



Real Estate Investment Talk Radio Featuring Robert Helms

realestateguysradio.com
1-888-489-7723 x1

***The Real Estate Guys*TM Annual Investor Summit at SeaTM Registration Packet**

Join us for an AMAZING week of education, inspiration, networking and fun in the sun!

*****IMPORTANT NOTICE*****

With LIMITED SPACE on the ship, this event sells out every year. Summit alumni have already reserved over half our inventory. So once you're committed to attending, PLEASE get your deposit in ASAP to reserve your place. Plus, bonuses, upgrades and access to optional events are available by order registered.

Please complete the following forms to register:

- ✓ **Registration Form** - Please complete ONE PER PERSON (children too!)
- ✓ **Participation Agreement** - Please complete ONE PER PERSON (children too!)
- ✓ **Payment Authorization** - If paying by credit card, ONE Payment Authorization per family or group that is on the same credit card. If you prefer to pay by wire or check, then you don't need a Payment Authorization form. See Registration Form for more details.
- ✓ **Optional Travel Insurance** - This is not required, but is strongly encouraged by our Travel Agent to protect your Summit investment in the event a covered occurrence precludes you from attending. If you have questions or wish to purchase this coverage, please contact Shangri-La Travel of Southlake (Texas, Central Time) directly at 1-817-421-7447.

When your forms are completed, please send them to us via email, fax, snail mail or carrier pigeon. The last two aren't recommended. ;-)

If you have ANY questions about the Summit or the registration process, or have special needs to discuss, please give us a call. We're happy to help!

We're looking forward to seeing YOU on the Investor Summit at SeaTM!

*The Real Estate Guys*TM Summit at SeaTM Team

Tel: 1-888-489-7723 x 1

Fax: 1-702-974-9004

Email: registration@realestateguysradio.com

Mail: 848 N. Rainbow Blvd. #3168, Las Vegas, NV 89107

P.S. IMPORTANT: Once registered, we'll send you a confirmation email making you an official "Summiteer". We'll also subscribe you to our Summiteer Only mailing list. This list is used to communicate important information to all Summiteers.



The 18th Annual Investor Summit at Sea™ ALUMNI Registration Form (rev 190323)

June 12th to 20th, 2020

• Ft. Lauderdale • Key West • Grand Cayman • Cozumel

Office Use:

Date Rec'd: _____ Auth. Code: _____ Summit #: _____

- Please complete and submit ONE registration form PER PERSON (including children). Type or print neatly in dark ink.
- EACH person must sign and submit the Participation Agreement. Parents must sign on behalf of children 17 years or under.
- If you pay in full by check or wire transfer, each Single or Double Occupancy adult will receive a \$100 shipboard credit towards incidental expenses. See below*** for further payment instructions.
- Questions? Call 1-888-489-7723 x1 or email summit@realestateguysradio.com (please add this to your safe sender's list!)

ATTENDEE INFORMATION: ONE FORM PER PERSON - ALL INFORMATION IS REQUIRED

FULL name EXACTLY as on Passport:		Citizenship:	
Name for Summit name badge:	First Name:	Last Name:	
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Please find me a same sex roommate for Guaranteed Share*		
Mailing address:			
City, State, Country, Postal Code:			
Country of Residency:			
Best day phone (with area code):		Cell Phone:	
Date of Birth:	Month:	Day:	Year:
Email Address (1 unique e-mail per adult):			
Emergency Contact:		Phone:	
Dietary Restrictions / Special Needs:			
Person(s) you are rooming with (maximum 4 persons per stateroom). Complete a SEPARATE registration form for EACH person.	Full name:		<input type="checkbox"/> Adult <input type="checkbox"/> Child
	Full name:		<input type="checkbox"/> Adult <input type="checkbox"/> Child
	Full name:		<input type="checkbox"/> Adult <input type="checkbox"/> Child
How did you hear about the Summit?		Number of Summits already Attended:	

