TRAVEL GUARDIAN GLOBAL

Trip Cancellation & Travel Insurance Program for Non-U.S. Travelers

Travel Guardian

Overview

Travel Guardian Global by UnitedHealthcare Global (Non-U.S travelers to U.S. destinations) offers eligible non-U.S. residents who have purchased Travel Guardian coverage a range of benefits, including travel medical insurance, trip cancellation protection, and non-insurance travel assistance services for the United States.

Travel Protection Global

- Available to: Non-U.S. residents to U.S. destinations
- Retail price (2 options): 7.0% x trip cost (or) 7.5% x trip cost
- Covers 100% of trip costs if trip is cancelled or interrupted for a multitude of reasons listed in the coverage.
- Coverage may be purchased at the following times:
  - At time of initial booking;
  - Up to 30 days before initial check-in.

Reasons to Consider Travel Protection

Without travel protection, travelers run the risk of possibly losing part or all of their vacation investment if unforeseen circumstances like the following happen:

- Illness, injury or death to You, Your Traveling Companions, or a family member not in the traveling party;
- Natural disasters like hurricanes or blizzards that cause a mandatory evacuation or cause your rental unit to be uninhabitable;
- Unexpected work-related activities like a job transfer, revocation of time-off request or an unexpected layoff;
- You or Your Traveling Companion being directly involved in a traffic Accident, substantiated by a police report, while enroute to Your scheduled point of departure;
- You or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, or required to appear as a witness in a legal action;
- Plus many, many additional covered reasons for trip cancellation and trip interruption.
- IMPORTANT: Refer to your policy for specific coverage details.

Unique Coverage Reasons

- The death or hospitalization of Your host at Destination;
- You or Your Traveling Companion being involved in an auto accident in route to your destination;
- The primary or secondary school where You and/or a Traveling Companion(s) or Your or a Traveling Companion's Dependent Children attend must extend operating session beyond the pre-defined school year, and interferes with Your scheduled Trip dates;
- Revocation of Your previously granted military leave or re-assignment due to war;
- Weather that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours and prevents You from reaching Your Destination;
- IMPORTANT: Refer to your policy for specific coverage details.
- Standard Program: https://insurestays.com/uhcg-ib-standard/
- LUX Program: https://insurestays.com/uhcg-ib-premium/

Important Telephone Numbers

Documents and important phone numbers will be emailed to you once purchased. These important customer service and claims numbers are also listed below for your convenience.

For Claims, Plan and Coverage questions

Within U.S. / Canada: **833-610-0736**
Outside U.S. / Canada: **843-494-5909**

For Emergency services

Within U.S. / Canada: 800-527-0218
Outside U.S. / Canada: 410-453-6330

Products are offered by InsureStays (dba of Sandhills Insurance Group), via the RentalGuardian.com software distribution platform.

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SCHEDULE OF BENEFITS

All references to currency are in United States dollars.
In addition to the list of trip cancellation and trip interruption reasons listed in our coverages, travel protection also includes a Schedule of Benefits. These coverage benefits include:

BENEFITS - 7.0% PROGRAM	LIMITS
Trip Cancellation	100% of Insured Trip Cost; $50,000 maximum, per policy
Hurricane & Weather	Included
Cancel for Work Reason	Included
Trip Interruption	100% of Insured Trip Cost, per policy
Trip Delay	12+ hour delay $200 per day; S600 maximum, per policy
Baggage Loss	$250 per item; $500 maximum, per person*
Baggage Delay	24+ hour delay; S250 maximum, per person*
Sporting Equipment Loss	$1,000 maximum, per person*
Sporting Equipment Delay	6+ hour delay; S200 maximum, per person*
AD&D 24-hour Full Coverage	Principal Sum $25,000, per person*
AD&D Common Carrier	Included in 24-hour Full Coverage
Accident & Sickness Medical Expense	$25,000 maximum, per person; $100,000 maximum, per policy
Emergency Dental Treatment	$500 maximum, per person*
Palliative Dental Treatment	$500 maximum, per person*
Medical Evacuation	$1,000,000 maximum, per policy
Emergency Reunion	Included
Return of Dependent Child (ren)	Included
Medical Repatriation	Included
Return of Remains	$25,000 maximum, per person*

BENEFITS - 7.5% LUX PROGRAM	LIMITS
Trip Cancellation	100% of Insured Trip Cost; $75,000 maximum, per policy
Hurricane & Weather	Included
Cancel for Work Reason	Included
Trip Interruption	100% of Insured Trip Cost, per policy
Trip Delay	6+ hour delay S200 per day; $600 maximum, per policy
Baggage Loss	$250 per item; $1,000 maximum, per person*
Baggage Delay	24+ hour delay; $500 maximum, per person*
Sporting Equipment Loss	$2,000 maximum, per person*
Sporting Equipment Delay	3+ hour delay; $200 maximum, per person*
AD&D 24-hour Full Coverage	Principal Sum $25,000, per person*
AD&D Common Carrier	Included in 24-hour Full Coverage
Accident & Sickness Medical Expense	$50,000 maximum, per person; $200,000 maximum, per policy
Emergency Dental Treatment	$500 maximum, per person*
Palliative Dental Treatment	$500 maximum, per person*
Medical Evacuation	$1,000,000 maximum, per policy
Emergency Reunion	Included
Return of Dependent Child(ren)	Included
Medical Repatriation	Included
Return of Remains	$50,000 maximum, per person*

- Maximum Eligible Trip Cost is $50,000 (7.0% program) & $75,000 (7.5% program).
- Maximum Eligible Length of Trip is ninety (90) days.
- Maximum Eligible Age is 85 years old.
- 30 DAY FREE LOOK: If You are not satisfied for any reason, You may cancel Insurance under this Policy by giving the Company or the agent written notice within: (a) 30 days from the Effective Date of Your Insurance; or (b) prior to Your Scheduled Departure Date, whichever occurs first. If You do this, Your premium will be refunded, provided You have not already departed on the Trip or filed a claim. If premium is returned, all coverages under this Policy are invalid from date of initial purchase.
- Who Is Eligible For Coverage: The person who is booked on a trip and up to 9 additional traveling companions that pay the required costs are covered under this plan.
- Non-Refundable Provision: After the 30-day free-look review period, the cost for this plan is non-refundable.
- PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER
    - The Pre-Existing Medical Condition exclusion will be waived by the Insurer if all of the following conditions are met:
        – Time Sensitive Period; and
        – You or Your Traveling Companion, are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

PLAN DETAILS & DISCLOSURE

The Policy is a legal contract between the Policyholder ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust, Governors Square Unite 3-107A, PO Box 32203, Grand Cayman, KY1-1208, Cayman Islands and the Insurer, H&W Indemnity SPC for and on behalf of Global Solutions SP.
This Policy is issued in the Cayman Islands by H&W Indemnity SPC for and on behalf of Global Solutions SP to ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust. By completion of this enrolment, the applicant is applying to be a Plan Participant of the Global Solutions Insurance Trust (the "Trust") and to participate in the insurance coverage extended to participants under the Trust by H&W Indemnity (SPC) Ltd. for and on behalf of Global Solutions SP (the "Company") to Plan Participants under the Trust (the "Coverage").
This Policy is not subject to U.S. jurisdiction.
This Program is provided only via licensed agents, authorized retailers or authorized referral affiliates.
Plan Cost: 7.00% of Reservation Total (or) 7.50% of Reservation Total

United Healthcare Global

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