



# All Season Protection Plan

We are now offering All Season Protection Plan insurance. The plan covers you and your travel investments if you need to cancel your trip due to covered reasons prior to departure or if other covered unforeseen circumstances arise during your trip, causing it to be interrupted.

What if a loved one becomes ill and you can't leave home? Or you need to return early? Or weather prevents you from coming home?

The cost is only \$ \_\_\_\_\_. (7.5% of resort cost/ Minimum of \$15.00) Can we add this to your reservation now?

## OTHER HELPFUL INFORMATION

1. If the guest declines the insurance, they can still elect to purchase it later as long as it is before final payment or 30 days prior to arrival, whichever comes first.
2. If a guest is making a new reservation to arrive less than 30 days out, they may purchase the insurance as long as they do it at the time of booking.
3. How does a guest file a claim?  
**If your guest has a claim, they can call  
 Travel Guard's toll free number 1.866.221.8080**
4. How long does it take for a claim to be processed?  
**If all of the documentation is in, 24 hours.**

NOTE: If insurance is purchased within 14 days of initial trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your cost. Applies to the first \$25,000 of resort cost per person and \$50,000 of resort cost per booking.

## COVERAGES PER PERSON

<b>Trip Cancellation/Interruption</b> (For bookings up to \$100,000/\$25,000 per person)	*Resort Cost
<b>Trip Delay</b> (Maximum of \$100 per day, missed flight coverage will be provided up to the cost of economy airfare to catch up to the trip)	\$ 500
<b>Medical Expense</b> (one-time \$100 deductible for outpatient visits applies)	\$ 10,000
<b>Emergency Dental Limit</b>	\$ 1,000
<b>Emergency Medical Transportation</b>	\$100,000
<b>Baggage, Sporting Equipment &amp; Personal Effects</b>	\$ 500
<b>Baggage Delay</b>	\$ 200
<b>Travel Medical Assistance</b>	Included
<b>Worldwide Travel Assistance</b>	Included
<b>Concierge Services</b>	Included
<b>Identity Theft Assistance</b>	Included
<b>Roadside Assistance</b>	Included
<b>Vehicle Return Assistance</b>	Included

## QUESTIONS?

For specific questions regarding insurance,  
 refer your customers to Travel Guard.  
 Our representatives are available  
 24 hours a day, 7 days a week.

**TOLL-FREE:**  
**1.866.221.8080**

Refer to product number 007861 P1 10/08

Travel Smart. Travel Insurance.

# DETAILS OF COVERAGE

## Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Immediate Family Member, or Business Partner. (Certain exclusions apply.)
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary.
- The Insured's destination being made uninhabitable by fire, flood, tornado, earthquake, or blizzard that is due to natural causes.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure.
- Strike, resulting in the complete cessation of travel services at the point of departure and/or destination.
- Military duty (if within 30 days of departure, the Insured has his/her leave revoked or the Insured is reassigned).
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "**City**" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- The Insured is obligated to a transfer of 250 or more miles by the employer with whom the Insured is employed on the effective date of the Insured's Trip Cancellation coverage which requires the Insured's principal residence to be relocated.
- Termination of employment or layoff affecting the Insured or his/her traveling companion; must have been with the same employer for at least five continuous years.
- Mechanical/Equipment failure of a common carrier causing complete cessation of the Insured's travel.
- Primary or secondary school where the Insured or Traveling Companion is a student extends its operating session beyond the departure date.
- Primary Coverage.

### Reasons not covered:

- Carrier-caused delays such as mechanical difficulties (covered under Trip Delay).
- Travel arrangements cancelled by the tour operator, airline, or cruise line.
- Change in plans ("I just don't want to go.").
- Normal pregnancy or childbirth.
- Financial circumstances ("I can't afford to go.").
- Business or contractual obligations ("My boss changed my vacation.").
- Any government regulation or prohibition, war, civil disorder.

## Trip Delay

Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

## Baggage, Sporting Equipment & Personal Effects

- Reimburses you if your baggage is lost, stolen, or damaged while on your trip, subject to the Maximum Benefit.

## Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

## Medical Expense

- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- One-time \$100 deductible applies for outpatient visits applies.

## Emergency Dental Treatment

- Covers emergency dental treatment by a licensed dentist during your trip.

## Emergency Medical Transportation

- Evacuation to nearest adequate medical facility.
- Medical escort.
- Transportation of remains upon death.

## Travel Guard Assist\*

24 Hour Travel Assistance for help with any travel or medical emergency including cash advances, telephone interpretation, passport or ticket replacement, physician referrals and appointments, prescription replacement, lost or delayed baggage tracing and delivery assistance. Also includes concierge services, identity theft services, vehicle return assistance and roadside assistance services.

\* Non-insurance services are provided by Travel Guard Assist.

### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

***This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.***

Insurance is 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.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.