Stateroom Type	Single Occupancy (no roommate)	Double Occupancy* (w/ 1 other adult)	3 rd / 4 th Occupant (w/ 2+ other adults)	Child 17 or less (in room w/ 2 adults)	Child 17 or less (in room w/ 1 adult)
Inside (no window):	<input type="checkbox"/> \$ 7,897	<input type="checkbox"/> \$ 5,997	<input type="checkbox"/> \$ 4,897	<input type="checkbox"/> \$ 1,397	<input type="checkbox"/> \$ 2,397
Balcony:	<input type="checkbox"/> \$ 8,997	<input type="checkbox"/> \$ 7,397	<input type="checkbox"/> \$ 5,997	<input type="checkbox"/> \$ 1,597	<input type="checkbox"/> \$ 3,397
Concierge Balcony:	<input type="checkbox"/> \$ 9,597	<input type="checkbox"/> \$ 7,697	<input type="checkbox"/> \$ 6,597	<input type="checkbox"/> \$ 1,897	<input type="checkbox"/> \$ 3,797
Young Adult (18 to 25):	<input type="checkbox"/> N/A	<input type="checkbox"/> \$ 3,750	<input type="checkbox"/> \$ 2,500	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A

Suites are available but limited in supply. Please check here to be on the Suite Waiting List:

Registration Calculation

Enter Base Registration from the table above:	\$	Questions? Call 1-888-489-7723 x 1 <input checked="" type="checkbox"/> Complete 1 Registration Form and Participation Agreement PER PERSON <input checked="" type="checkbox"/> If paying by credit card, complete separate Payment Authorization Form <input checked="" type="checkbox"/> Scan and email ALL completed forms to summit@realestateguysradio.com or fax to 702-974-9004 Pay in full by check/wire and receive a \$100 shipboard credit!***
<input type="checkbox"/> Summit Alumni Discount – DEDUCT \$200	\$	
<input type="checkbox"/> Guaranteed Share* – ADD \$397	\$	
Total Registration Due:	\$	
Deposit (\$2,000/adult; \$500/ages 18-25; \$0/child):	\$	
Balance Due (full balance due March 2, 2020****)	\$	

CANCELLATION & REFUND POLICY: Life happens. If you need to cancel, refunds are subject to the following cancellation fees: Before Jun 1, 2019 - \$300 per person; Jun 1 to Sep 30, 2019 – \$600 per person; Oct 1 to Dec 31, 2019 - \$1000 per person; Jan 1 to Mar 1, 2020 - 75% of registration per person; after March 2, 2020 - NO REFUNDS (sorry!). Optional travel insurance recommended.

* Guaranteed Share means you sign up alone, but add \$397 to the Double Occupancy rate (saves you money!) and we will assign you a same sex roommate for both the hotel days in Ft. Lauderdale and the sea days on the cruise ship. DOES NOT APPLY TO SUITES.

** Discounts do NOT apply to any CHILD registration.

*** If paying by check or money order, make payable to: Shangri-La World Travel, 100 N Kimball Ave Ste 102, Southlake, TX 76092. MEMO: The Real Estate Guys Investor Summit at Sea. To wire funds, contact us for wiring instructions.

Credit Card Payment Authorization

Event Name: Investor Summit

Registrant(s)

Registration Fee

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL CHARGE AMOUNT AUTHORIZED: \$ _____

Credit Card Type: American Express Discover Master Card Visa

Credit Card Number: _____

Expiration Date (MM/YY): _____ Card Security Code: _____

Name as it appear on card: _____

Statement Billing Address: _____

Statement Billing City: _____

Statement Billing State/Province: _____

Statement Billing Country: _____ Postal Code: _____

IMPORTANT TERMS

- Registrations are subject to cancellation fees and may be non-refundable
- Charges may appear on your credit card statement as TREG, REGR or Shangri-La World Travel

AUTHORIZATION:

I understand and accept the terms and authorize these charges.

