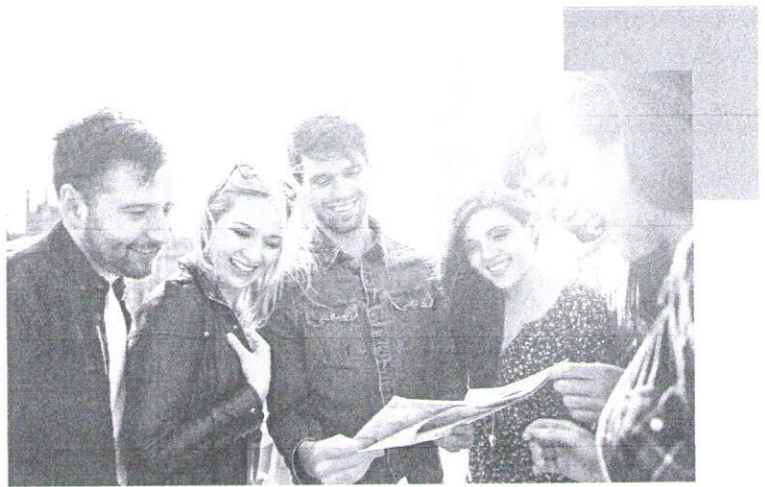


Travel Guard®

Group Protection Plan

Travel Insurance & Global Assistance



Cover your trip investment from those unforeseen circumstances that can arise before or during your trip. The Travel Guard Group Protection Plan provides valuable coverage at an affordable price.

Insurance Coverages

SCHEDULE OF BENEFITS

MAXIMUM LIMIT	COVERAGE
Trip Cost	Trip Cancellation (Max. of \$25,000)
125% of Insured Trip Cost	Trip Interruption (Max. of \$31,250)
\$500	Trip Interruption – Return Air Only
\$500	Trip Delay (Max. \$100/day)
\$500	Missed Connection
\$750	Baggage & Personal Effects (\$50 deductible)
\$200	Baggage Delay (Max. \$100/day)
\$50,000	Accident Sickness Medical Expense ((\$50 deductible)
\$300,000	Emergency Evacuation & Repatriation of Remains

Extra Coverage

(when coverage is purchased within 15 days of initial trip payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default
- \$25,000 in Flight Guard

Assistance Services

Travel Medical Assistance.....	Included
Worldwide Travel Assistance.....	Included
LiveTravel® Emergency Assistance.....	Included
Concierge Services.....	Included
Personal Security Assistance.....	Included

Group Protection Plan Cost

Product #101017 P1 07/16

Not applicable to residents of AK, CA, CO, FL, KS, MD, MN, MO, MT, NY, OR, PA, SC, or WA

	AGE				
	0-34	35-59	60-69	70-74	75+
% of Trip Cost	3.94%	5.78%	8.06%	9.58%	13.42%

Questions?

Cohasset Travel, Inc
152 King Street (Rte 3A)
Cohasset, MA 02025
(781) 383-3500

Contact your Sales Representative for information about the program and for a group enrollment form.

CALL TOLL-FREE: 1.866.401.8955

Refer to Product #101017 P1 07/16.



THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.travelguard.com/fulfillment.

Travel Insurance Coverage

100% of Trip Cost Trip Cancellation/ 125% of Trip Cost Trip Interruption: Reimburses forfeited, non-refundable, unused payments or deposits up to the maximum limit shown in the Schedule of Benefits or Declarations Page for trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death; inclement weather; strike; primary residence or destination being made uninhabitable; subpoenaed, required to serve on a jury, hijacked, or quarantined; terrorist incident; involuntary termination of employment or layoff; a named hurricane; military; financial default; complications of pregnancy. Terms and conditions apply. For a complete list of covered reasons, refer to the certificate of insurance or policy applicable to your state of residence.

\$500 Trip Interruption — Return Air Only: Reimburses the additional transportation expenses incurred by you to reach the return destination for trip interruptions due to one of the unforeseen events listed above.

\$500 Trip Delay: Reimburses up to \$100 per day/per person up to the maximum limit shown in the Schedule or Declarations Page for reasonable additional expenses if the insured is delayed for more than 6 consecutive hours due to a covered reason.

\$500 Missed Connection: Reimburses additional transportation expenses and unused portions of the trip up to the maximum benefit shown in the Schedule or Declarations Page, if, while on a trip, the insured misses a trip departure resulting from cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to inclement weather or common carrier caused delay.

Baggage Insurance Coverage

\$750 Baggage & Personal Effects: Can reimburse you if your baggage is lost, stolen, or damaged while on your trip, subject to the maximum limit in the Schedule or Declarations Page. This coverage is in excess of any other coverage or indemnity.

\$200 Baggage Delay: If your baggage is delayed more than 24 hours, you can be reimbursed for the purchase of necessary personal effects, subject to the maximum limit in the Schedule or Declarations Page.

Medical Expense & Other Insurance Coverage

\$50,000 Accident Sickness Medical Expense: Pays up to the maximum limit shown in the Schedule or Declarations Page for necessary medical expenses incurred from an injury or sickness that occurs while on an overnight trip with a destination of at least 100 miles from home. Primary coverage.

\$300,000 Emergency Evacuation & Repatriation of Remains: Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility (home in the event of death or if medically required) due to an injury or sickness occurring while on an overnight trip with a destination of at least 100 miles from home. Pays for special medical escort if recommended in writing by the attending physician.

Additional Coverage

Flight Guard®: Accidental Death and Dismemberment benefit resulting from an injury sustained while traveling on an airline.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The company will not pay for any Loss or expense incurred as the result of an injury, sickness, or other condition of you, a traveling companion, business partner, or family member which, within the 180-day period immediately preceding and including your coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a physician; or (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

The company will waive this exclusion if you meet the following conditions: 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid, non-refundable payments or deposits applicable to the trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same trip must be insured within 15 days of the date of payment or deposit for any subsequent trip arrangement(s); 3. You must be medically able to travel when you pay your plan cost; 4. The trip cost does not exceed \$25,000 per person (only applicable to Trip Cancellation/Interruption).

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. 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 N: 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.