



ISRAEL

Advantage Tours

PO Box 118
Glencoe, IL 60022
847-835-0550
IsraelAdvantageTours.com

With regard to travel insurance...

Israel Advantage Tours, Inc., believes that all passengers, should obtain travel insurance.

Regarding travel insurance for individuals residing in the United States:

Please note that Israel Advantage Tours, Inc. does not sell travel insurance, but offers information on travel insurance as a convenience to Israel Advantage Tours, Inc. passengers per the link below. The information we offer is relevant to individuals residing in the United States and does not cover individuals residing outside of the United States. The link will direct you to Travel Guard programs and benefits, quotes, and any other information you may require. Follow the prompts and be sure to select "Israel" as the country you plan to visit. You may likewise call this tollfree number to speak with a representative, **1-866-385-4839**, to get more information on your travel insurance and be sure to provide the **Israel Advantage Tours, Inc. (IATI) Passenger Courtesy Code number 331783**.

<https://www.israeladvantagetours.com/resources/travel-insurance/>

Relevant to passengers considering travel insurance: The initial trip payment date is accepted as the date your initial deposit has been processed by our office. IATI passengers receive a notification via email when their initial deposit will be, or has been, processed, along with this information about travel insurance.

When coverage is purchased within 21 days of initial trip payment for this insurance plan, a pre-existing medical condition waiver may be available. To confirm all the terms and conditions, please call **1-866-385-4839** and provide the **Israel Advantage Tours, Inc. (IATI) Passenger Courtesy Code number 331783**. The representative will be happy to review your inquiries and furnish information accordingly.

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

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

TRAVEL INSURANCE COVERAGE

Trip Delay: Reimburses up to \$1,000 per day/per person up to the Maximum Limit shown on the Schedule of Benefits for Reasonable Additional Expenses due to Lost or Stolen passports, travel documents or money; Civil Disorder; Strike; Quarantined; Inclement Weather; Common Carrier delay; breakdown of an Owned or Rented Vehicle en route to the Insured’s Destination; Natural Disaster; hijacking; Traffic Accident; and Injury or Sickness of you or your Traveling Companion if your Trip is delayed for 5 hours or more due to covered reasons.

Missed Connection: Reimburses up to the Maximum Limit Shown on the Schedule of Benefits for additional transportation expenses and Cancellation Penalties for missed portions of your Trip due to Inclement Weather or Common Carrier delay. This benefit does not apply if your domestic travel arrangements allow less than 1 hour between connections, or your international travel arrangements allow less than 2 hours between connections.

Trip Saver: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses if you must begin your trip sooner than the original departure date due to a covered reason.

Vehicle Delay: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses if you are delayed due to a mechanical breakdown en route to your destination.

Baggage Coverage: Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Limit.

Baggage Delay: Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Pet Pack: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses to kennel or transport your pet if the Insured is unable to travel due to a covered Sickness or Injury.

Pet Return: Can reimburse you if you incur additional kennel or in-home care fees if you are delayed past your scheduled return date by 12 hours due to a covered reason.

Ancillary Evacuation Benefit: *The following benefits are applicable if the Insured required Emergency Evacuation.* Return Transportation reimburses airfare cost from the medical facility to your Return Destination or home. Baggage Return reimburses you any costs associated with transporting your baggage during a medical evacuation. Return of Children reimburses the cost to return your Children to your residence in the United States or where adequate family support is available. Bedside Visit will cover the cost of one round-trip economy airfare ticket for one person to be transported to you, if traveling alone. Bedside Traveling Companion reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses incurred by your Traveling Companion to remain near you.

Travel Medical Expense Benefit: Pays up to the Maximum Limit shown on the Schedule of Benefits for necessary medical expenses incurred due to Injury or Sickness which occurred while on an overnight Trip with a Destination of at least 100 miles from home.

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).

Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 365 days of an accident.

Security Evacuation: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for expenses due to an advisory being issued due to political or military events or natural disaster resulting in severe widespread damage. All arrangements must be made by Travel Guard.

ASSISTANCE SERVICES

Assistance Services are arranged by Travel Guard and provided through coordination, negotiation, and consultation using an extensive network of worldwide partners.

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 virtually 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.

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

Concierge Services: Virtually 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.

Personal Security Assistance: You can feel more secure with Travel Guard’s Personal Security Assistance at home or while traveling.

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

The Company will waive the Pre-Existing Medical Condition exclusion if all of the following conditions are met: (1) the plan is purchased within 21 days of Initial Trip Payment; and (2) the Insured is medically able to travel when the plan is purchased; and (3) the amount of coverage purchased equals all Trip Costs up to the maximum shown in the Schedule including any subsequent arrangements made for the same Trip. The Insured must update the coverage to include the additional cost of the subsequent arrangements within 21 days of payment to the Travel Supplier.