Signature

Date

Name (Print)

Phone with Area Code

Participation Agreement

The Real Estate Guys™ Investor Summit at Sea™ and related events including, but not limited to, an optional real estate field trip shore excursion and other optional private events (collectively, “the Summit”) is organized by REGR Enterprises LLC dba The Real Estate Guys™, in association with Shangri-La Travel and various other related corporations and individuals (collectively, “Sponsor”).

As a condition of participation in the Summit, the undersigned (“Participant”) understands and agrees to the following terms and conditions:

Name and Likeness Release

At various times and places during the Summit, Sponsor may photograph, video or audio record or otherwise capture Participant’s image, name or voice (“Participant’s Likeness”). Participant grants permission to Sponsor to utilize Participant’s Likeness for any and all purposes of promotion and publicity for future Summits and related events such as field trips and shore excursions, in any and all manner or media, throughout the world in perpetuity. Participant waives any right to inspect or approve any finished product or any advertising copy that may be used in connection herewith or the use to which it is applied. Participant warrants that he/she has the right to make this release and that by granting this release and the rights conveyed thereby, Participant is not infringing on the rights of any third party. Participant assigns to Sponsor all rights, title, and interest, including full rights of assignability, in any and all media in which Participant’s Likeness has been captured in connection with the Summit.

Assumption of Risk

Participant understands and agrees that participation in the Summit carries a degree of risk to person and property. In particular, should Participant elect to attend the optional field trip, Participant understands that he/she may be traveling by small boat, plane or bus, and/or touring land that is undeveloped, developed or under development, and that such activities may involve the risk of serious injury, illness, permanent disability, dismemberment and death, and may also involve the risk of severe economic harm and property loss and damage. Participant understands that these risks may result from the action, negligence and/or failure to act by Participant and/or others including but not limited to other participants, Sponsor, third party organizers and/or volunteers. Participant also understands that there may be risks involved which are not currently known or reasonably foreseen by Participant or Sponsor.

Participant assumes all of the aforementioned risks including the risk of any negligence by other participants or by Sponsor (including individual owners, directors, officers, affiliates, employees or agents thereof) and accepts personal responsibility for any injury (including but not limited to personal injury, disability, dismemberment and death), illness, damage, loss, claim, liability, or expense, of any kind or nature, that Participant or Participant’s property may suffer arising out of or in connection with Participant’s participation in the Summit.

Liability Release and Indemnity Agreement

I, Participant, hereby release and forever discharge and agree to save and hold harmless Sponsor and their respective affiliates, including volunteers, officers, employees, and agents of any and all of them, and the other participants in the Summit (each such entity or individual referred to herein as “Released Party”) of and from any and all injuries (including, but not limited to personal injury, disability, dismemberment and death), illness, damage, loss, claim, liability, or expense, of any kind or nature that are caused or alleged to be caused in whole or in part by the action, negligence, and/or failure to act of any Released Party and that arise out of or in connection with the Summit.

Medical Treatment

In connection with any injury that I, Participant, may sustain or other medical condition I may experience during my participation in or attendance at the Summit, I authorize any emergency first aid, medication, medical treatment or emergency surgery deemed necessary by the attending medical personnel if I am not able to act on my own behalf. Similarly, I grant such permission on behalf of any minor children or other persons attending the Summit for whom I have authority for such decisions.

Severability of Provision

I, Participant, agree that the foregoing releases are intended to be as broad and inclusive as is permitted by law. Any provision herein found by a court of valid jurisdiction to be void and unenforceable shall not affect the validity or enforceability of any other provision herein.

I HAVE READ AND UNDERSTOOD THIS PARTICIPATION AGREEMENT INCLUDING THE NAME AND LIKENESS RELEASE AND THE LIABILITY RELEASE AND INDEMNITY AGREEMENT. I UNDERSTAND THAT BY SIGNING THIS RELEASE, I HAVE FORFEITED SUBSTANTIAL RIGHTS. I HAVE VOLUNTARILY SIGNED THIS RELEASE.

