

TRAVEL INSURANCE PROTECTION PLAN ENROLLMENT FORM

STEP #1 ENROLLMENT

Insured #1 Dr. Mrs. Mr. Ms. Last _____

First _____ Middle Initial _____

Date of Birth _____

E-mail Address _____

Address _____

City _____ State _____ Zip _____

Telephone () _____

Destination _____

Airline _____

Tour Operator _____

Cruise Line _____

Date of Initial Trip Payment / / _____

Departure Date / / _____ Return Date / / _____

AGENCY ARC# 006362 Agent ID# _____

Additional Insureds

Insured #2 _____ Date of Birth _____

Insured #3 _____ Date of Birth _____

Insured #4 _____ Date of Birth _____

STEP #2 PLAN COST CALCULATION

	Trip Cost	Plan Cost
INSURED #1		
		+
INSURED #2		
		+
INSURED #3		
		+
INSURED #4		
		+
		\$6 Policy Fee
		GRAND TOTAL

STEP #3 PAYMENT INFORMATION

American Express[®] MasterCard[®]

VISA[®] Discover/Novus[®]

Expires / _____

Name of Cardholder _____

Travel Insurance Protection Rates

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 18	\$ 28	\$ 34	\$ 46	\$ 53	\$ 89	\$ 96
\$ 1 - \$ 250	\$ 22	\$ 32	\$ 37	\$ 49	\$ 58	\$ 93	\$ 101
\$ 251 - \$ 500	\$ 24	\$ 36	\$ 40	\$ 51	\$ 60	\$ 95	\$ 105
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 65	\$ 89	\$ 108	\$ 144	\$ 172
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 89	\$ 117	\$ 154	\$ 202	\$ 242
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 123	\$ 166	\$ 201	\$ 261	\$ 311
\$ 2,001 - \$ 2,500	\$ 92	\$ 118	\$ 152	\$ 205	\$ 248	\$ 320	\$ 381
\$ 2,501 - \$ 3,000	\$ 111	\$ 139	\$ 181	\$ 245	\$ 295	\$ 379	\$ 453
\$ 3,001 - \$ 3,500	\$ 130	\$ 148	\$ 211	\$ 284	\$ 340	\$ 439	\$ 522
\$ 3,501 - \$ 4,000	\$ 148	\$ 162	\$ 240	\$ 323	\$ 388	\$ 519	\$ 592
\$ 4,001 - \$ 4,500	\$ 165	\$ 185	\$ 303	\$ 362	\$ 434	\$ 577	\$ 662
\$ 4,501 - \$ 5,000	\$ 184	\$ 206	\$ 340	\$ 401	\$ 481	\$ 652	\$ 731
\$ 5,001 - \$ 5,500	\$ 211	\$ 244	\$ 374	\$ 472	\$ 528	\$ 682	\$ 802
\$ 5,501 - \$ 6,000	\$ 237	\$ 281	\$ 407	\$ 516	\$ 575	\$ 733	\$ 873
\$ 6,001 - \$ 6,500	\$ 258	\$ 307	\$ 444	\$ 561	\$ 621	\$ 801	\$ 943
\$ 6,501 - \$ 7,000	\$ 279	\$ 333	\$ 481	\$ 605	\$ 667	\$ 869	\$ 1,012
\$ 7,001 - \$ 8,000	\$ 307	\$ 362	\$ 540	\$ 684	\$ 762	\$ 977	\$ 1,155
\$ 8,001 - \$ 9,000	\$ 345	\$ 392	\$ 598	\$ 764	\$ 856	\$ 1,084	\$ 1,295
\$ 9,001 - \$ 10,000	\$ 382	\$ 422	\$ 659	\$ 842	\$ 953	\$ 1,192	\$ 1,439
\$ 10,001 - \$ 11,000	\$ 438	\$ 491	\$ 752	\$ 958	\$ 1,118	\$ 1,391	\$ 1,680
\$ 11,001 - \$ 12,000	\$ 495	\$ 556	\$ 827	\$ 1,068	\$ 1,261	\$ 1,569	\$ 1,893
\$ 12,001 - \$ 13,000	\$ 552	\$ 623	\$ 896	\$ 1,175	\$ 1,408	\$ 1,752	\$ 2,081
\$ 13,001 - \$ 14,000	\$ 611	\$ 691	\$ 977	\$ 1,281	\$ 1,558	\$ 1,940	\$ 2,269
\$ 14,001 - \$ 15,000	\$ 672	\$ 761	\$ 1,058	\$ 1,387	\$ 1,713	\$ 2,132	\$ 2,457

