



Travel Guard's Vacation Rental Protection Plan

**You've saved. You've planned.
You've looked forward to your vacation for months.
But sometimes things don't go according to plan.**

*What if you or a loved one gets sick before you leave for your trip?
What if you need medical treatment while traveling?*

*What if a hurricane prevents you from starting
your vacation or forces you to leave early?*

**Travel Guard's Vacation Rental Protection Plan covers you
and your vacation investment if and when the unexpected happens.**

INSURANCE COVERAGES

\$ Trip Cost: Trip Cancellation & Interruption: Covers your trip investment if you must cancel or interrupt your trip for covered reasons such as sickness, injury or death to you, your traveling companion or a family member; inclement weather; military duty; employer terminations, layoffs or job transfers; involved in or delayed by a traffic accident en route to your departure; named hurricane causing the Insured's Destination to be inaccessible or uninhabitable; mechanical breakdown of common carrier; primary/secondary school extending its existing session past your departure date.

\$ \$400 Trip Delay: Reimbursement (up to \$100 a day) for reasonable additional expenses incurred when you are delayed (i.e., hotel).

\$ \$1,000 Baggage and Personal Effects: Reimburses you if your baggage is lost, stolen, or damaged while on your trip.

\$ \$1,000 Baggage Delay: Reimbursement (up to \$200 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.

+ \$25,000 Medical Expense: Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

\$ \$500,000 Emergency Medical Transportation: Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

24-HOUR ASSISTANCE

☎ 24-Hour Emergency Hotline: Immediate help with any travel or medical emergency when you need it, wherever you need it; includes cash advances, telephone interpretation, passport or ticket replacement, physician referrals and appointments, prescription replacement, lost or delayed baggage tracing and delivery assistance, and roadside assistance.

☎ Concierge Services: Whatever you need, whenever you need it. Expert Personal Assistance Coordinators are always available for tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

\$ Identity Theft Assistance:** If personal information is stolen, emergency travel counselors will assist in contacting credit card companies, monitoring credit reports and working with local authorities to help with identity restoration.

🐾 Pet Return Service: Coordinate the return home of your pets if sickness or injury causes travel to be interrupted.

PRE-EX WAIVER

🏥 Pre-Existing Medical Condition Exclusion Waiver: If insurance is purchased within 14 days of initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived.* You must be medically able to travel when you pay your plan cost.

Important Note: Guests who initially decline insurance coverage can elect to purchase coverage up to the date the final rental payment is made OR 30 days prior to arrival at the rental property, whichever comes first. If someone is making a new reservation and is scheduled to arrive in less than 30 days, they may purchase insurance as long as they do it at the time of booking.

*This is applicable to all coverages which would impose a pre-existing condition exclusion under the Policy. Applies to the first \$25,000 per person/ \$50,000 per booking.

** Not available to residents of New York State.

**To learn more about Travel Guard's
Vacation Rental Protection Plan,
call 1.888.409.7749.**

Refer to Product Number 008085.

**Travel
Guard**

Travel Smart. Travel Insurance.

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. 24 hour Assistance Services are provided by Travel Guard Assist. 0810.038

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**Q. Why should I purchase travel insurance for my vacation?**

A. You've saved, you've waited, and now you're all set to travel. Preparing for your trip includes covering yourself for unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing travel insurance, you can insure yourself for covered cancellation penalties, medical costs, as well as gain access to a wide range of traveler's assistance services.

Did you know that insurance protection plan could cover you if:

- Someone in your family has an illness or injury, even if they aren't scheduled to travel with you
- You become ill and can't travel or your child comes down with the chicken pox and you are quarantined
- Weather prevents you from leaving home and reaching your destination
- A family member back home passes away and you must return from your vacation early
- Your luggage or ski equipment is lost or delayed by the airline
- You twist your ankle and must visit a physician while traveling
- Many other unforeseeable events as listed in the Description of Coverage

What are the coverages?