Participant’s Printed Name: _____

Participant’s Signature: _____ Date: _____

Credit Card Payment Authorization

Event Name: **200614 - Investor Summit At Sea**

Registrant(s)

Registration Fee

\$ _____

\$ _____

\$ _____

\$ _____

TOTAL CHARGE AMOUNT AUTHORIZED:

\$ _____

Credit Card Type: American Express Discover Master Card Visa

Credit Card Number: _____

Expiration Date (MM/YY): _____ Card Security Code: _____

Name as it appear on card: _____

Statement Billing Address: _____

Statement Billing City: _____

Statement Billing State/Province: _____

Statement Billing Country: _____ Postal Code: _____

IMPORTANT TERMS

- Registrations are subject to cancellation fees and may be non-refundable
- Charges may appear on your credit card statement as TREG, REGR or Shangri-La World Travel

AUTHORIZATION:

I understand and accept the terms and authorize these charges.

Signature

Date

Name (Print)

Phone with Area Code

Email: _____



INSTRUCTIONS TO PAY BY CHECK OR WIRE TRANSFER:

You may make your deposit by check or wire and the balance will be due March 2, 2020.*

Alternatively, if you decide to pay the full amount due by sending a check or wire transfer, you and your companion (up to 2 people per cabin) will each receive \$100 ship board credit.

TO SEND A WIRE:

Shangri-La Enterprises LLC
DBA Shangri-La World Travel
First Financial Bank
Routing #111301122
Account #90110036762
Swift - FITEUS41
Agency ID - 2200

If paying by wire, please be sure to **send a full registration packet for each person** attending, along with participation agreement signed by each attendee. You may mail to the address below, scan and email to summit@RealEstateGuysRadio.com or fax to 702-974-9004.

TO PAY BY CHECK:

Shangri-La World Travel
100 N. Kimball Ave. Suite 102
Southlake, TX 76092
817-421-7447 Office

Please make payable to Shangri-La World Travel and note: TREG Summit 2020

Please include a full registration packet **for each person**, along with participation agreement **signed by each attendee**.

**Only full payment, deposits and balances paid by check or wire will be granted \$100 ship board credit.*

Gold

Travel Insurance & Global Assistance

Protect Assist Plan for residents of Colorado

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. The Gold Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 15 days of the initial trip payment.



Insurance Coverages

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE PER PERSON
100% of Insured Trip Cost	Trip Cancellation
150% of Insured Trip Cost	Trip Interruption
\$750	Trip Interruption – Return Air Only
\$750	Trip Delay (Maximum \$150/day)
\$250	Missed Connection
\$1,000	Baggage & Personal Effects
\$300	Baggage Delay
\$25,000	Accident Sickness Medical Expense
\$500,000	Emergency Evacuation and Repatriation of Remains
\$10,000	Accidental Death & Dismemberment

Extra Coverage

(when coverage is purchased within 15 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default coverage
- \$250 Additional Missed Connection*
- \$50,000 in Flight Guard coverage**
- Primary Accident Sickness Medical Expense***

* Not available to residents of MT.
 ** Not available to residents of MT and NY.
 *** Medical Expense coverage is automatically primary for residents of AK, CT, IL, IN, KS, MI, MT, NY, SD, TX and WA.

Assistance Services

The following non-insurance services are provided by Travel Guard:

- Travel Medical Assistance..... Included
- Worldwide Travel Assistance..... Included
- LiveTravel® Emergency Assistance..... Included
- Concierge Services..... Included
- Business Assistant..... Included
- Identity Theft..... Included
- Personal Security Assistance..... Included



Family Coverage: At no additional charge, the plan covers children age 17 and under who are traveling with and related to the primary adult named on the enrollment form. Offer does not apply to optional coverages. For your plan to include “kids at no additional cost,” the child’s trip cost must be equal to or less than the adult traveler(s) trip cost.

Optional Coverages

The following will be included if elected and appropriate costs have been paid. Optional coverages will vary by state.

