

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 investments if and when the unexpected happens.

## INSURANCE COVERAGES

<b>Trip Cancellation &amp; Interruption: Trip Cost</b>	Covers your trip investment if you must cancel or interrupt your trip for reasons such as sickness, injury or death to you, your traveling companion or an immediate family member; severe weather; required to serve jury duty; military duty; employer terminations; acts of terrorism; involved in or delayed by a traffic accident en route to your departure; named hurricane causing cancellation of travel to the Insured's Destination that is inaccessible or uninhabitable.
<b>\$400 Travel Delay</b>	Reimbursement (up to \$100 a day) for additional expenses incurred when you are delayed (i.e., hotel, rental car, flight change fees).
<b>\$400 Baggage Delay</b>	Reimbursement for purchasing essential items (i.e., toiletries) when bags are delayed more than 24 hours.
<b>\$10,000 Medical Expense</b>	Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.
<b>\$500,000 Emergency Medical Transportation</b>	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.

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

**Important Note:** Guests who initially decline insurance protection 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.

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

Refer to Product Number 008085.



Travel Guard International — a wholly owned subsidiary of AIG Travel, Inc.,  
a member company of American International Group, Inc.



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., a Pennsylvania Insurance Company (NAIC #19445), with their principal place of business at 70 Pine Street, New York, NY 10270. National Union is a member of the AIG Companies® and is currently authorized to transact business in all states and the District of Columbia. The Policies 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. 0607.014, 0609.004

## Frequently Asked Questions

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

**A.** You've saved. You've planned. You've looked forward to your vacation for months. But sometimes things don't go according to plan. You get sick before you go. You need medical treatment while traveling. A hurricane cancels or cuts your vacation short, or a missed flight, delayed ski equipment. By purchasing travel insurance, you can insure yourself for covered cancellation penalties, medical costs, baggage delays, as well as gain access to a wide range of traveler's assistance services.

### **Did you know that travel insurance could cover you if:**

Someone in your immediate 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 is delayed by the airline?

You twist your ankle and must visit a physician while traveling?

Travel insurance can also cover you for many other unforeseeable events as listed in the Description of Coverage.

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### **Q. What does it cover?**

**A.** The travel insurance plan offered includes coverage for the following:

#### 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; severe weather or hurricane; required to serve on jury duty, if your principal residence is made uninhabitable, strike, termination of employment or job transfer, terrorist incident, or military duty.

#### Missed Flights:

If you miss your flight for covered reasons such as bad weather, you will be reimbursed for the cost of a one-way scheduled airline ticket (this coverage is payable under Trip Delay coverage)

#### Travel Delay:

Reimburses for reasonable additional expenses if delayed for 12 hours due to covered reasons.

Baggage Delay:

If your baggage is delayed for more than 24 hours, you will be reimbursed for the purchase of essential items.

Medical Expense:

Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

Emergency Medical Transportation:

Covers emergency evacuation and transportation to the nearest adequate medical facility (home in the event of death or if medically required) as well as an escort if deemed necessary.

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24-Hour Worldwide Emergency Assistance\*:

24-hour emergency telephone assistance hotline provided by Travel Guard to help with travel-related emergencies ranging from cash transfer, legal, dental, or medical referral, lost travel documents assistance as well as medical consultation and monitoring.

Roadside Assistance

Roadside service including towing service, flat tire assistance, fuel delivery, lockout, and battery assistance, and more.

**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 travel insurance plan has a wide range of travel benefits, which credit card, homeowners, and renter's insurance policies most likely do not offer. The medical coverage included in the travel insurance plan is especially beneficial for 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 pre-existing medical condition you should still consider purchasing the travel insurance plan because we will waive the Pre-Existing Condition exclusion if you are enrolling in the plan and pay for it within 14 days of your initial trip deposit. 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 the exclusions and the conditions not covered.

**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:** 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 14 days after the named hurricane causes the damage.

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

**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 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.

**Q. Is there help while I'm traveling?**

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

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

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**Q. Where can I call for more information?**

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

**Q. How can I purchase this coverage?**

**A.** This coverage can be purchased directly through [insert company name].

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

**A.** This insurance can be purchased up until the final trip payment is made or 30 days prior to your trip departure date, whichever comes first.

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**Q. How do I file a claim?**

**A.** In the event of a claim, please notify your travel agent immediately. Then call Travel Guard, the plan administrator at 1-888-409-7749 and refer to product number 008085 or if you are out of the United States, call collect at 1-715-295.5452.

