

Travel Guard
More Choices, Better Coverage

AIG Travel Guard offers a number of travel insurance plans. The portfolio of packages ranges from the most comprehensive coverage available in AIG Travel Guard's Platinum Cruise, Tour & Travel plan to the most affordable plan – Basic Travel Guard Essential.

The table below summarizes the differences in costs and coverage for each of the plans.

	<i>Travel Guard Essential BASIC</i>	<i>Essential Expanded SILVER</i>	<i>ProtectAssist® GOLD</i>	<i>Cruise, Tour & Travel PLATINUM</i>
Trip Cancellation*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trip Interruption*	100% of trip cost	100% of trip cost	150% of trip cost	150% of trip cost
Trip Interruption – Return Air Only	\$500	\$500	\$750	\$1,000
Financial Default (when purchased in time frame specified)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Terrorism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Existing Medical Condition Waiver (when purchased in time frame specified)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trip Delay	\$500	\$500	\$750	\$1,000
Missed Connection			\$250	\$500
Baggage & Personal Effects	\$500	\$750	\$1,000	\$2,500
Baggage Delay	\$100	\$200	\$300	\$500
Medical Expense Coverage	\$10,000	\$15,000	\$25,000	\$50,000
Emergency Evacuation & Repatriation of Remains	\$100,000	\$150,000	\$500,000	\$1,000,000
Accidental Death & Dismemberment			\$10,000	\$50,000
Flight Guard®	Optional	Optional	Optional	Optional
Car Rental Collision Coverage	Optional	Optional	Optional	Optional
Optional Additional Medical	Optional			
Medical Coverage Upgrade		Optional	Optional	Optional
Cancel for Any Reason Package			Optional	Optional
Cancel for Work Reason			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency Travel Services**	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Concierge Services**		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Identity Theft** (not available to residents of New York state)			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Roadside Assistance**				<input checked="" type="checkbox"/>
Children 17 or under – no additional cost		One Child Per Adult	All children with insured adults	

Note:

* **Coverage only included for prepaid trip costs identified on the enrollment form and if the required plan cost has been paid.**

**** These are not insured benefits. Rather they are provided by AIG Travel Assist**

As of April 15, 2009, the above information lists current coverage and plans offered by Travel Guard.. Please be aware that Travel Guard coverage and plans can change. For the latest information, go to www.travelguard.com.

Summary of Coverage

Please note that this summary may not include all the specific items covered by each plan. This summary is a general summary to assist you in comparing the policies. Please read the brochures for each plan carefully before deciding which type of plan suits your needs.

For further clarification, please contact a Travel Guard Customer Service representative at 800-826-1300.

Basic Essential Coverage:

Under Basic Essential coverage, the following cancellation or trip interruption reasons are covered:

1. Sickness, injury or death of you, family member, traveling companion or business partner. (pre-existing medical conditions are not covered)
2. Inclement weather causes a delay or complete cessation of service for 24 consecutive hours.
3. Strike resulting in the complete cessation of travel services at the point of departure or destination
4. Your primary residence or destination being made uninhabitable by vandalism, burglary, or natural disaster.
5. You or your traveling companion being subpoenaed, required to serve on a jury, hijacked, or quarantined
6. A terrorist incident in a city listed on your itinerary within 30 days of your scheduled arrival
7. 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 of the same employer for at least one year.

Example of premium cost for Basic Essential Policy:

Age range 60-69

Trip cost per person \$8,001 to \$9,000

\$450.00 per person

Silver Essential Expanded Coverage:

The Silver Essential Expanded policy covers the same cancellation or trip interruption reasons as the Basic Essential policy plus the following:

1. Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of service (only applies if coverage purchased within 15 days of payment of deposit.)
2. You or a travelling companion being called into active military service or having leave revoked.
3. If the policy is purchased within 15 days of payment of deposit the pre-existing medical condition exclusion is waived.

Example of premium cost for Basic Silver Essential Expanded Policy:

Age range 60-69

Trip cost per person \$8,001 to \$9,000

\$512.00 per person

Gold Protect Assist Coverage:

The Protect and Assist (Gold) policy covers the same cancellation or trip interruption reasons as the Silver Policy plus the following:

1. Sickness, injury, or death of the Insured's host at destination.
2. You or your traveling companion is required to work during his/her scheduled trip.
3. You or your traveling companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event.
4. You or your traveling companion's company is deemed to be unsuitable for business due to burglary, or natural disaster and the insured or traveling companion is directly involved as a key employee of the disaster recovery team.
5. Mechanical/equipment failure of a common carrier that occurs on a scheduled trip and causes complete cessation of the insured's travel and results in a loss of 50% of the insured's trip length.

Example of premium cost for Gold Protect Assist Policy:

Age range 60-69

Trip cost per person \$8,001 to \$9,000

\$614.00 per person

In addition with the Gold policy you can purchase an optional additional coverage for "cancel for any reason". With this optional coverage the insurer will reimburse 50% of nonrefundable expenses if you cancel your trip for any reason, up to 48 hours prior to your departure. (This option can only be purchased at the time the base plan is purchased and must be purchased within 15 days of initial trip payment. Coverage must be purchased for the full cost of all prepaid nonrefundable trip arrangements.) The cost of this option is 40% of the base plan.

Platinum Cruise, Tour & Travel Plan Coverage:

The Cruise, Tour and Travel (Platinum) policy covers the same cancellation or trip interruption reasons as the Gold policy plus the following:

1. Being involved in or delayed due to a traffic accident en route to departure.
2. You or your traveling companion being the victim of a felonious assault within 10 days prior to his/her trip departure date.

Example of premium cost for Platinum Cruise, Tour & Travel Policy:

Age range 60-69

Trip cost per person \$8,001 to \$9,000

\$814.00 per person

In addition with the Platinum policy you can purchase an optional additional coverage for "cancel for any reason" With the platinum cancel for any reason option the insurer will reimburse 70% of nonrefundable expenses if you cancel your trip for any reason, up to 48 hours prior to your departure. (Can only be purchased at the time the base plan is purchased and within 15 days of initial trip payment. Coverage must be purchased for the full cost of all prepaid nonrefundable trip arrangements.) The cost of this option is 60% of the base plan cost.