Cancel for Any Reason50% of Insured Trip Cost
 (Can only be purchased at the time the base plan is purchased and within 15 days of initial Trip payment)

Flight Guard® Amount Selected
 (Up to a Max. of \$500,000)

Car Rental Collision Coverage..... \$35,000
 (\$250 Deductible)

Emergency Evacuation Upgrade:
 Emergency Evacuation.....Additional \$500,000
 Hospital of Choice.....Included

Gold Plan Cost PRICING BELOW IS NOT APPLICABLE TO RESIDENTS OF CA, KS, MD, MT, NY AND WA.

Trip Cost Per Person (up to 30 days)	0-34	35-59	60-69	AGE 70-74	75-79	80-84	85+
\$ 1 - \$ 250	\$ 25	\$ 35	\$ 48	\$ 78	\$ 98	\$ 149	\$ 201
\$ 251 - \$ 500	\$ 28	\$ 41	\$ 58	\$ 90	\$ 113	\$ 171	\$ 231
\$ 501 - \$ 1,000	\$ 37	\$ 55	\$ 77	\$ 113	\$ 139	\$ 205	\$ 275
\$ 1,001 - \$ 1,500	\$ 52	\$ 78	\$ 108	\$ 151	\$ 187	\$ 268	\$ 359
\$ 1,501 - \$ 2,000	\$ 70	\$ 106	\$ 145	\$ 196	\$ 240	\$ 338	\$ 451
\$ 2,001 - \$ 2,500	\$ 90	\$ 137	\$ 186	\$ 248	\$ 303	\$ 421	\$ 563
\$ 2,501 - \$ 3,000	\$ 103	\$ 156	\$ 211	\$ 280	\$ 342	\$ 473	\$ 631
\$ 3,001 - \$ 3,500	\$ 118	\$ 180	\$ 244	\$ 320	\$ 392	\$ 538	\$ 717
\$ 3,501 - \$ 4,000	\$ 133	\$ 202	\$ 273	\$ 357	\$ 437	\$ 596	\$ 797
\$ 4,001 - \$ 4,500	\$ 137	\$ 209	\$ 282	\$ 367	\$ 449	\$ 613	\$ 817
\$ 4,501 - \$ 5,000	\$ 183	\$ 282	\$ 382	\$ 494	\$ 609	\$ 819	\$ 1,106
\$ 5,001 - \$ 5,500	\$ 206	\$ 319	\$ 432	\$ 558	\$ 688	\$ 923	\$ 1,249
\$ 5,501 - \$ 6,000	\$ 230	\$ 357	\$ 484	\$ 624	\$ 770	\$ 1,029	\$ 1,395
\$ 6,001 - \$ 6,500	\$ 277	\$ 431	\$ 585	\$ 752	\$ 930	\$ 1,236	\$ 1,683
\$ 6,501 - \$ 7,000	\$ 310	\$ 480	\$ 649	\$ 826	\$ 1,017	\$ 1,350	\$ 1,824
\$ 7,001 - \$ 8,000	\$ 328	\$ 508	\$ 687	\$ 874	\$ 1,076	\$ 1,427	\$ 1,928
\$ 8,001 - \$ 9,000	\$ 360	\$ 558	\$ 755	\$ 959	\$ 1,181	\$ 1,563	\$ 2,115
\$ 9,001 - \$ 10,000	\$ 383	\$ 595	\$ 804	\$ 1,020	\$ 1,257	\$ 1,661	\$ 2,249
\$ 0 [†]	\$ 16	\$ 21	\$ 32	\$ 60	\$ 73	\$ 127	\$ 164
Emergency Evacuation Upgrade	\$ 4	\$ 5	\$ 6	\$ 10	\$ 14	\$ 18	\$ 26

Above rates do not include a \$7 service fee. (\$5 for NH residents.) Please choose your plan cost from the above pricing chart based on your age at the time of plan purchase. For trips over \$10,000, or trips exceeding 30 days, visit www.TravelGuard.com or call 1.800.826.1300. Pricing available up to \$100,000 trip cost. You must insure all prepaid, non-refundable portions of your trip. Coverage must be purchased at least 24 hours prior to departure.

All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate plan must be purchased.
[†] Only applicable if there are no prepaid, non-refundable trip costs.

