



SPORTSMAN'S TRAVEL INSURANCE PLAN

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0 - \$ 500	\$ 25	\$ 38	\$ 42	\$ 53	\$ 62	\$ 94	\$ 106
\$ 501 - \$ 1,000	\$ 43	\$ 54	\$ 67	\$ 92	\$ 112	\$ 144	\$ 178
\$ 1,001 - \$ 1,500	\$ 55	\$ 74	\$ 92	\$ 121	\$ 159	\$ 189	\$ 250
\$ 1,501 - \$ 2,000	\$ 75	\$ 97	\$ 127	\$ 171	\$ 208	\$ 246	\$ 311
\$ 2,001 - \$ 2,500	\$ 95	\$ 122	\$ 157	\$ 212	\$ 256	\$ 303	\$ 393
\$ 2,501 - \$ 3,000	\$ 115	\$ 144	\$ 187	\$ 253	\$ 304	\$ 358	\$ 467
\$ 3,001 - \$ 3,500	\$ 134	\$ 153	\$ 219	\$ 293	\$ 351	\$ 415	\$ 538
\$ 3,501 - \$ 4,000	\$ 153	\$ 167	\$ 248	\$ 333	\$ 400	\$ 482	\$ 610
\$ 4,001 - \$ 4,500	\$ 170	\$ 191	\$ 313	\$ 373	\$ 448	\$ 544	\$ 682
\$ 4,501 - \$ 5,000	\$ 190	\$ 213	\$ 351	\$ 414	\$ 496	\$ 608	\$ 753
\$ 5,001 - \$ 5,500	\$ 218	\$ 252	\$ 386	\$ 487	\$ 544	\$ 682	\$ 827
\$ 5,501 - \$ 6,000	\$ 245	\$ 290	\$ 420	\$ 532	\$ 593	\$ 755	\$ 900
\$ 6,001 - \$ 6,500	\$ 266	\$ 317	\$ 458	\$ 578	\$ 640	\$ 826	\$ 972
\$ 6,501 - \$ 7,000	\$ 288	\$ 343	\$ 496	\$ 624	\$ 688	\$ 896	\$ 1,043
\$ 7,001 - \$ 8,000	\$ 317	\$ 373	\$ 557	\$ 705	\$ 785	\$ 1,007	\$ 1,190
\$ 8,001 - \$ 9,000	\$ 356	\$ 404	\$ 616	\$ 787	\$ 882	\$ 1,117	\$ 1,334
\$ 9,001 - \$ 10,000	\$ 393	\$ 435	\$ 679	\$ 868	\$ 982	\$ 1,228	\$ 1,483
\$ 10,001 - \$ 11,000	\$ 452	\$ 506	\$ 775	\$ 987	\$ 1,152	\$ 1,433	\$ 1,731
\$ 11,001 - \$ 12,000	\$ 510	\$ 573	\$ 852	\$ 1,101	\$ 1,299	\$ 1,617	\$ 1,950
\$ 12,001 - \$ 13,000	\$ 569	\$ 642	\$ 923	\$ 1,211	\$ 1,451	\$ 1,805	\$ 2,144
\$ 13,001 - \$ 14,000	\$ 630	\$ 712	\$ 1,007	\$ 1,320	\$ 1,605	\$ 1,999	\$ 2,338
\$ 14,001 - \$ 15,000	\$ 693	\$ 784	\$ 1,090	\$ 1,429	\$ 1,765	\$ 2,196	\$ 2,531

Extra Coverage

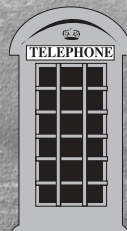
When this travel insurance is purchased within 15 days* of making the initial trip deposit, the Insured also receives:

- Coverage in the event of cruise line, airline, and tour operator bankruptcy. (Bankruptcy default is not covered for all suppliers. See our website for details.)
 - Coverage if pre-existing medical conditions force the Insured to cancel or interrupt a trip.
- * Day one is the date the trip deposit is received

Questions?

If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week.

Call 1-866-877-3241



**TRAVEL
GUARD
INTERNATIONAL**

For your convenience, purchase online:

www.sportsmanstravelinsurance.com

Not for public distribution or solicitation.

