

Enrollment Section

Tour Cost Trip Cancellation & Interruption

\$500 Travel Delay (\$100 maximum per day)

\$500 Baggage & Personal Effects

\$100 Baggage Delay

TRAVEL GUARD® Assistance

Livetravel

Live Messaging

Pre-trip Travel Advice

Emergency Cash Transfer

| Tour Cost Per Person | Premium Per Person | Tour Cost Per Person | Premium Per Person |
|----------------------|--------------------|----------------------|--------------------|
| \$ 0 - \$ 750 | \$ 54 | \$2,001 - \$2,500 | \$164 |
| \$ 751 - \$1,500 | \$ 76 | \$2,501 - \$3,000 | \$197 |
| \$1,501 - \$2,000 | \$131 | | |

Additional Optional

Trip Cancellation & Interruption Coverage

Premium: \$7 per \$100 of coverage (max. \$15,000 p/p)

Pre-Existing Medical Condition Exclusion Waiver:

If insurance is purchased within 7 days 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.

For questions or to purchase call toll-free:

1-888-826-1300

Refer to Product Number: 007569

or go online to

www.westernriver.com/insurance/

INSURE AMERICA

A Division of
TRAVEL GUARD®
International



Western River Expeditions recommends you purchase this insurance plan. It will cover you in the event of a sudden emergency before or during your trip. This insurance program is affordably priced and includes the following benefits:

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

AIG AIG Companies™

Schedule of Coverages

Trip Cancellation & Interruption: pays lost deposits and additional expenses due to unforeseeable Sickness, Injury, or death of you, an Immediate Family Member, Traveling Companion or Business Partner; inclement weather conditions causing delay or cancellation of travel; your home being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster; your being subpoenaed, required to serve on jury duty, hijacked, or quarantined; being involved in or delayed due to a traffic accident en route to departure.

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

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.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES:

We will not pay for loss or expense incurred as the result of injury or sickness of an Insured or Immediate Family Member which manifests itself during the 60 days immediately preceding and including the Insured's 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 1-888-826-1300.

TRAVEL GUARD® Assistance (TGA)

All benefits provided are service benefits, not financial benefits. Any costs associated with benefits not purchased will be paid by the named Insured.

24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending physicians, his/her family physician, and Immediate Family Members.

Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back home when medically necessary.

Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard will assist in arranging the advancement of funds to cover on-site Medical Expenses.

Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

Family Visit: If the Insured is hospitalized for ten or more days, Travel Guard will arrange transportation for an Immediate Family Member or close friend to visit him/her.

Transportation of Mortal Remains: In the event of death while traveling, arrangements for the return of remains to the place of burial.

Livetravel: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more!

Live Messaging: Relay of e-mail or phone message to family, friends or business associates.

Emergency Cash Transfer: Assistance in coordinating an emergency cash advance.

Pre-Trip Travel Advice: Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for your planned destination.

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

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: In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., on Policy series 52735MO.

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.

Washington Residents: Under Trip Cancellation and Interruption, the following is also considered a covered reason for trip cancellation or trip interruption: A Terrorist Incident committed by an organized terrorist group (recognized as such by the US State Department) that results in property damage, injury or loss of life. The incident must take place in a foreign (meaning outside the US and its territories) City in which the Insured is scheduled to arrive within the 14 days following the incident. The Insured's Tour Operator (if applicable) must not have offered a substitute itinerary. Coverage for travel to or through countries in which such a documented reported incident has occurred in the 6 months prior to purchase of the insurance is excluded. Losses resulting due to the issuance of travel advisories, bulletins or alerts; war or acts of war; civil disorder, riot or unrest; bomb scares or threats of terrorist activity; or terrorist activity against any Common Carrier (e.g., airline or cruise line) are not covered.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

Insurance coverage is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 70 Pine Street, New York, New York 10270. 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.

