

Vacations Hawaii

GOLD MEDICAL PROTECTION PLAN

Insurance Coverages

COVERAGE	MAXIMUM BENEFIT
Medical Expense	\$25,000
Dental	\$500
Emergency Evacuation & Repatriation of Remains	\$100,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel® Emergency Assistance	Included

DETAILS OF COVERAGE (Restrictions apply)

Medical Expense

- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip.
- Pays for emergency dental expenses during the trip.
- Pays \$500 emergency dental while on the trip.

Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.

Assistance Services*

Travel Medical Assistance

- Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains assistance • Return travel arrangements
- Emergency prescription replacement assistance • Dispatch of doctor or specialist
- Medical evacuation quote • In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured • Eyeglasses and corrective lens replacement assistance • Medical payment arrangements • Medical cost containment/expense recovery and overseas investigation • Medical bill audits
- Shipment of medical records • Medical equipment rental/replacement assistance

Coverages may not be available in all states.

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance • Lost passport/ travel documents assistance • ATM locator • Emergency cash transfer assistance • Travel information including visa/passport requirements • Emergency telephone interpretation assistance • Urgent message relay to family, friends or business associates • Up-to-the-minute travel delay reports • Long-distance calling cards for worldwide telephoning • Inoculation information • Embassy or Consulate Referral
- Currency Conversion or purchase • Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance • Worldwide public holiday information

LiveTravel® Emergency Assistance

- Flight rebooking • Hotel rebooking • Rental vehicle booking • Emergency return travel arrangements • Roadside assistance • Rental Vehicle Return assistance
- Guaranteed hotel check-in • Missed connection coordination

*Non-insurance services are provided by Travel Guard.

Pre-Existing Medical Condition Exclusion Applicable to All Coverages

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or a Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

Plan Cost

\$6.00 Per Insured

(Gold plan must be purchased in conjunction with the Silver Plan)

Questions?

For specific questions regarding insurance, contact TRAVEL GUARD. Representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

1.866.385.4839

Refer to product number 008665 P2 1/10

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

The policy covers trips up to 180 days in length. Effective Date: All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.