Travel Guard Assist*

All services provided are non-insurance services, not insurance benefits. Any costs associated with services will be paid by the named insured.

Travel Medical Assistance

• Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains • Return travel arrangements • Emergency prescription replacement • Dispatch of doctor or specialist • Medical evacuation quote • In-patient/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

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 trip 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 • Guaranteed hotel check-in • Missed connections coordination

*Non-insurance services are provided by Travel Guard Assist.

California Residents: The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

North Carolina residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Texas Residents: The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage. Car Rental Collision Coverage is not available to TX residents.

Insurance coverage is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Coverage may not be available in all states.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

INSURANCE ENROLLMENT INFORMATION

Cloud® TOURS INC.

The travel insurance will cover you in the event of a specified, sudden emergency before or during your trip. This insurance program is affordably priced and includes the following benefits:

Trip Cost	Trip Cancellation & Interruption
$ 500	Trip Delay *($100 maximum per day)*
$ 1,000	Baggage & Personal Effects
$ 100	Baggage Delay
$ 500	Missed Connection
$ 25,000	Medical Expense
$100,000	Emergency Medical Transportation
$ 25,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	LiveTravel® Emergency Assistance

Optional Additional Coverages

$ 25,000	Car Rental Collision Coverage*

*Not available to TX residents

See inside for a brief description of coverages and exclusions pertaining to certain medical conditions.

Travel Guard®

Travel Smart. Travel Insurance.

ENROLLMENT SECTION

Your plan cost is based on the per person cost of your trip.

PLAN COSTS

Tour Cost Per Person	Plan Cost Per Person	Tour Cost Per Person	Plan Cost Per Person
$ 0	$ 32	$ 5,501 - $ 6,000	$ 402
$ 1 - $ 500	$ 42	$ 6,001 - $ 6,500	$ 436
$ 501 - $ 1,000	$ 68	$ 6,501 - $ 7,000	$ 467
$ 1,001 - $ 1,500	$ 83	$ 7,001 - $ 8,000	$ 523
$ 1,501 - $ 2,000	$ 116	$ 8,001 - $ 9,000	$ 591
$ 2,001 - $ 2,500	$ 148	$ 9,001 - $10,000	$ 660
$ 2,501 - $ 3,000	$ 181	$10,001 - $11,000	$ 727
$ 3,001 - $ 3,500	$ 212	$11,001 - $12,000	$ 798
$ 3,501 - $ 4,000	$ 243	$12,001 - $13,000	$ 867
$ 4,001 - $ 4,500	$ 276	$13,001 - $14,000	$ 937
$ 4,501 - $ 5,000	$ 308	$14,001 - $15,000	$ 1,005
$ 5,001 - $ 5,500	$ 368		

Optional Coverage

$25,000 Car Rental Collision Coverage

Plan Cost: $6 per day per car

Pre-Existing Medical Condition Exclusion Waiver:

If insurance is purchased within 24 hours of the initial trip payment, the Pre-Existing Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your premium. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

✓ ☐ **Accept** ☐ **Decline**

If you do not want this valuable coverage, simply deduct it from your payment.

This insurance must be purchased no later than your final trip payment date.

Signature

For questions or concerns, call toll-free:

1.866.385.4839

Refer to Product Number: 008525 4/09

SCHEDULE OF COVERAGES

Trip Cancellation & Interruption: Pays lost deposits and additional expenses due to sickness, injury, or death of you, an immediate family member, traveling companion, or business partner; inclement weather conditions causing cancellation or interruption of travel; your home being made uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary; your being subpoenaed, required to serve on jury duty, hijacked, or quarantined; being involved in or delayed due to an automobile accident en route to departure; the Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, which occurs more than 14 days after an Insured's effective date of coverage, provided that he or she has been an active employee for the same employer for at least three years. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons; a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "***City***" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace; or strike, resulting in the complete cessation of travel services at the point of departure or destination.

Trip Delay: The Insurer will reimburse $100 per day, up to the Maximum Limit of coverage if your trip is delayed for 12 or more hours for reasonable additional expenses until travel becomes possible. This benefit is payable for only one delay per person, per trip.

Missed Connection: Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or common carrier causes cancellation or a delay of all regularly scheduled airline flights for three to less than twelve hours to your point of departure.

Baggage & Personal Effects: Reimburses for loss, theft, or damage of your luggage and personal possessions even if borrowed or rented. Covers loss of passports, visas, and the unauthorized use of your credit cards if you complied with the credit card conditions.

Baggage Delay: Reimburses for the purchase of essential items if your baggage is delayed or misdirected for more than 24 hours, up to the Maximum Limit.

Medical Expense: Covers medical expenses within one year of injury incurred or sickness suffered during your trip; medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray, and ambulance services; and prosthetic devices. There are no daily limits on these expenses. Covers emergency dental treatment by a licensed dentist during your trip.

Emergency Medical Transportation: Covers necessary evacuation and transportation as directed by a physician to the nearest adequate medical facility (home, in the event of death).

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 180 days of an accident. The Insurer will pay the full benefit for death or loss of any two hands, feet, or eyes; and half the benefit for any one of these.

Optional Car Rental Collision Coverage: $25,000 in primary coverage. Covers collision damage to a rental car for which the car rental contract holds you responsible. Subject to a $250 deductible.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES:

We will not pay for loss or expense incurred as the result of injury, sickness, or other condition of you, a traveling companion, or immediate family member of you or your traveling companion which manifested itself during the 60-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

The above is a summary of the coverage being provided. A Description of Coverage will be provided outlining your coverages in detail once you've purchased the insurance. In the event of a claim, call us immediately at 1.866.385.4839.