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 retailer. Travel assistance services provided by Travel Guard.

Travel Guard®

Worried about unforeseen travel mishaps?

TRAVEL WITH CONFIDENCE.

Let’s face it. Certain travel problems are out of your control...flight delays, lost luggage, missed connections, last-minute emergencies. But AIG Travel can help you fix those problems, cover your trip investment and help ensure you get the vacation you’ve planned.

We offer a variety of coverage plans, including:

- Cancellation, interruption or delay coverage
- Lost or delayed baggage coverage
- Medical expense and evacuation coverage

“During a 10 day trip, my husband had to go into the hospital where he spent 7 days in the ICU. Travel Guard spoke to the doctors, they arranged to cancel the airline tickets we could not use and they took care of the new reservations. And when it came time to return home, Travel Guard with the doctor’s consultation, decided my husband should have stand-by oxygen so they sent a nurse who flew from Miami and accompanied us to the door of our home in the U.S. I never saw a bill for these services. Travel Guard promptly repaid us for all our covered medical expenditures after we submitted receipts.”
– Diane S.

- And most plans include convenient Assistance Services such as:
- 24-hour emergency assistance
 - Passport or ticket replacement assistance
 - Prescription replacement assistance
 - And more!

NEW to DELUXE PLAN

- NEW ENHANCED FEATURES INCLUDING TRIP CANCELLATION AND INTERRUPTION COVERAGE
- Cruise Cancellation;
 - Cancellation due to work;
 - Cancellation due to an academic examination;
 - And more!

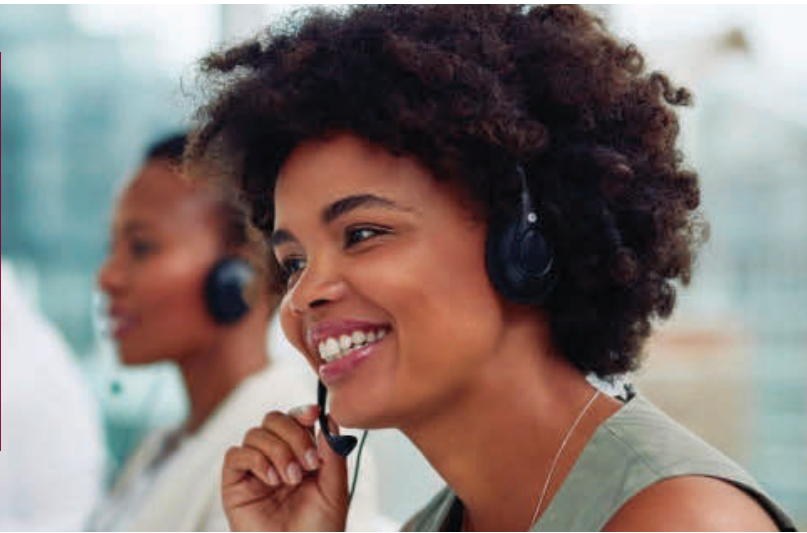
QUESTIONS?

CALL TOLL-FREE:
1.866.385.4839

Israel Advantage Tours, Inc.
Account Number: 331783

Keep every trip on track with AIG Travel.

Traveling is exciting by nature. However, it can also be exasperating at times, especially when the best-laid plans fall by the wayside.



What would you do if...

Q

You missed your connection due to a delayed flight?

a. Wait in line with others to try and find new flights

b. Cancel your trip

c. Call AIG Travel

Q

You became ill while traveling?

a. Hope the local hospital will take care of you

b. Stay in bed and hope to get better

c. Call AIG Travel

A

The correct answer to unforeseen travel mishaps is:

c. Call AIG Travel

INSURANCE COVERAGES – Deluxe Plan

SCHEDULE OF BENEFITS	MAXIMUM LIMIT
Trip Cancellation	Up to 100% of Insured Trip Cost* (Maximum of \$100,000)
Trip Exchange	Up to 100% of Insured Trip Cost* (Maximum of \$100,000)
Trip Interruption	Up to 150% of Insured Trip Cost* (Maximum of \$150,000)
Trip Delay	Up to \$1,000
Missed Connection	Up to \$1,000
Trip Saver	Up to \$1,000
Vehicle Delay	Up to \$1,000
Baggage Coverage	Up to \$1,500
Baggage Delay	Up to \$500
Pet Pack	Up to \$50 per day (Maximum \$250)
Pet Return	Up to \$1,000
Ancillary Evacuation Benefits	Up to \$10,000
Travel Medical Expense Dental	Up to \$100,000 \$1,000
Emergency Evacuation and Repatriation of Remains	Up to \$1,000,000

SCHEDULE OF BENEFITS	MAXIMUM LIMIT
Accidental Death & Dismemberment	Up to \$25,000
Security Evacuation	Up to \$500,000
Assistance Services* **	Included

EXTRA COVERAGE

- Pre-Existing Medical Condition Exclusion Waiver**
(When coverage is purchased within 21 days of the Initial Trip Payment. Day one is the date the initial payment is received.)

