

Travel Guard®

Travel Smart with Travel Guard

Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage are why today's smart travelers travel with Travel Guard.

Travel Guard plans offer insurance designed just for travelers. They can provide coverage for many of the things that can go wrong before and during your trip.



Top Ten Reasons to travel with a Travel Guard plan

- 1 You have to **cancel your trip** due to an unexpected event such as bad weather, an illness in the family, involuntary job loss or the financial default of your airline, cruise line or tour operator.
- 2 You have to **return home early** due to an unexpected emergency such as an illness or death in the family.
- 3 Your **luggage is lost or delayed** forcing you to purchase necessary essentials, or prescription medications.
- 4 Your sporting, camping or adventure **equipment is damaged or stolen**.
- 5 You become ill or injured and learn that **your health care plan doesn't cover you** outside the U.S.
- 6 You need an **emergency medical evacuation** due to an accident or sudden illness.
- 7 You run into **flight delays** and miss a portion of your trip or cruise.
- 8 You have to **evacuate your resort** due to an unexpected hurricane or storm.
- 9 You **lose your passport** leaving you stranded abroad.
- 10 Your **rental car is damaged** leaving you responsible for the repair costs.

Why Travel Guard?

Travel Guard is a worldwide leader in travel insurance and assistance solutions. Our extensive portfolio of travel coverage and emergency assistance plans helps travelers solve problems and manage risks worldwide.

Coverage you can count on. When you trust a Travel Guard plan for the travel coverage and assistance services you need away from home, you may travel with confidence. Some plans even include coverage for children at no additional cost!

Included services add value. Most Travel Guard plans include a suite of concierge and travel assistance services. Your plan can start working for you from the day you buy it. Call anytime with virtually any assistance or concierge request, 24/7/365.

Always there, everywhere. Whether you need a medical evacuation from a remote corner of the world or help tracking a lost bag, Travel Guard's 24-hour toll-free travel help line is just a phone call away.

To learn how to make Travel Guard a part of your next vacation, contact ACS Travel Services - 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, 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. 1004 05/27/14

