

TOP 10 REASONS TO PURCHASE TRAVEL INSURANCE —

You can't afford to travel without it!

There are hundreds of circumstances that could cause you to cancel your trip, return home early, or even worse, force you to seek emergency medical treatment while traveling. To demonstrate the importance of purchasing travel insurance, here are 10 common examples of what could go wrong.

- 1 You could lose money you've invested for your trip, such as nonrefundable deposits, if bad weather conditions cause delay or cancellation of your trip.
- 2 You may have to cut your trip short and return home for an emergency such as an unexpected illness or death in the family forcing you to lose the remaining pre-paid portion of your trip and pay a ticket change fee for your return travel arrangements.
- 3 Your luggage could be lost, delayed, or stolen, forcing you to purchase additional clothes, essentials, or even prescription medications.
- 4 The airline, cruise line, or tour operator with which you're scheduled to travel suddenly ceases operation or goes on strike leaving you with no option but to cancel your trip...with no recourse for reimbursement.
- 5 Many health plans in the U.S., Medicare, and Medicare supplements may offer little or no medical expense coverage outside the U.S. (Medicare and Medicaid provide no coverage outside of the U.S.)
- 6 Due to an accident or a sudden illness, you or a family member may require emergency medical evacuation while traveling. **Over 70 percent*** of U.S. health plans, including HMOs and PPOs will not cover emergency medical evacuations.
- 7 You could run into major travel delays forcing you to miss a portion of your trip or cruise and be forced to pay additional lodging expenses while you wait.
- 8 You could be forced to evacuate your resort due to a named hurricane or other weather conditions, cutting your trip short...with no recourse for reimbursement for the remaining portion of your vacation.
- 9 You could lose your important travel documents, stranding you while traveling abroad.
- 10 You could be involved in an accident with your rental car and be responsible for thousands of dollars in damages.

WHY TRAVEL GUARD?

Not all travel insurance is the same!

When purchasing travel insurance, it's important you look closely at the coverages and services you'll receive. Here is a quick summary of what makes Travel Guard's programs are different than the competition:

Broad insurance available – Travel Guard covers more reasons for trip cancellation, interruption and delay than any other travel insurance policy.

Exceptional customer service – We have the highest service standards in the industry, and we consistently meet them!

Fast, fair claims service – You won't find a faster, more accurate claims process than you will with Travel Guard.

The best travel assistance service in the industry – Travel Guard provides its policyholders free 24-hour emergency travel assistance. Whether you need help finding medical care halfway around the world, making emergency arrangements to return home, or obtaining an emergency cash advance, you can access our toll-free hotline from anywhere in the world, any time of day.



*For more information regarding
Travel Insurance through
Travel Guard please call 1.800.826.1300.*

AIG AIG Companies™

Insurance coverage underwritten by the American Home Assurance Company or National Union Fire Insurance Company of Pittsburgh, Pa., both with their principal place of business at 70 Pine Street, New York, New York 10270. This is only a brief description of the insurance coverage(s) available. The Policy contains reductions, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Coverage may not be available in every state. Travel Assist services are provided by Travel Guard.