Questions?

To purchase insurance,



Coverage varies by state. For complete coverage information, please refer to the Certificate of Insurance or Policy for your state of residency prior to purchase by visiting www.TravelGuard.com.

Travel Insurance Coverage

Trip Cancellation/Trip Interruption: Reimburses forfeited, non-refundable, unused payments or deposits up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled or interrupted due to covered reasons such as: Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; Financial Default of an airline, cruise line, or tour operator when coverage is purchased within 15 days of initial trip payment; Inclement Weather; Strike; Primary Residence or Destination being Made Uninhabitable; being subpoenaed, required to serve on a jury, hijacked, or quarantined; military service; a Terrorist Incident; and involuntary termination of employment or layoff. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.

Trip Interruption — Return Air Only: Reimburses the additional airline transportation expenses incurred by you to reach the return destination for trip interruptions. (Not available for NY residents.)

Trip Delay: Reimburses up to \$150 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses if the insured is delayed for more than 5 consecutive hours due to a covered reason.

Missed Connection: Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for 3 or more hours to your point of departure.

Baggage Insurance Coverage

Baggage & Personal Effects: Can reimburse you if your baggage or personal effects are 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: If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Medical Expense & Other Insurance Coverage

Accident Sickness Medical Expense: Pays up to the Maximum Benefit shown on the Schedule of Benefits for necessary medical expenses due to Injury or Sickness incurred while on a Trip. Initial treatment must be received while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence.

Emergency Evacuation & Repatriation of Remains: 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). Injury or Sickness requiring evacuation must occur while on a Trip with a Destination of at least 100 miles from the Insured's Primary Residence. Pays for special medical escort if recommended in writing by the attending Physician.

Accidental Death & Dismemberment: Pays for loss of life or limb due to an accident during your Trip. (Available only as an upgrade for WA residents.)

Optional Coverages

Flight Guard®: Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule. Amount selected from the minimum of \$100,000 up to a maximum of \$500,000. (Not available for NH and MT residents.)

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers physical damage to a rental car for which the car rental contract would hold you responsible. (Not available for KS or TX residents.)

Emergency Evacuation Upgrade: Valuable addition to increase your coverage. Your Emergency Evacuation benefit will double. Emergency Evacuation to the adequate licensed medical facility of the Insured's choice is included. (Not available for MT residents. Hospital of Choice not available to NY residents.)

Cancel for Any Reason: Provides reimbursement of 50% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure. (Cancel for any Reason can only be purchased at the time the base plan is purchased and within 15 days of initial trip payment. Coverage must be purchased for the full cost of trip. (Not available for NY residents.)

Assistance Services

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the customer.

Travel Medical Assistance: A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance: Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

LiveTravel® Emergency Assistance: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.

Concierge Services: Whatever you need, whenever, wherever you need it, you can call on your own personal assistant to help. Services include tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

Identity Theft: If your identity is stolen during your Trip, our emergency travel counselors will assist in contacting your credit card companies, monitoring your credit report and working with local authorities to help you restore your identity. (Not available for NY residents.)

Business Assistant: You'll also have access to an array of services to help make short work of your business obligations, so you can enjoy your vacation.

Personal Security Assistance: Assistance to help maintain personal safety and personal information while traveling. Services include evacuation assistance, 24/7 access to security and safety advisories and more.

Notice to residents of AK and MT: The 15 day purchase rules will be 21 days.

Notice to residents of NY: The following benefits are not available: Trip Interruption-Return Air Only, Emergency Evacuation Upgrade.

Notice to residents of AK, IL, IN, KS, MI and NY: Baggage & Personal Effects coverage is primary.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 180-day period immediately preceding and including your coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a physician; or (c) required taking 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.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Company will waive this exclusion if you meet the following conditions:

1. You purchase the plan within 15 days of making your initial trip payment;
2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase and 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);
3. You must be medically able to travel when you pay your plan cost;
4. The Trip Cost does not exceed \$100,000 per person (only applicable to Trip Cancellation/Interruption).

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel