

Travel Guard[®]

TRAVEL INSURANCE AND ASSISTANCE

948402



Let's face it. Certain travel problems are out of your control...flight delays, lost luggage, missed connections, last-minute emergencies. But AIG Travel can help you fix those problems, cover your trip investment and help ensure you get the vacation you've planned.

BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting <https://www.travelguard.com/policy/tiaa>. This plan is not available to residents of NY.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation & Interruption	100% of Insured Trip Cost ¹ (Maximum of \$150,000)
Single Occupancy	100% of Insured Trip Cost
Trip Delay	\$750 ² (Maximum \$200 per day, 5 HRS)
Missed Connection	\$750
Baggage Coverage	\$1,000 (Secondary) ³
Baggage Delay	\$250 (24 HRS)
Travel Medical Expense/ Dental Expense	\$50,000 (Secondary) ⁴ \$500
Emergency Evacuation and Repatriation of Remains	\$500,000 ⁵
Security Evacuation	\$100,000 ⁶
Ancillary Evacuation Benefits ⁷	\$2,500 ⁸
Non-Flight Accidental Death & Dismemberment	\$30,000 ⁹
Assistance Services ¹⁰ <i>Travel Medical Assistance, Worldwide Travel Assistance</i>	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

- Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.
- Maximum limit is \$500 for AK residents.
- Coverage is Primary for AK, CT, IL, SD, TX and VT residents.
- Coverage is Primary for AK, CT, FL, IL, IN, MT, SD, TX, VT and WA residents.
- Maximum limit is \$300,000 for AK residents.
- Maximum limit is \$50,000 for AK residents.
- Coverage not available for AK residents.
- Maximum limit is \$1,250 for FL residents.
- Maximum limit is \$32,000 for FL residents.
- Non-insurance services are provided by Travel Guard.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

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TG-12872-21 09/30/21

EXTRA COVERAGE

Pre-Existing Medical Condition Exclusion Waiver

(Policy must be purchased within 21 days of the Initial Trip Payment (15 days for residents of AK). Day one is the date the initial payment is received. If the policy is not purchased within 21 days of the Initial Trip Payment, then a 60-day look-back period applies. For residents of AK, MN, MO, PA, VA and WA, 180-days.)

PLAN COST/PRODUCT CODES

8.5% of Trip Cost

Coverage available to U.S. residents of the U.S. states and District of Columbia only. 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 and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). 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 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.

QUESTIONS?

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

CALL TOLL-FREE: **1.866.385.4839** Product #257530

To purchase Travel Insurance, please call Country Travel Discoveries at 855-744-8747.