OPTIONAL UPGRADES

The following will be included if elected and appropriate costs have been paid.

- Cancel for Any Reason**
50% of Trip Cost up to a maximum of \$50,000 or 75% of Trip Cost up to a maximum of \$75,000
(Can only be purchased at the time the base plan is purchased and within 21 days of Initial Trip Payment.)

COVERAGE MAY NOT BE AVAILABLE IN ALL STATES.
**Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.*
***Non-insurance services are provided by Travel Guard.*

Last year, travelers faced...
Severe weather in the Atlantic and North Pacific
20 hurricanes and 21 named storms*

* <https://www.nhc.noaa.gov/archive/2018/>



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TRAVEL INSURANCE COVERAGE

Trip Cancellation & Interruption: Reimburses prepaid, non-refundable expenses up to the Maximum Limit if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, injury or death of you, your Traveling Companion, Service Animal, Family Member, Business Partner, or Childcare Provider;
- You or your Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury or required to appear as a witness in a legal action;
- You or your Traveling Companion is called to active military service or military leave is revoked;
- You or your Traveling Companion’s Primary Residence is made Uninhabitable, or the Destination is made Uninhabitable or Inaccessible, by Natural Disaster (other than a hurricane), fire, vandalism, or burglary;
- A named hurricane making the Insured’s Primary Residence Uninhabitable, or making the Destination Inaccessible or Uninhabitable. Coverage for a hurricane applies only if insurance was purchased prior to the tropical storm first being upgraded to a hurricane;
- Being involved in or delayed due to an automobile accident, while en route to your Destination;
- You or your Traveling Companion has Complications of Pregnancy or a Normal Pregnancy or Childbirth;
- You or your Traveling Companion is a victim of a Felonious Assault;
- You or your Traveling Companion requires inpatient hospitalization for a Mental or Psychological Disorder;
- You or your Traveling Companion is confined in an inpatient rehabilitation facility for an addiction;
- Strike causing cancellation or delay of your pre-arranged travel services;
- Inclement Weather conditions causing delay or cancellation of travel;
- A Terrorist Incident in a City listed on the your itinerary within 30 days of your scheduled arrival;

- Common carrier cancellation as a result of a Riot or Civil Disorder;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of your travel (72 consecutive hour minimum);
- Complete or partial closure of the air traffic control tower or the airport from which you are scheduled to depart.
- Cruise cancellation due to insufficient or excessive water levels;
- You or your Traveling Companion’s Pet is in critical condition or dies prior to departure date.

Cancellation Only

- Termination of employment or layoff affecting you or your Traveling Companion; must occur more than 30 days after effective date of coverage; must have been with the same employer for at least one year;
- You have an employer-initiated transfer within the same organization of 100 or more miles after the Insured’s effective date of coverage which requires your Primary Residence to be relocated;
- You or your Traveling Companion is required to work during the scheduled Trip;
- You or your Traveling Companion is a full-time employee or student and are required to complete an extended school year that falls on or beyond your Departure Date;
- You or your Traveling Companion is required to take an academic examination on a date that falls during your scheduled trip;
- You’re required to participate in a scholastic event that falls during your scheduled Trip.

Interruption Only

- You will be attending a Family Member’s or surrogate mother’s Childbirth. The pregnancy must occur after the effective date of coverage and must be verified by medical records.

Trip Exchange: Reimburses up to the Maximum Limit shown on the Schedule of Benefits for reasonable additional expenses if you incur new reservation or change fees or for nontransferable reservation costs.



Why buy travel insurance?

- If a family member gets sick...
- If bad weather interrupts your vacation...
- If your trip is delayed...
- If you lose your job...
- If you or a family member gets injured...
- If you have a medical emergency...
- If you need a medical evacuation...
- If car troubles cause your trip to be delayed...

You can be covered.

We can help!

From 24-hour emergency travel assistance to an entire suite of comprehensive travel insurance products to fit any family and budget, Travel Guard plans are your top source for covering your next trip.

For questions on the insurance please call Travel Guard at 1-866-385-4839

To include the insurance with your reservation please contact

Travel Guard on behalf of Israel Advantage Tours ID #331783