- **Trip Cost - Trip Cancellation & Interruption** (covers trip costs up to \$100,000)
Covers your trip investment if you must cancel or interrupt your trip for covered reasons such as sickness, injury or death to you, your traveling companion or a family member; severe weather; being subpoenaed or required to serve on jury duty, being called into active military service or having leave revoked or being reassigned, or if your principal residence or destination is made uninhabitable.
- **\$400 - Trip Delay** (\$100 maximum per day)
Reimburses for the purchase of essential items (i.e. meals, toiletries, etc.) if delayed for 12 or more hours because of a carrier caused delay, lost/stolen passport, travel documents or money, quarantine, natural disaster, injury or sickness of the insured or a traveling companion.
- **\$1,000 - Baggage & Personal Effects**
Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.
- **\$1,000 - Baggage Delay** (\$200 maximum per day)
If your baggage is delayed for more than 12 hours, you will be reimbursed for the purchase of essential items (i.e. clothing, toiletries, etc.)
- **\$25,000 - Medical Expense**
Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.
- **\$500,000 - Emergency Medical Transportation**
Covers evacuation and transportation to the nearest adequate medical facility (or home in the event of death or if medically required) as well as a medical escort if deemed necessary.
- **Included – 24-hour Travel Medical Assistance***
- **Included – 24-hour Worldwide Travel Assistance***
- **Included – 24-hour Concierge Services**
- **Included – 24-hour Roadside Assistance***
- **Included – 24-hour Identity Theft Assistance***
- **Included – 24-hour Pet Return Service***

*These are non-insurance services provided by Travel Guard Assist.



Q. Are the benefits listed per insured or per booking?

A. The benefits listed are the total per booking. For example if the insured purchased travel insurance coverage for a trip costing a total of \$2,000, this would be the maximum reimbursement allowable under trip cancellation or interruption for that booking.

Q. Will my current homeowners, renters, credit card, or health insurance policies cover me during my trip?

A. Other insurance policies may not offer coverage while you travel due to benefit limits, territory restrictions, and deductibles. Most people don't have any insurance coverage at all if they must cancel their trip. This insurance protection plan has a wide range of travel benefits; which credit card, homeowners, and renter's insurance policies may not offer. The medical coverage included in this insurance protection plan is vital for most people whose health insurance policies do not pay for covered medical expenses incurred outside of the United States (e.g., Medicare, certain HMO's, etc.)

Q. I know that I have a pre-existing medical condition; will the plan cover me?

A. Even if you have a medical condition that has been unstable in the last 60 days, you should still consider enrolling in this insurance protection plan because you can waive the Pre-Existing Condition exclusion by enrolling in the plan and paying for it within 14 days of your initial trip payment. So long as you are medically able to travel at time of purchase, waiving the Pre-Existing Condition exclusion is the easiest way to alleviate doubt as to coverage for chronic medical conditions. There are some conditions that are not covered by the policy such as anxiety-related mental or nervous disorders. Please see the Exclusions section of the Description of Coverage to view these coverages.

Q. One of the reasons listed under trip cancellation is “unforeseen sickness, injury or death of an insured or immediate family member”. What is the definition of an immediate family member?

A. The family member definition includes: a traveling companion, and the insured's or traveling companion's spouse, domestic partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward. It also means the insured's business partner. (Business Partner means someone who is involved with the Insured or the Insured's Traveling Companion in a legal partnership and is actively involved in the daily management of the business.)

Q. What if I need transportation due to medical reasons and I am unable to get prior authorization from Travel Guard Assist?

A. We always instruct our insureds to contact local medical services during an emergency for immediate medical attention, or evacuation if necessary, and then notify Travel Guard Assist as soon as is reasonably possible. Payment arrangements for your evacuation will depend on the nature of your particular situation and should be discussed with Travel Guard Assist..



Q: Will my vacation be covered if I cancel due to a hurricane?

A: You will have coverage if the property that you are staying at is inaccessible or uninhabitable within 30 days after the named hurricane causes the damage.

Q. Is there help while I'm traveling?

A. One of the valued benefits offered in this insurance protection plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard Assist, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with emergencies such as cash transfers, lost documents, medical or legal monitoring, and referrals. They are also equipped to respond in many unexpected circumstances.

If an emergency should arise during your trip, call Travel Guard Assist immediately and give the details of your problem or medical emergency.

Q. Where can I call for more information?

A. You may call Travel Guard at 1-888-409-7749, with any questions regarding the travel insurance. Their service representatives will be happy to assist you.

Q. When is the latest the insurance can be purchased?

A. The coverage can be purchased up until the final trip payment is made or 30 days prior to arrival, whichever comes first. If a booking is made within 30 days of the scheduled arrival date, the guest can purchase the insurance the day of the booking only.

Q. How do I file a claim?

A. In the event of a claim, please notify your booking agent immediately. Then call Travel Guard at 1-888-7749 and refer to product #008085 to start your claim.

Insurance coverage is underwritten by the National Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy will govern. Not all coverages are available in all states. Non-insurance services are provided by Travel Guard Assist.