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 every state.

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

## Definitions

**“Baggage”** means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

**“Business Partner”** means an individual who a) is involved with the Insured or the Insured’s Traveling Companion in a legal partnership; and b) is actively involved in the daily management of the business.

**“Common Carrier”** means any air, land, sea conveyance operated under a license for the transportation of passengers.

**“Complication of Pregnancy”** means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

**“Contracted Departure Date”** means the date on which the Insured is originally scheduled to leave on his/her Trip.

**“Contracted Return Date”** means the date on which the Insured is scheduled to return to the point where the Trip started, or to a different specified Return Destination.

**“Default”** means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

**“Destination”** means the place where the Insured expects to travel on his/her Trip.

**“Domestic Partner”** means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

**“Experimental or Investigative”** means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

**“Hospital”** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, or a place for the aged.

**“Immediate Family Member”** means a person’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.

**“Inclement Weather”** means any severe weather condition, other than a hurricane, which delays the scheduled arrival or departure of a Common Carrier.

**“Injury”** means a bodily Injury caused by an accident occurring while the Policy is in force as to the Insured whose Injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the Policy. The Injury must be verified by a Physician.

**“Insured”** means the person named on the individual Enrollment Form.

**“Insurer”** means National Union Fire Insurance Company of Pittsburgh, PA.

**“Medically Necessary”** means that a treatment, service or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision, or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers, or any other person.

**“Natural Disaster”** means a flood, hurricane, tornado, earthquake, or blizzard that is due to natural causes.

**“Physician”** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member of the Insured or the Insured’s spouse or a Traveling Companion, Traveling Companion, or Business Partner.

**“Reasonable Additional Expenses”** means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Interruption or Travel Delay and which are not provided by the Common Carrier or any other party free of charge.

**“Reasonable and Customary Charges”** means an expense which: (a) is charged for treatment, supplies or medical services Medically Necessary to treat the Insured’s condition; (b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.

**“Return Destination”** means the place to which the Insured expects to return from his/her Trip.

**“Sickness”** means an illness or disease which requires treatment by a Physician.

**“Strike”** means a stoppage of work (a) announced, organized, and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns and sickouts.

**“Terrorist Incident”** means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

**“Travel Agent”** means the Travel Agent, tour operator, or other entity from which the Insured purchases his/her coverage or travel arrangements, and includes all officers, employees, and affiliates of the Travel Agent or tour operator.

**“Travel Supplier”** means the tour operator, hotel, cruise line, and/or airline that: (1) provides pre-paid travel arrangements for the Insured’s Trip; and (2) is named in the master application.

**“Traveling Companion”** means a person or persons with whom the Insured has coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

**“Trip”** means a period of round-Trip travel away from home to a Destination outside the Insured’s city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 180 days; and the Insured’s Destination is not to another home; travel is primarily by Common Carrier and only incidentally by private conveyance.

## Individual Eligibility, Effective & Termination Dates

Persons eligible for insurance under the policy are any travelers who purchase coverage through the Travel Supplier, accepts, enrolls and pays the premium for coverage providing they have not already departed on their Trip.

**Effective Date:** Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the premium is paid to the Travel Agent.

All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Contracted Departure Date shown on the enrollment form.

**Termination Date:** All coverage ends on the earliest of: (a) the date the Trip is completed; (b) the scheduled Contracted Return 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.

The policy covers Trips up to 180 days in length.

**Extension of Coverage:** All coverage under the policy will be extended, if: (a) the Insured’s entire Trip is covered by the policy; and (b) the Insured’s return is delayed by unforeseeable circumstances beyond his/her control. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

## General Exclusions

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called “Additional Exclusions”), the policy does not cover loss caused by:

(a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury by the Insured, Immediate Family Member, Traveling Companion or Business Partner (while sane, in Colorado and Missouri); (b) pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountain climbing; (e) war or act of war, whether declared or not, civil commotion, insurrection or riot; (f) operating or learning to operate any aircraft, as student, pilot or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, a Traveling Companion, or an Immediate Family Member, whether insured or not (not applicable to Florida residents); (j) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis; (k) if the Insured’s tickets do not contain specific travel dates (open tickets); (l) alcohol or substance abuse or treatment for same; (m) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment or traveling expressly for the purpose of obtaining medical treatment; (n) elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury; (o) Experimental or Investigative treatment or procedures; or (p) an Injury or Sickness which occurs at a time when this coverage is not in effect.

