

TRUE TRAVEL TALES

Our True Travel Tales come from clients who wrote in to share their experience of how Travel Guard's travel insurance plans and travel assistance services came to the rescue during unexpected travel travail.

Hopeful Honeymooners



Scott & Tiffanie M. of Arizona believes in travel insurance, since their harrowing honeymoon ended with Scott on crutches.



Engaged and excited to plan our honeymoon, my husband, Scott and I went into our local travel agency to determine where to go. Our agent helped us decide to travel to St. Lucia. That's when our agent encouraged us to get a travel insurance plan. We debated for awhile, whether it was worth it or not. Both of us are school teachers, and we were planning a wedding within budget and that would be "just one more thing we have to pay for." Our agent assured us it was worth it, and shared a couple testimonials of clients that bought Travel Guard. We decided to purchase a travel insurance plan.

Fast forward to our honeymoon... as we were snorkeling in St. Lucia, Scott suddenly pulled back from me in the water. When we came to the surface, he said his knee locked up. He was in a lot of pain. When we got back to shore, it took two men to help him off the boat. After we were assisted by the medical staff, the only crutches available for my 6'4" husband were for someone 5'10". We sat in our room and didn't know what to do. If we couldn't find crutches to fit him, we would have to go home. It was only the fourth day of our ten-day honeymoon. Could this really be happening?

We decided to call Travel Guard. They were very helpful and instructed us to keep all our receipts from any medical purchases. After I got off the phone, we headed to town; my husband awkwardly using crutches that were too short for him. Trying to keep our spirits up, we chuckled as we realized how funny we must look.

When we got to the clinic, my husband had an x-ray and met with a doctor. It was determined that he had completely torn his meniscus in his knee and would need surgery. After leaving the

clinic, we got some pain relievers, and went on our "hunt" for larger crutches. We took a cab to another hospital across the island. It was there that we finally found crutches that fit him and decided to continue our honeymoon. The rest of the trip was a challenge, but we made the most of it.

When we arrived back home, we called our agent, and told her we were excited to share our trip with her. Scott decided to surprise her and walk in with crutches. She was diligent in getting all our paperwork to Travel Guard. It was almost too easy!

We will always be thankful for our agent encouraging us to get insurance through Travel Guard! We got reimbursed quickly for all our covered expenses. It was a relief to know that we didn't have to come home from our honeymoon, and have a huge bill to pay. Since then, we have encouraged all our friends and family to buy Travel Guard when planning a trip!

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., with its principal place of business in New York, NY. Coverage may not be available in all states. Travel assistance services provided by Travel Guard. 1186_001 10/14/10

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