## Travel Insurance

## Travel Guard®

## 7 Things Every Traveler Should Know

Why should I buy travel insurance?

With more booking choices, more available destinations, and more people traveling than ever before, you want to make sure you thought of everything before you travel. That's where travel insurance can help. Travel insurance helps provide coverage for unexpected travel problems, from a cancelled flight to a serious illness, inclement weather - or even an act of terrorism.

Did you know? 112,265 flights were cancelled and 1,037,259 were delayed in 2011<sup>1</sup>. In fact, almost 25,000 of the flights that were cancelled were due to a hurricane.<sup>2</sup> In addition, 25.8 million pieces of luggage were delayed, damaged or lost throughout the world's airports?<sup>3</sup> In 2012, almost 25,000 flights were cancelled due to Hurricane Sandy.

How many people actually buy travel insurance?

Recent studies show that as many as 120 million Americans a year have been insured against travel-related loss.<sup>4</sup> In fact, the number of Americans insured for travel in 2010 was 124 million - that's 40% of those traveling.5

Did you know? Since 2001, the number of people buying travel insurance has increased 300 percent!4

Can I buy my travel insurance anytime before I travel? Insurance must be purchased no later than 24 hours before you travel, most Travel Guard plans provide extra coverage if you purchase within a certain window, for example within 15 days of your initial trip payment. Check your plan before you buy to make sure you're getting the most for your dollar.

> Did you know? With Travel Guard's Gold Plan, you can be eligible for coverage due to pre-existing medical conditions if you purchase the plan within 15 days of your initial trip payment.

What are the chances I will use my travel insurance plan? Industry-wide, 17%, or one out of every 6 people who buy travel insurance have actually filed a claim.4

Did you know? When compared to travel insurance claims, the claim frequency rate for homeowners insurance was 7.3% or one out of every 14 policyholders, according to the Insurance Information Institute.<sup>4</sup> That means that you have a higher chance of making a travel insurance claim than almost any other insurance you buy.5

What is included in a travel insurance plan?

Travel Guard "per trip" plans, such as the Gold Plan, provide a bundled package of travel coverage to help plan for a variety of common problems travelers may face away from home. The plan also includes a complete suite of 24-hour travel assistance services you can access anytime, anywhere for help with anything from medical evacuations to dinner reservations.

Did you know? You can begin using your Travel Guard plan before you even leave home. For example, a traveler with Travel Guard's Gold Plan can call 24/7 for help with all the little things that make a vacation worthwhile. From planning the perfect couples get-away to grabbing up those impossibleto-get tickets, a Travel Guard plan is more than just insurance coverage. It's an essential part of the smart traveler's vacation plans.

What can I expect to pay for my travel insurance plan?

Travel insurance plans are affordable and are typically based on a percentage of your overall travel cost.

Did you know? When considering a travel insurance plan, keep in mind the potential financial impact of not purchasing may be significant. For example, bills for a medical emergency while vacationing can mean thousands in out-of-pocket expenses.

I already have insurance for my home and medical insurance through my employer. Won't that cover my belongings and medical expenses on my trip?

Not always. Check your current coverage carefully before you travel to see if you'll be covered in the case of an emergency. Many choose travel insurance to avoid possible deductibles they may pay if they were to file claims against their existing insurance

Did you know? Many Homeowners Insurance policies cover your personal belongings while traveling ONLY if you have "added on" or "opted in" to this extra coverage and, even then, additional restrictions may be in effect. Also keep in mind that you may have "out-of-network" medical expenses and that Medicare may not cover medical expenses incurred while abroad.

<sup>1</sup> http://TranStats.bts.gov/HomeDrillChart.asp

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 Inis pian provides insurance coverage and only applies during the coverage inp. 150 may have coverage from other sources and provides you will similar benefits but may be subject to atmeent 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. 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. 1302\_001 05/29/14 C



<sup>&</sup>lt;sup>2</sup> http://www.sfgate.com/business/prweb/article/20-254-Flights-Canceled-Dueto-Hurricane-Sandy-4005462.php

<sup>&</sup>lt;sup>3</sup> http://www.sita.aero/content/sita-reports-more-bags-delivered-time-2011-ever <sup>4</sup> http://www.ustia.org/news/articles/consumersurvey2006.htm

<sup>&</sup>lt;sup>5</sup> http://www.tripinsurance.com/do-i-need-travel-insurance