



Travel Guard's

# All Seasons Travel 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?
- ...you need medical treatment while traveling?
- ...a hurricane or blizzard prevents you from starting your vacation or forces you to leave early?
- ...you've lost your job or have been laid off?

**Travel Guard**

Travel Smart. Travel Insurance.

**Travel Guard's All Seasons Travel Plan can cover 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, a family member, service animal and business partner; inclement weather; military duty; employer terminations, layoffs or job transfers; involved in or delayed by a traffic accident en route to your destination; 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.

**\$ \$600 Trip Delay:** Reimbursement (up to \$200 a day) for reasonable additional expenses incurred when you are delayed (i.e., hotel).

**\$1,000 Baggage, Sportsman Equipment 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 Evacuation & Repatriation of Remains:** Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

**\$100,000 Accidental Death & Dismemberment:** Covers for loss of life or limb within 180 days of an accident on your trip.

**\$25,000 Car Rental Collision Coverage:** Covers damage due to collision, vandalism, theft, windstorm, fire, hail or flood.

## 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.

**🚗 Roadside Assistance:** Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance.

**🚗 Vehicle Return Assistance:** Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.

## PRE-EX WAIVER

**🏥 Pre-Existing Medical Condition Exclusion Waiver:** If insurance is purchased within 21 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 All Seasons Travel Plan, call 1.877.249.5376. Refer to Product Number 008573 P1.**

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, New York, NY 10038. 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. 0810.038

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