

PYGMY ELEPHANT

MM



XV

TRAVEL
INSURANCE
PROGRAM

powered by



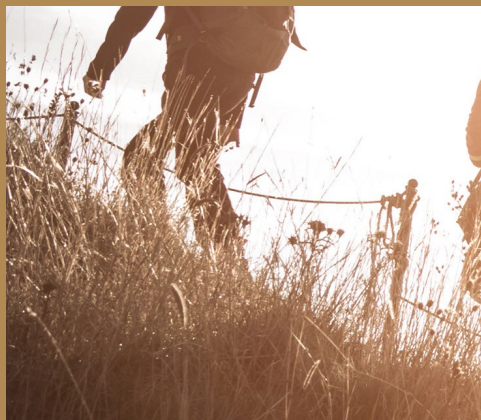
Travel Guard®

WHEN DECIDING ON INSURANCE, YOU SHOULD CONSIDER THE FOLLOWING:



COVERAGE OF ADVENTURE ACTIVITIES

All travel insurance plans have limits on their coverage. Make sure you're looking for a plan that covers the correct altitude of the area where you will be hiking. The Tour du Mont Blanc, for example, reaches up to almost 9,000 feet in elevation. Depending on hike location and time of year, you may need specialized "mountaineering" equipment, like microspikes, crampons, or an ice axe. Some travel insurance plans will not cover this equipment unless you purchase a package that covers adventure sports (or similar).

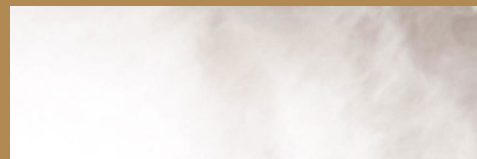
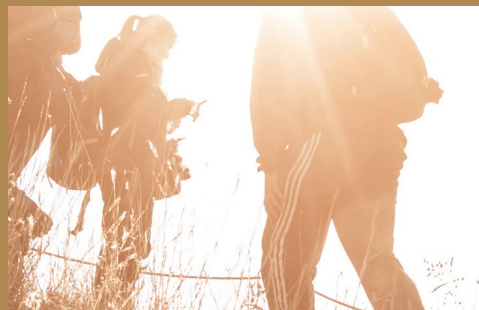


PRE-EXISTING CONDITIONS

Travel insurance plans often don't cover pre-existing conditions. For example, if a chronic knee injury flares up and disrupts your trip, you may not be entitled to compensation. Consider your pre-existing conditions before purchasing an insurance plan.

EXTRA COVERAGE

Coverage for flights, baggage and other travel delays: we recommend getting travel insurance to cover delays and other travel mishaps, but we do not require it.



EMERGENCY EVACUATION AND REPATRIATION OF REMAINS

A mountain rescue for medical reasons can be very expensive. Helicopter is often the most expedient rescue method, and the cost for a helicopter evacuation can range from a few thousand dollars to more than ten thousand dollars; additional transport as medically necessary, up to and including a transatlantic flight, can cost even more. Make sure you have adequate coverage in case it is medically necessary to transport you to a facility that can handle your injury, including to your home country. We recommend a minimum of \$100,000 total for this coverage. In rare cases, total costs can be even higher.



CANCELLATION INSURANCE

If you must cancel your journey with Pygmy Elephant, we will try to reimburse you for your accommodation. Unfortunately, this is not always possible. If you cancel for reasons covered by your travel insurance policy, your insurer will cover costs that are otherwise not refundable.



PYGMY ELEPHANT WORKS IN PARTNERSHIP WITH TRAVEL GUARD, ONE OF NORTH AMERICA'S LEADING TRAVEL INSURANCE PLAN PROVIDERS.

SOLUTIONS OFFERED BY TRAVEL GUARD:



TRAVEL GUARD ESSENTIAL TRAVEL GUARD PREFERRED TRAVEL GUARD DELUXE

MICROSPIKES AND HIKING POLES	✗	✓	✓
HIGH ALTITUDE HIKING	✓	✓	✓
TRIP CANCELLATION	100% TRIP COST	100% TRIP COST	100% TRIP COST
TRIP INTERRUPTION	100% TRIP COST	150% TRIP COST	150% TRIP COST
TRIP INTERRUPTION - RETURN TRANSPORT ONLY	\$500	\$750 *	\$1,000
TRIP DELAY	\$500 (\$100/DAY)	\$800 (\$200/DAY)	\$1,000 (\$200/DAY)
MISSED CONNECTION	✓ **	\$1,000	\$1,000
BAG TRAK	✓	✓	✓
BAGGAGE DELAY	\$200	\$300	\$500
TRAVEL MEDICAL EXPENSES**	\$15,000 (\$500 DENTAL)	\$50,000 (\$500 DENTAL)	\$100,000 (\$500 DENTAL)
EMERGENCY EVACUATION AND REPATRIATION OF REMAINS	\$150,000	\$500,000	\$1,000,000
ACCIDENTAL DEATH & DISMEMBERMENT	\$30,000	\$30,000	\$30,000

DETAILED INFO

DETAILED INFO

DETAILED INFO

v* Coverage for Trip Interruption and Trip Interruption-Return Transportation Only cannot be combined.

√** Coverage only included if plan is purchased within the timeframe specified in the Policy of Insurance for the plan purchased.

WE RECOMMEND:



TRAVEL GUARD ESSENTIAL

Travel Guard Essential is a good option if you are on a budget and do not want coverage for cancellation before your trip. It includes up to \$15,000 for medical expenses, up to \$150,000 for evacuation and repatriation, and covers trip interruption, missed connections and lost baggage.

[GET A QUOTE](#)

TRAVEL GUARD PREFERRED

In addition to the benefits offered by Travel Guard Essential, Travel Guard Preferred also offers coverage before you depart on your trip. Under certain circumstances, 100% of non-refundable trip costs can be reimbursed if you need to cancel before your departure.

[GET A QUOTE](#)

TRAVEL GUARD DELUXE

Travel Guard Deluxe provides the highest level of protection. It covers up to \$100,000 in medical expenses and \$1,000,000 for evacuation and repatriation. This plan also covers the use of mountaineering equipment, like ice axes and crampons, through its Adventure Sports Bundle.

[GET A QUOTE](#)

Pygmy Elephant is not an insurance provider. Insurance must be purchased directly from Travel Guard. The descriptions provided here are for general information only. Please refer to the Travel Guard policy wording for complete terms, conditions, and exclusions.