### 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.

**MAXIMUM LIMIT OF LIABILITY:** All limits are applied per Trip. The Insurer’s maximum limit of liability resulting from the same occurrence will be \$10,000,000 under the Travel Guard Policies Underwritten by National Union. If loss for all Insureds from such an occurrence exceeds \$10,000,000, the Insurer will pay each Insured that proportion of the Benefits stated which \$10,000,000 bears to the total loss of all persons the Insurer insures under all travel and flight insurance in force, under the Travel Guard Policies Underwritten by National Union. The Insurer will pay no more than \$500,000 per occurrence, under the Travel Guard Policies Underwritten by National Union, to or on account of any person insured under the Travel Guard Policies Underwritten by National Union.

## Trip Cancellation and Interruption

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an

Insured, Immediate Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted; (b) Inclement Weather conditions causing delay or cancellation of travel; (c) the Insured’s principal residence being made uninhabitable by fire, flood, or similar Natural Disaster, vandalism, or burglary; (d) the Insured being subpoenaed, required to serve on jury duty, hijacked, or quarantined; (e) being involved in or delayed due to an automobile accident en route to departure; (f) Strike, resulting in the complete cessation of travel services at the point of departure or Destination; (g) 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; (h) Military duty (if within 10 days of departure, the Insured has his/her leave revoked or the Insured is reassigned); (i) 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;(j) 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; or (k) Named hurricane causing cancellation of travel to the Insured’s Destination that is inaccessible or uninhabitable. The Company will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes the Insured’s Destination uninhabitable or inaccessible. An Insured’s Destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental is without electricity or water. An Insured’s Destination is inaccessible if he or she cannot reach the property by the original mode of transportation. Benefits are not payable if a hurricane is named on or before the effective date of the Insured’s Trip Cancellation coverage. This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured’s coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of Inclement Weather; (iii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured’s coverage effective date.

**Trip Cancellation Benefits:** The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that are delayed or canceled before the scheduled Contracted Departure Date. The Insurer will pay forfeited, non-refundable, unused prepaid payments or deposits if the Insured’s Trip is canceled due to the reasons shown at the beginning of this section.

The Insurer will pay the Insured’s additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion’s Trip is canceled due to reasons shown at the beginning of this section, and the Insured’s Trip is not canceled.

**Trip Interruption Benefits:** The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted or delayed, due to the reasons shown at the beginning of this section. The Insurer will pay for the following: (a) unused prepaid payments or deposits for the Insured’s Trip if the Insured’s Trip is interrupted; or (b) additional transportation expenses incurred by the Insured, either (i) to the Return Destination; or (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; (c) addi-

tional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Contracted Departure Date. However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured’s original tickets were first class) by the most direct route, less any refunds paid or payable; (d) the Insured’s additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion’s Trip is interrupted, and the Insured’s Trip is continued.

## Trip Delay

The Insurer will reimburse up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured’s Trip is delayed for 12 or more hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per Insured, per Trip. Trip Delay must be caused by: (a) Common Carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

## Baggage Delay

The Insurer will reimburse incurred expenses up to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 24 hours for the cost of necessary personal effects. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured reaches his/her Return Destination.

## Medical Expense Benefit

The Insurer will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the policy.

**Covered Expenses:** The Insurer will pay the Insured’s Reasonable and Customary Charges for medical and surgical expenses. The Insurer will pay emergency dental treatment only during a Trip. Dental coverage does not apply if treatment or expenses are incurred after the Insured has reached his or her Destination, in the case of a one-way ticket, or Return Destination regardless of the reason. The treatment must be given by a Physician or dentist. The Insurer will pay for professional nursing, Hospital charges, X-ray, ambulance services, and prosthetic devices.

If the Insured is covered by any other group, blanket health, accident insurance, or assistance plan, and would, as a result, receive total benefits in excess of the expenses actually incurred, the benefits will be reduced by such excess.

**Additional Exclusions:** In addition to the General Exclusions, coverage is not provided for: (a) routine physical examinations; (b) replacement of hearing aids, eye glasses, contact lenses, sunglasses, and artificial teeth; (c) routine dental care; (d) any service provided by the Insured, an Immediate Family Member or Traveling Companion.

**Payment of Loss:** The Insured must provide the Insurer with: (a) all medical bills and reports for medical expenses claimed; and (b) a signed patient authorization to release medical information to the Insurer.

