













**ADC Trip Care  
 Dear Traveler**



Cover your investment from those Unforeseen circumstances that may arise before or during your Trip. The ADC Trip Care plan, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 21 days of Initial Trip Payment. Applies to first \$30,000 of Trip Cost per person.

**Coverages – Per Person**

*All coverages are per person.*

COVERAGE	MAXIMUM BENEFIT
 <b>Trip Cancellation</b> (maximum \$100,000)	<b>100% of Insured Trip Cost*</b>
 <b>Trip Interruption</b> (maximum \$125,000)	<b>125% of Insured Trip Cost*</b>
 <b>Trip Delay</b> (Maximum of \$150 per day)	<b>\$900</b>
 <b>Missed Connection</b>	<b>\$500</b>
 <b>Baggage &amp; Personal Effects Loss</b>	<b>\$1,500</b>
 <b>Baggage Delay</b>	<b>\$250</b>
 <b>Medical Expense</b>	<b>\$25,000</b>
 <b>Emergency Evacuation &amp; Repatriation of Remains</b>	<b>\$500,000</b>
 <b>Travel Medical Assistance</b>	<b>Included</b>
 <b>Worldwide Travel Assistance</b>	<b>Included</b>
 <b>Live Travel<sup>®</sup> Emergency Assistance</b>	<b>Included</b>
 <b>Concierge Services</b>	<b>Included</b>

\* Coverage only included for pre-paid trip costs identified on the enrollment form and if the required plan cost has been paid.

**Extra Coverage**

**When the travel insurance is purchased within 21 days\* of making the Initial Trip Payment, you also receive:**

- Waiver of Pre-existing Medical Condition Exclusion up to the first \$30,000 of Trip Cost per person.
- Trip Cancellation/Interruption due to Financial Default coverage.

*\*Day one is the date the initial payment is received.*

**Optional Coverage**

**Cancel For Any Reason** – The Insurer will reimburse 70% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. (Can only be purchased at the time the base plan is purchased and within 21 days of Initial Trip Payment. Coverage must be purchased for the full cost of all prepaid nonrefundable Trip arrangements.) \*Not available to NY residents.

**Plan Cost: Multiply base plan cost by 1.6**

**Medical Coverage Upgrade** – Valuable additions to increase your coverage limits. The Medical Expense and Emergency Evacuation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the insured's choice is included and Medical Expense Coverage becomes Primary.

**Plan Cost: \$19.00 per person**

**Plan Cost**

**6.5% of Trip Cost**

**Minimum \$25 per person**

*Family Coverage - At no additional charge, the plan covers one child age 17 and under for each adult who purchases this plan (does not apply to Optional Coverages)*

**Questions?**

For specific questions regarding insurance, call

**TOLL-FREE: 1.888.284.5185**

Refer to product number 008889 P1 12/11



## THIS IS A BRIEF OUTLINE OF COVERAGE - RESTRICTIONS APPLY

(For complete coverage information, please refer to the Description of Coverage prior to purchase)

### Travel Insurance Coverage

**Trip Cancellation & Interruption:** Reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, Injury, or death of you, a Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if the Financial Default occurs more than 14 days after your coverage effective date. Coverage only applies if the Insurance was purchased within 21 days of Initial Trip Payment;
- The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- Inclement Weather causing delay or cancellation of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or Destination;
- Your Primary Residence or Destination being made Uninhabitable by vandalism, burglary, or Natural Disaster;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- You or your Traveling companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;
- You or your Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- Your or your Traveling Companion's company is deemed to be unsuitable for business due to burglary or Natural Disaster, and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

**Trip Delay:** Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

**Missed Connection:** Reimburses this benefit up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

### Baggage Insurance Coverage

**Baggage & Personal Effects Loss:** Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. Covers loss of all passports, visas, and unauthorized use of credit cards.

**Baggage Delay:** If your Baggage is delayed more than 12 hours while on a trip, you will be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

### Emergency Medical & Other Insurance Coverage

**Medical Expense:** Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you during your Trip for Injury or Sickness. If the Medical Coverage Upgrade is purchased, benefit will become Primary.

**Emergency Evacuation and Repatriation of Remains:** 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). Pays for special medical escort if recommended in writing by the attending Physician. If the Medical Coverage Upgrade is purchased, will also include hospital of choice coverage.

### Optional Coverages

**Medical Coverage Upgrade:** Valuable addition to increase your coverage limit. Your Medical Expense and Emergency Evacuation benefits will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice and Medical Expense coverages becomes Primary.

**Cancel for Any Reason: (not available to NY residents)** Provides reimbursement of 70% of Trip cost if you decide to cancel for any reason up to 48 hours prior to departure. (Can only be purchased at the time the base plan is purchased and within 21 days of Initial Trip Payment. Coverage must be purchased for the full cost of all prepaid nonrefundable Trip arrangements.)

### Travel Assistance Services

All Assistance Services listed below are not insurance benefits and are not provided by the Insurer.

#### 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 and 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 travel 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 connection coordination

#### Concierge Services\*

• Restaurant referrals and reservations • Ground transportation • Event ticketing • Tee times and course recommendations • Floral services

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

#### PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 120-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

**Pre-Existing Medical Condition Exclusion Waiver:** The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$30,000 of Trip Cost per person if the following conditions are met: 1. You purchase the plan within 21 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid non-refundable Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 21 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

The policy covers trips up to 365 days in length. Effective Date: Trip Cancellation and Cancel for Any Reason benefits will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: Trip Cancellation and Cancel for Any Reason coverage will end on the earlier of: (a) the cancellation of the Insured's Trip; or (b) the date and time the Insured starts on his/her Trip. All other coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.