Travel Guard Travel Guard has been one of the most popular travel insurance providers in North America for the last quarter century. Designed for any type of travel, from a 24-hour business trip to a month-long journey halfway around the world, the AIG Travel Guard Gold Plan provides mid-level coverage to travelers with more options than AIG's Basic or Silver plans.

Gold Plan Coverage

The Travel Guard Gold Plan is the most popular insurance package offered by AIG, and it is ideal for families as well as single travelers because of the excellent coverage and benefits:

- Trip cancellation 100% with a maximum of \$100,000
- Trip interruption 150%
- Missed connections and itinerary change of 3 hours or more—\$250
- Travel delays of 5 hours or more \$150 per day with a maximum of \$750
- Medical expenses \$25,000
- Emergency evacuations \$500,000
- Baggage loss \$1,000 total
- Baggage delay of 12 hours or more \$300
- Accidental death and dismemberment \$10,000

Specific Plan Details

The coverage of the Travel Guard Gold Plan includes several additional items:

- Minors will be covered at no additional cost when related to and traveling with the primary insured person named in the plan (some conditions apply).
- If the plan is bought within 15 days of the initial trip deposit, additional cancel for any reason insurance is available at 50% coverage.
- 24/7 assistance services are included, including concierge services, identity theft restoration services and business assistant services.
- If the plan is bought within 15 days of the initial trip deposit, financial default for airline, cruise line and tour operators is covered.
- If the plan is bought within 15 days of the initial trip deposit, increased benefits for missed flight connections and primary medical coverage are included.

Additional Plan Options

With the purchase of the AIG Travel Guard Gold Plan, travelers have the option to add any of these additional coverage options:

- Pre-existing medical condition waiver that provides coverage up to \$30,000 and reimbursement for trip cancellation or interruption if the plan is purchased within 15 days of the initial trip deposit.
- Car rental insurance up to \$35,000 with a \$250 deductible (not available to residents of Kansas or Texas).
- Additional accidental death and dismemberment coverage is available for payment up to \$500,000.

Travel insurance policies and their use is entirely a personal decision that is best made after careful consideration of a variety of options. All terms and conditions should be read before a final determination and payment is complete.