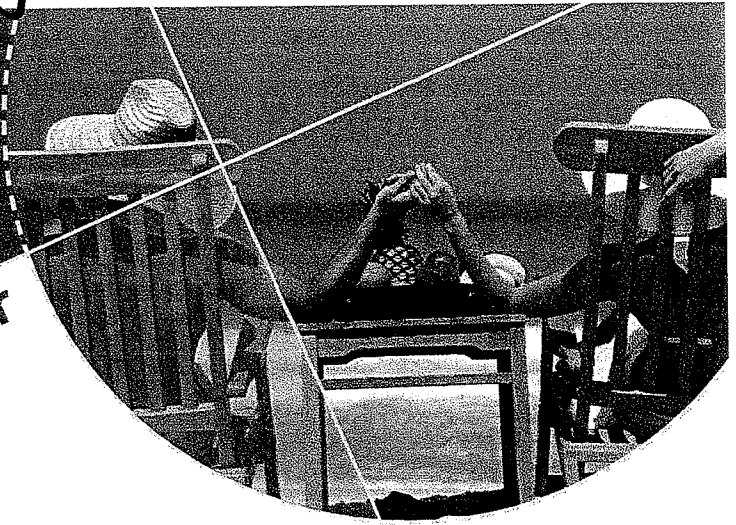


*must be purchased by 10/7/11

TRAVEL GUARD
CHARTIS

Student Optional Plan
Dear Traveler



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Student Optional plan, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion and Cancel for Any Reason, up to 75% of Trip cost, if insurance is purchased within 14 days of initial trip payment.

Coverages – Per Person

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	100% of Insured Trip Cost
Trip Interruption	150% of Insured Trip Cost
Trip Delay	\$1,000
Missed Connection	\$1,000
Baggage & Personal Effects Loss	\$1,000*
Baggage Delay	\$250
Medical Expense	\$50,000
Emergency Evacuation and Repatriation of Remains	\$250,000
Travel Medical Assistance	Included
Worldwide Travel Assistance	Included

* Maximum \$50 for Visas/Passports; Maximum \$50 for Credit cards.

Extra Coverage

- Waiver of Pre-existing Medical Condition Exclusion (if purchased within 14 days of initial trip payment).
- Cancel for Any Reason Coverage, up to 75% of Insured Trip Cost (if purchased within 14 days of initial trip payment).

Plan Costs

Trip Cost Per Person	Plan Cost Per Person
\$ 0 - \$ 500	\$ 23
\$ 501 - \$ 1,250	\$ 29
\$ 1,251 - \$ 1,500	\$ 47

Questions?

For specific questions regarding insurance, call **TOLL-FREE: 1.800.356.8026**
Refer to product number 008444 P1 06/11

To purchase, please visit:
<http://www.travelguard.com/wcv>
or call toll-free: 1.800.356.8026.

WORLD CLASS
vacations

THIS IS A BRIEF OUTLINE OF COVERAGE - RESTRICTIONS APPLY

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

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Family Member, or Business Partner. (Certain exclusions apply.)
- Inclement Weather causing delay or cancellation of the Insured's Common Carrier for at least 12 consecutive hours;
- Strike resulting in complete cessation of travel services at the point of departure or Destination for at least 12 consecutive hours;
- the Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary;
- the Insured, or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, quarantined, or required to appear as a witness in a legal action, provided the Insured or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;
- the Insured or Traveling Companion is involved in an automobile accident, substantiated by a police report, while en route to the Insured's Destination;
- Financial Default;
- Insured is called to active military service as a reservist, firefighter, or police staff; to provide aid or relief in the event of a Natural Disaster;
- a theft of passports or visas specifically required for the Insured's Trip substantiated by a police report;
- the Insured has an employer-initiated transfer within the same organization 250 or more miles after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated;
- a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- the Insured or parent or legal guardian if the Insured is a Child is involuntarily terminated or laid off through no fault of his or her own which occurs more than 30 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 1 year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel for at least 12 consecutive hours;
- Sickness, Injury or death of the Insured's Host at Destination. A Physician must certify the Injury or Sickness;
- Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member.

Cancel for Any Reason

The Insurer will reimburse 75% 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 14 days of Initial Trip Payment. Coverage must be purchased for the full cost of all prepaid nonrefundable Trip arrangements.

Trip Delay

Reimburses for reasonable additional expenses if delayed for 5 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Quarantine of the Insured or Traveling Companion.
- Strike.
- Inclement Weather.
- being involved in or delayed due to a traffic accident.

Baggage Delay

- Pays for the purchase of essential items up to \$250 per insured if the insured's baggage is delayed or misdirected for more than 12 hours.

Medical Expense

- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses incurred on the trip.
- Pays for emergency dental expenses during the trip.

Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.

Assistance Services

Travel Medical Assistance

- Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains assistance • Return travel arrangements
- Emergency prescription replacement assistance • 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 assistance

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

Pre-Existing Medical Condition Exclusion Applicable to All Coverages

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or a Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

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.