



# 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, layoffs or job transfers; acts of terrorism; strike; 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 Trip Delay</b>	Reimbursement (up to \$100 a day) for additional expenses incurred when you are delayed (i.e., hotel, rental car).
<b>\$400 Baggage Delay</b>	Reimbursement (up to \$100 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.
<b>\$25,000 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 plan cost. 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®**

**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., a Pennsylvania Insurance Company (NAIC #19445). It is currently authorized to transact business in all states and the District of Columbia. 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. 0607.014, 0609.004, 0609.027