

# Travel with Peace of Mind and Protection

Passing away while traveling is the last thing you'd ever expect to happen, but unfortunately it happens. The financial and emotional burden of dealing with a death away from home can be devastating.

Most travel and health insurance plans do not offer coverage for a death that occurs away from home. When a death occurs away from home, the costs to return a deceased individual can range and even exceed \$5,000 to \$10,000. In addition to the cost, working with local and foreign governments can be challenging. Laws and regulations vary by state and country, and they're even further complicated by language barriers.

Thankfully, Sepio Guard Away From Home Assurance is for everyone. Whether you're taking a day trip an hour or two away from home, going on a weekend getaway, or taking that once in a lifetime trip to Europe, you will have the peace of mind knowing you and your family are always protected.

Part of the Sepio Guard experience is to help you find a local receiving funeral home. With years of experience in the funeral industry, we have established relationships with trusted funeral homes all over the country.





# Forever coverage for just \$499 per person.

Sepio Guard Away from Home Assurance spares your loved ones the emotional heartache and the financial burden of transporting your body back to your local funeral home.





(914) 949-0566 www.ballarddurand.com/travel-protection



What is it?

### Getting Covered is Simple

- No Deductibles
- No Age Limits
- No Health Evaluation
- No Dollar Limits
- Lifetime & Worldwide Coverage

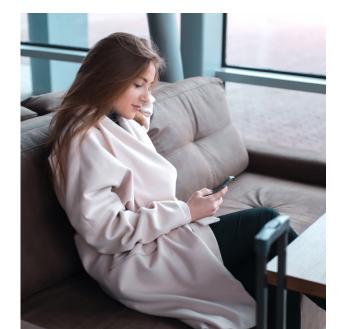


# Working with Funeral Homes

- Sepio Guard will oversee all the necessary steps for the retrieval of your remains.
- Sepio Guard will coordinate the transportation of the deceased to a local funeral home while keeping family and loved ones updated throughout the process.
- Sepio Guard, along with our preferred logistics and shipping specialists, have over 35 years of experience in the funeral industry and have established relationships with trusted and licensed funeral home partners all over the world.

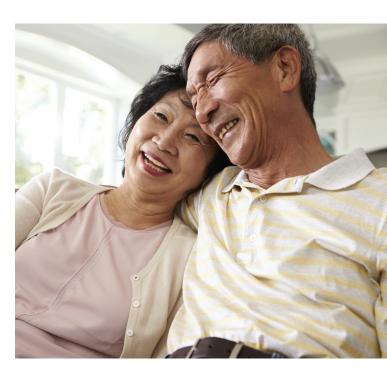
# Sepio Guard Benefits

- If a death occurs 75 or more miles away from home, Sepio Guard will take care of all costs, logistics, and transportation needed to get your body back home.
- Sepio Guard will coordinate with local officials and hospitals to arrange for transportation.
- Sepio Guard will request and gather all necessary permits and documentation.
- If needed, Sepio Guard will notify and work with foreign authorities to obtain permits needed for transportation.
- Embalming or cremation services are taken care of by Sepio Guard with no additional costs falling onto loved ones.
- All costs pertaining to the transportation of your body to a local funeral home are fully covered.



## **Payment Options**

- One time payment of \$499 for lifetime coverage.
- 3 installments of \$167 for lifetime coverage and coverage while payments are being made.
- **—** \$50 a month for 12 months, lifetime coverage and coverage while payments are being made.



#### How to Get Started

- Sign-up now at ballarddurand.com/ travel-protection or call (914) 949-0566 for your lifetime coverage.
- Once enrolled, you will receive your Sepio Guard Away From Home Assurance ID card so you can travel with peace of mind anywhere in the world.