Schedule of Benefits

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost
License Fee Refund	License Cost
Trip Interruption	Trip Cost
Trip Delay	\$ 1,000 (Maximum of \$100 per day)
Medical Expense	\$ 25,000
Emergency Medical Transportation	\$300,000
Sportsman's Equipment & Personal Effects	\$ 2,500 (Includes lost, stolen, or damaged luggage or travel documents)
Sportsman's Equipment Delay	\$ 200

24-Hour Emergency Travel & Medical Services*

TRAVEL GUARD EXCLUSIVE

- **LiveTravel** – 24-hour travel agent for emergency or last-minute travel changes, such as rebooking flights, hotel reservations, or ground transportation; tracking lost luggage; and more!
- **Pre-trip travel advice** – access to passport, visa, and vaccine requirements, travel safety and health advisories, embassy contacts, weather, and currency information.
- **Emergency medical assistance** – locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** – to family, friends, and business associates.
- **Cash advance** – for general travel and medical emergencies.
- **Replacing lost travel documents** – such as tickets, passport, or visa.
- **Telephone interpretation** – for medical or legal emergencies.
- **Bag Trak®** – Luggage tracing service.
- **24-hour Medical Assistance** – helps the covered person locate local physicians, dentists, or medical facilities and monitors his or her condition.
- **Medical Evacuation** – arranges for transportation and a special medical escort if the covered person needs to be transported to a different hospital, treatment facility, or back home.
- **Emergency Medical Payments** – assistance in arranging the advancement of funds to cover on-site medical expenses.

Sportsman's Hotline

- Up-to-the-minute weather, fishing, and hunting reports
- Local hunting regulations and locations of game registration stations
- 24-Hour Roadside Assistance Services**
- Construction and detour information if driving to destination
- Locations of nearby bait, tackle, and sporting goods stores

*Non-insurance services provided through Travel Guard® Assistance is provided by Travel Guard®.

**Roadside Assistance provided by Road America, 3081 Salzedo Street, Coral Gables, FL 33134. \$100 limit per occurrence.



PART A: TRAVEL PROTECTION

Trip Cancellation & Interruption: We will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a trip is delayed, canceled, or interrupted due to any of the following unforeseen circumstances:

- Sickness, Accidental Injury, or death of you, your Traveling Companion, Family Member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the Trip. A physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- You or your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having his/her principal place of residence made uninhabitable by fire, flood, or other natural disaster.
- If within 30 days of the departure of an Insured, a politically motivated Terrorist Attack occurs within a 1-mile radius of the territorial city limits of the city to be visited by the program for which you have registered.
- Strike that causes complete cessation of services.
- Weather which causes complete cessation of services and prevents the Insured from reaching their destination.
- Bankruptcy and/or Default of your Travel Supplier which occurs more than 14 days following your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom you purchased your Land/Sea Arrangements. This coverage applies only if the Protection Plan was purchased within 15 calendar days of initial trip payment.

License Fee Refund: If the Insured cannot make their out-of-state trip for a reason listed under Trip Cancellation/Interruption, we'll refund the cost of the Insured's hunting or fishing license.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.

"Family Member" means any children, adopted children, stepchildren, children-in-law, parents, stepparents, parents-in-law, siblings, siblings-in-law, grandparents, grandchildren, legal spouse, aunts, uncles, nieces, and nephews of you or your Traveling Companion.

"Sickness" means illness or disease which is diagnosed and treated by a physician on or after the effective date of the protection plan and while you are covered under this plan.

"Travel Supplier" means tour operator, cruise line, hotel, etc., who has made the land and/or sea arrangements.

"Traveling Companion" means a person who is sharing travel arrangements with you. Note: A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

Trip Delay: We will reimburse up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's trip is delayed for more than 12 hours for reasonable, additional accommodations.

PART B: MEDICAL PROTECTION

Medical Expense Benefit: We will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. We will pay for necessary medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received within one day of the accident or onset of sickness.

Emergency Medical Transportation: Covers evacuation and transportation as directed by a Physician to the nearest adequate medical facility (home in the event of death or if medically required).

PART C: SPORTSMAN'S EQUIPMENT PROTECTION

Sportsman's Equipment & Personal Effects Benefit: Reimburses the Insured if his or her baggage is lost, stolen, or damaged while on his or her trip, subject to the Benefit shown on the Schedule of Benefits. This coverage is in excess over any other coverage or indemnity.

Sportsman's Equipment Delay Benefit: If the Insured's baggage is delayed more than 24 hours, he or she will be reimbursed for the purchase of essential items, subject to the Benefit shown on the Schedule of Benefits.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

Pre-Existing Conditions means the Insurer will not pay under any coverage in Parts A and B for any claims arising from an injury, sickness, or other condition of yourself, a Traveling Companion, or a Family Member within the 180-day period before your coverage began under this protection plan which: (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drugs or medicine is taken remains controlled without any change in the required prescription; (c) required medical treatment or treatment was recommended by a physician.

The Insurer will waive this exclusion if the Insured meets the following conditions:

1. The Insured purchases the program within 15 days of making the initial trip payment;
2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements;
3. The booking for this trip must be the first and only booking for this travel period and destination; and
4. The Insured must be medically able to travel when premium is paid.

This is a brief outline of Coverage. Restrictions apply. For complete coverage information, please refer to the Description of Coverage.

Excess Insurance Provision: The insurance provided under Parts A, B, and C shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted. (Not applicable to Illinois, Missouri, or Texas residents)



This Insurance, under Policy AIC-TRVL-P (2/03) is underwritten by: Arch Insurance Company, One Liberty Plaza, New York, NY 10006