Interruption	Tour Cost
Trip Delay (\$150 maximum per day)	\$750
Baggage & Personal Effects Loss	\$1,500
Baggage Delay	\$500
Medical Expense	\$25,000
Emergency Evacuation & Repatriation of Remains	\$100,000
Accidental Death & Dismemberment	\$25,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel® Emergency Assistance	Included

See the next page for more information and details about this plan.

QUESTIONS: For specific questions regarding insurance, refer your customers to TRAVEL GUARD. Representatives are available 24 hours a day, 7 days a week.

TOLL-FREE: 1-866-833-8715
(Refer to product number 007716 -P2)

TRAVEL GUARD®
CHARTIS

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001839R · 6-03-11



Everywhere on earth

www.BookTravelBound.com (in Canada: www.GoTravelBound.com)

Customized Groups: 800-808-9547 • Groups.tb@gta-travel.com

Everywhere on earth

Travel

PROTECTION PLAN

The cost of the package including optional travel insurance coverage is \$_____.

- The coverage goes into effect the day after the plan cost is paid and must be purchased no later than final payment and before departing on the trip.
- A Description of Coverage, explaining the insurance program, will be provided.

NOTE: If insurance is purchased by final trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your plan cost.

Insurance Coverages

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation & Interruption	Tour Cost
Trip Delay <i>(Maximum of \$150 per day)</i>	\$750
Baggage & Personal Effects Loss	\$1,500
Baggage Delay	\$500
Medical Expense	\$25,000
Emergency Evacuation & Repatriation of Remains	\$100,000
Accidental Death & Dismemberment	\$25,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel [®] Emergency Assistance	Included

Plan Costs

Plan costs are gross rates and cannot be marked-up:

FIT Travel Protection Plan (007716 P1)

Plan Cost Per Person- \$55

Group Travel Protection Plan (007716 P2)

Trip Cost Per Person	Plan Cost Per Person
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\$ 0 - \$ 1,500	\$55
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\$ 1,501 - \$ 3,000	\$75
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\$ 3,001 - \$ 15,000	\$95
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In the event of a cancellation, Travel Guard covers commission to agents of up to 10% of their selling price.

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:

1.866.833.8715

Refer to product number 007716 P1 P2 12/09

DETAILS OF COVERAGE (Restrictions apply)

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, Family Member, or Business Partner. (*Certain exclusions apply.*)
- Inclement weather causing delay or cancellation of travel.
- The Insured's primary residence being made uninhabitable by natural disaster, vandalism, or burglary.
- The Insured, or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- The Insured, or a Traveling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's destination.
- Strike, resulting in the complete cessation of travel services at the point of departure or destination.
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least five years. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons.
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Insurer will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than 14 days after the effective date of the Insured's Trip Cancellation coverage.
- Primary Coverage.

Trip Delay

Reimburses up to \$150 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, sickness or quarantine of the Insured or Traveling Companion.

Baggage & Personal Effects Loss

- Reimburses for loss, theft or damage 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 24 hours.

Medical Expense

- No daily limits or deductible.
- 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 Evacuation & Repatriation of Remains

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

Accidental Death & Dismemberment

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

Assistance Services*

Travel Medical Assistance

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains assistance
- Return travel arrangements
- Emergency prescription replacement assistance
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement assistance

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance
- Lost passport/ travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or Consulate Referral
- Currency Conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

LiveTravel® Emergency Assistance

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental Vehicle Return assistance
- Guaranteed hotel check-in
- Missed connection coordination

*Non-insurance services are provided by Travel Guard.

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 a 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.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

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.