

# The Truth About Travel Insurance

## Travel Guard<sup>®</sup>

### Six things every traveler should know



#### 1. 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 can help 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?** One in six Americans say their travel plans have been impacted by medical conditions, natural disasters including severe weather, or mechanical or carrier-caused problems, according to a recent survey by the U.S. Travel Insurance Association.<sup>1</sup>

#### 2. How many people actually buy travel insurance?

Recent studies show that as many as 148 million Americans a year have been insured against travel-related loss.<sup>2</sup>

#### 3. Can I buy my travel insurance any time before I travel?

Travel Guard's 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.

#### 4. What is included in a travel insurance plan?

Travel Guard "per trip" plans provide a 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.

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

Travel insurance plans are affordable and typically cost 4-8% of the overall trip cost.

**Did you know?** It's important to keep in mind the potential financial risk of not purchasing a travel insurance plan. For example, bills for a medical emergency while vacationing can mean thousands in out-of-pocket expenses.

#### 6. I already have medical insurance through my employer. Won't that cover me 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 people choose travel insurance to avoid possible deductibles they may have to pay. Also, keep in mind that you may have "out-of-network" medical expenses and that Medicare may not cover medical expenses incurred while abroad.



#### SOURCES:

1: [http://www.ustia.org/uploads/2/4/8/8/24887869/one\\_in\\_six\\_travelers\\_impacted\\_by\\_events\\_print.pdf](http://www.ustia.org/uploads/2/4/8/8/24887869/one_in_six_travelers_impacted_by_events_print.pdf)

2: <http://www.ustia.org/uploads/2/4/8/8/24887869/148-million-covered.pdf>

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, 15th 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 06/11/15