## Emergency Medical Transportation

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits. Travel Guard Assist will arrange for emergency medical transportation services required by the Insured as the result of an Injury or emergency Sickness during a Trip.

**Covered Expenses:** The Insurer will pay: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured’s Physician determines that adequate medical treatment is not locally available; (b) up to \$5,000 for reasonable and necessary charges for escort expenses required by Insured, if the Insured is disabled during a Trip, and an escort is recommended, in writing, by the attending Physician; (c) reasonable and necessary charges for

services for transportation of the Insured's remains to his/her place of residence if he/she dies during a Trip. Services must be provided by a provider designated by Travel Guard Assist.

**Additional Benefit:** In addition to the above Covered Expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original Contracted Return Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

**Additional Exclusions:** In addition to the General Exclusions, the Insurer also will not pay for services arranged without the Insurer's prior consent or approval. Timely notification by the Insured to the Insurer's designated provider is required, with regard to Emergency Evacuation.

## Payment of Claims

**Claim Procedures: Notice of Claim:** The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard Group, Inc., 1145 Clark Street, Stevens Point, Wisconsin 54481 (Telephone: 1.715.295.5452 or 1.888.409.7749). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

**Claim Procedures: Proof of Loss:** The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Travel Guard has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number.

**Payment of Claims: When Paid:** Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

**Payment of Claims: To Whom Paid:** Benefits paid on account of an Insured's death will be paid to: 1) his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate. If a benefit is payable to the Insured's estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured.

**Benefits for Medical Expense/Emergency Medical Transportation Services** may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

**Problems with your insurance?** If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 1.888.409.7749.

## General Provisions

**Acts of Agents** – No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify, or waive any of the provisions of the policy.

**Autopsy** – The Insurer at its own expense, may require an autopsy where permitted by law.

**Concealment or Fraud** – The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

**Insurer's Recovery Rights** – In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. The provision does not apply in North Carolina.

**Legal Actions** – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater, in Florida 5 years) after the date claim forms are due.

**Payment of Premium** – Coverage is not effective unless all premium due has been paid to Travel Guard prior to a date of loss or insured occurrence.

**Termination of the Policy** – Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

**Transfer of Coverage** – Coverage under the policy cannot be transferred by the Insured to anyone else.

**Notice to California residents:** The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered Trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

**Notice to Florida residents:** The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

Notice: Your homeowners policy, if any, may provide coverage for loss of personal effects provided by any Baggage/Personal Effects coverage provided by this policy. This insurance is not required in connection with the Insured's purchase of travel tickets.

The definition of **“Hospital”** applicable to residents of Florida includes a facility that is accredited by the Joint Commission on the Accreditation of Hospitals, the American Osteopathic Association, or the Commission on the Accreditation of Rehabilitative Facilities; (3) has 24 hour nursing service by registered nurses (R.N.'s); and (4) is supervised by one or more Physicians. A Hospital does not include: (1) a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; (2) a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or (3) any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

For inquiries, information about coverage or for assistance in resolving complaints call: 1.888.409.7749.

**Notice to North Carolina residents:** In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, on Policy series 52735MO.

**Notice to Texas residents:** The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

**Insure America — a wholly owned subsidiary of AIG Travel Services Inc., a member company of American International Group, Inc.**

**AIG**

## Travel Guard® Assist\*

All benefits provided are non-insurance services, not insurance benefits. Any costs associated with benefits not purchased will be paid by the named Insured.

### 24-HOUR MEDICAL ASSISTANCE

**24-Hour Medical Monitoring:** Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician, and Immediate Family Members.

**Medical Evacuation:** Arrangements for any and all means necessary to transport the Insured back home when Medically Necessary.

**Emergency Medical Payments:** If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard will assist in arranging the advancement of funds to cover on-site medical expenses.

**Prescription Assistance:** Replacement of lost or stolen medication, through a local pharmacy or special courier.

**Transportation of Dependents:** In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

**Family Visit:** If the Insured is hospitalized for ten or more days, Travel Guard will arrange transportation for an Immediate Family Member or close friend to visit him/her.

**Transportation of Mortal Remains:** In the event of death while traveling, arrangements for the return of remains to the place of burial.

### 24-HOUR LEGAL ASSISTANCE

In a legal emergency, referral to a local legal advisor, and advance of funds for bail and legal fees.

