



April 30, 2009

Travel Guard Responds to Coverage Questions Surrounding Swine Flu

NOTE: In response to several additional questions we've received, we have updated the Q&A below. See new questions in **RED** below. Should you have additional questions or need further clarification, please contact your sales representative or our World Service Center at 1.800.826.1300.

Travelers who purchased a Travel Guard plan with the optional "Cancel for Any Reason" coverage can cancel their trip and receive the benefits outlined in the Description of Coverage (DOC). The following questions and answers have been prepared to help you understand the typical coverage that may or may not be available for insured travelers who do not have the optional "Cancel for Any Reason" coverage.

Before answering a question in total, verify the specific plan in question and whether or not additional upgrades have been/will be purchased.

- 1. If I were to contract swine flu, would I be covered for trip cancellation?**
 - a. As long as the insurance was purchased before you contracted the disease, you would normally be covered for cancellation. Travel Guard would require a note from the doctor as verification. (Please confirm that plan has coverage for unforeseen illness.)
- 2. If I were to contract swine flu while on my trip, would I have coverage for medical expenses?**
 - a. As long as the disease was contracted while on the trip, you would normally be covered. (Please confirm medical expense coverage is included in the product.)
- 3. Would I have coverage for Trip Interruption if the area I am traveling in is quarantined by that country's government?**
 - a. Generally there would be coverage under Trip Interruption, if you are quarantined to an area because of possible contact with swine flu.
- 4. Would I have coverage for Trip Delay if the area I am traveling in is quarantined by that country's government?**
 - a. Generally there would be coverage under Trip Delay if you are quarantined up to the maximum limits of the coverage.
- 5. If I am denied entry to a country because I appear to be ill or have a fever, would I have coverage?**

- a. Generally there would not be coverage unless you were quarantined.
- 6. **If I am afraid to Travel to a specific area because swine flu has been detected, will I have coverage for Trip Cancellation?**
 - a. No, there is no coverage for fear of traveling to a specific region. Under Trip Cancellation, most plans provide coverage due to reasons such as illness or injury, weather conditions, or traffic accidents.
 - b. The insurance through Travel Guard generally does not provide coverage due to government regulations or advisories to specific regions. Under Trip Cancellation, most plans provide coverage due to reasons such as illness or injury, weather conditions, or traffic accidents.
- 7. **Would I have coverage for Trip Cancellation if the area I am traveling to is quarantined by that country's government?**
 - a. Generally, Travel Guard's plans would not provide coverage for Trip Cancellation should your destination country's government have quarantines due to the swine flu.
- 8. **Would I have coverage for Trip Cancellation if the government issues a travel warning covering the area I am scheduled to travel to?**
 - a. The plans available through Travel Guard do not provide Trip Cancellation coverage due to government warnings.
- 9. **Would the possible "epidemic" be covered as a "Natural Disaster"?**
 - a. The definition of "Natural Disaster" is flood, hurricane, earthquake, or blizzard that is due to natural causes. So, this would not be considered a "Natural Disaster".

Many airlines are now offering ticket changes with no fees and tour operators are allowing travelers to rebook with no charge. If you have a client with a current insurance plan, that plan can be modified to cover the new dates of travel as long as the change is made prior to the original departure date.

No matter where your clients are traveling, it is important they prepare for the unexpected. As a leader in travel safety, security and relevant travel information, Travel Guard is advising its customers to take precautions when traveling to areas recently affected by the swing flu outbreak. While in no way do we want to minimize the seriousness of this outbreak, our first concern is for customers to remember to take precautions, and as with any health advisory, be prepared by not panicked.

For customers planning future travel, we advise them to call Travel Guard for periodic updates with respect to the destination to which they are traveling. For clients who are currently on a trip, we advise them to practice good health habits to prevent the spread of germs, and contact Travel Guard Assist immediately to coordinate medical care if they should start feeling sick: 1.800.826.1300.

This is only a brief description of the coverage(s) available. The Plans will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa, with its principal place of business in New York, NY. All coverages may not be available in all states. Assistance services provided by Travel Guard Assist. 0904.079a