

Travel Guard travel insurance presents:

# Famous Last Words

Common excuses every traveler should avoid.

Travel Guard®



**"There's plenty of time to make our connections."**

Oh Really? Read this tale of tarmac dismay from Dennis M.:

"My wife and I planned a 10-day trip to Costa Rica. We were traveling from Boston to San Juan with a 90-minute stop-over in Charlotte. There was an announcement that there was a 'mechanical problem'. We waited 90 minutes. The problem was, we had already missed the flight in Charlotte. I called and made reservations for the next day on the flight out of Charlotte. By that time we had missed our first night in Costa Rica and all the activities for that first day, none of which could be refunded. Travel Guard stepped in once we got home and quickly and efficiently reimbursed us for the pre-paid and non-refundable portions of that first missed day of our trip.



**"I never get sick on vacations."**

Well, there's a first time for everything. Richard K. wrote:

"Onboard what should have been a dream vacation with my wife, I experienced a life threatening medical situation that prompted our ship captain to change the course of the cruise ship to get me to the nearest hospital. After an initial examination in Mexico it was decided I should be airlifted to Florida where I was in the ICU for several days. Once my doctors deemed me fit to travel, Travel Guard coordinated a medical escort to assist me on the flight home. Travel Guard took care of all the flight arrangements and ensured I got home safely. The people at Travel Guard are the best."



**"We're experienced travelers. What could possibly go wrong?"**

Ever heard of Murphy's Law? Consider what Jason C. encountered far from home.:

"I flew to Europe during a heat wave with my pregnant wife, 3-year old, 18-month old and 2 teenage nannies. Upon arriving, I was diagnosed with a 7mm kidney stone. I spent one night in a public hospital without air conditioning, where I was not approved for surgery and told to 'tough it out' and left after one night. I couldn't bear the pain any longer and was admitted to a private hospital, where I was able to have temporary surgery, enough to get me back to the states. All in all, of the 7-day trip, I was hospitalized for 6 days. The 'best' part of it all? I checked on getting travel insurance before we left. For about \$400, I could have purchased travel insurance to cover the losses. Instead, I was greeted with a \$14,000 hospital bill. Lesson learned."

Remember to insure your next vacation with a Travel Guard plan. Because you just never know what could happen.

All too often, travelers (yes, even the experienced ones) assume that "nothing is going to happen to us" on a trip, and skip buying travel insurance. However, the moment something goes wrong, having a Travel Guard plan could save the day.

When an unexpected predicament turns into an unbudgeted expense, an affordable, customized Travel Guard insurance plan can help cut wasted time, minimize headaches and safeguard your trip investment with:

- Cancellation, Interruption or Delay Coverage
- Medical Expense and Evacuation Coverage
- Lost or Delayed Baggage Coverage
- 24-Hour Emergency Assistance

For more information contact ACS Travel Services - [info@acstravelservices.com](mailto:info@acstravelservices.com)



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, 18th 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. Not all services are included in all plans. 1707 04/07/14