### 24-HOUR TRAVEL ASSISTANCE

**Travel Documents Assistance:** Travel Guard will help retrieve, report, and reissue lost or stolen travel documents.

**Emergency Cash Transfer:** Travel Guard will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.

**Emergency Message Center:** Transmission of emergency messages to family and business associates.

**Interpretation Services:** Travel Guard provides emergency language support or referral to the appropriate local services.

This valuable 24/7 hotline provides a one-stop source for information that traveling sportsmen may need, including:

#### • 24-Hour Roadside Assistance Services\*\*

**Towing Assistance** – When towing is necessary, the covered vehicle will be towed to the nearest service facility or to any location requested by the covered customer.

**Flat Tire Assistance** – Service consists of the replacement of a flat tire with the covered vehicle's spare tire. Towing assistance will be provided if needed.

**Oil, Fluid, and Water Delivery Service** – An emergency supply of oil, fluid, and water will be delivered to any covered vehicle in immediate need. The customer must pay for costs of the fluids if there is one.

**Fuel Delivery Service** – An emergency supply of fuel will be delivered to any covered vehicle in immediate need. The customer must pay for the costs of the fluids if there is one.

**Lock-out Assistance** – Assistance will be provided in gaining entry to a covered vehicle if the keys are lost or locked inside.

**Battery Assistance** – Battery assistance (jump-start) will be provided to any covered customer in immediate need.

**Collision Assistance** – If a customer is involved in a collision in their covered vehicle, towing assistance will be provided when needed to direct the vehicle back to the issuing dealership if possible or to the nearest qualified repair facility.

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

\*\*Roadside Assistance provided by Road America, 7300 Corporate Center Dr., 6th Floor, Miami, FL 33126.

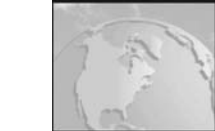
*Program fees are non-refundable.*

Make sure you call Travel Guard (1.888.409.7749 or 1.715.295.5452) before you seek medical care while traveling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

## Notice to State of Washington Residents:

This is not your insurance policy. To obtain your state-specific insurance policy, visit [www.insureamerica.com](http://www.insureamerica.com), or call 1.715.346.0860.

## DESCRIPTION OF COVERAGE



## Vacation Rental Protection Plan

Schedule of Benefits	
<b>Trip Cost</b>	Trip Cancellation & Interruption <i>(Maximum Limit \$30,000)</i>
<b>\$ 400</b>	Trip Delay <i>(\$100 maximum per day)</i>
<b>\$ 400</b>	Baggage Delay <i>(\$100 maximum per day)</i>
<b>\$ 10,000</b>	Medical Expense
<b>\$500,000</b>	Emergency Medical Transportation
<b>Included</b>	TRAVEL GUARD® Assist
<b>Included</b>	Roadside Assistance

IMPORTANT — Exclusions apply to certain medical conditions.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER**  
If insurance is purchased within 14 days of initial Trip payment, the Pre-Existing Medical Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. The Insured must be medically able to travel when you pay your premium. In the event a claim is filed, the Injury or illness must be substantiated to our Claims Department.

**For coverage questions or to request a claim form, call toll-free 1.888.409.7749. For emergency help while on your Trip, see the information and phone numbers on the reverse side.**

**Blanket Travel Accident Insurance**  
This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

**PLEASE READ THIS DOCUMENT CAREFULLY!**

**Insurance Coverage**  
Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a member of the AIG Companies, 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 shall govern.

**- Coverage is valid only if premium has been paid -**  
**PRODUCT NUMBER: 008085 P2-P3 8/06**  
In the event of a claim, please refer to the above Product Number.

**Satisfaction Guaranteed** — Travel Guard is committed to providing products and services that will exceed expectations. If You are not completely satisfied, You can receive a refund of the cost, minus the service fee. Requests must be submitted to Travel Guard in writing within 10 days of the effective date of the coverage, provided it is not past the original departure date.



**When calling from the U.S., 1.888.409.7749.**  
**When calling from abroad, call collect 1.715.295.5452.**

**We will coordinate your assistance needs with the appropriate TGA Center.**

Benefits are payable up to the amount of coverage in the insurance policy provided through TRAVEL GUARD® and/or INSURE AMERICA®. Failure to call TRAVEL GUARD® Assist may invalidate any payments applicable on your claim. TGA shall not be responsible for the availability, quality, or results of any medical treatment or the failure of the insured person to obtain medical treatment.