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. **The coverage goes into effect after the plan cost is paid, at 12:01 a.m. on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date.** The Insurer reserves the right to reject any Enrollment Form. I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. You may receive a refund of cost, minus the service fee. Requests must be submitted to Travel Guard, (1145 Clark Street Stevens Point, WI 54481), in writing within 15 days of the effective date of coverage, provided it is not past the original departure date. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature _____ Date _____

To Purchase:

Complete and mail in this application form to: OmniTours, 111 Pfingsten Road, Deerfield, IL 60015. Questions Contact: OmniTours at (877) 787-Omni (6664)

DETAILS OF COVERAGES

(Restrictions apply)

Travel Insurance Coverage

Trip Cancellation **Up to 100% of Trip Cost (max. \$100,000)**

Trip Interruption **Up to 150% of Trip Cost (max. \$100,000)**

Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is canceled or interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of you, an Immediate family member, traveling companion, or business partner. Cancellation due to an injury or sickness of an immediate family member must be because their condition is life-threatening, or because the immediate family member requires your or your traveling companion's care;
- Financial default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the financial default occurs more than 14 days after your coverage effective date;
- Inclement weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure and destination;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- You or your traveling companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A terrorist incident in a City listed on your itinerary within 30 days of your scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- You or your traveling companion being called into active military service or having leave revoked or being reassigned.

Trip Interruption – Return Air Only **\$750 or 150% of Trip Cost whichever is greater**

Reimburses the additional transportation expenses to the Maximum Benefit shown on the Schedule of Benefits incurred by you to the Return Destination. However, the benefit payable above will not exceed the cost of economy airfare (or first class if your original tickets were first class) by the most direct route, less any refunds paid or payable.

Trip Delay **\$750 (max. of \$150 per day)**

Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional accommodations if your trip is delayed for more than 5 hours for covered reasons.

Missed Connection **\$250**

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 five hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects Benefit **\$1,000**

Reimburses you if your baggage is lost, stolen, or damaged while on your trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay Benefit **\$300**

If your baggage is delayed more than 24 hours while on your trip, you will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

Emergency Medical & Other Insurance Coverage

Medical Expense Benefit **\$25,000**

Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the trip. This coverage is in excess of any other coverage or indemnity.

Emergency Medical Transportation **\$500,000**

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.

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.

24-Hour Emergency Travel & Medical Services*

**TRAVEL GUARD
Exclusive**

- **LiveTravel®** – 24-hour travel counselor 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.
- **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.
- **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.

Concierge Services*

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on the covered person's behalf; based on availability.
- **Ground transportation** – Coordinating car or limo arrangements throughout the covered person's trip, including transportation to and from airport, hotel, meetings, and more.
- **Event ticketing** – Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** – Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** – Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Identity Theft*

- Assist identity theft victim with ordering and reviewing credit bureau records
- Assist identity theft victim with investigating financial accounts where identity theft is suspected
- Assist victim in communications with creditors to help make the creditors aware of the victim's identity theft issues
- Assist identity theft victim in identifying proper law enforcement to pursue prosecution of criminals
- Assist identity theft victim in reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

*Non-insurance services are provided by Travel Guard Assist

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, your traveling companion, business partner or Immediate Family Member which, within the 180 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.

The Insurer will waive this exclusion if you meet the following conditions: 1. You purchase 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. The cost of any subsequent arrangement(s) added to the same trip must be insured within 15 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 coverage; 3. You must be medically able to travel when plan cost is paid; and 4. Applies to the first \$30,000 of trip cost per person.