



VacationGuard® - Resort Protection Plan Overview



Your Schedule of Benefits - Maximum Per-Trip limits under our Travel Protection Plan, if you purchased it

Travel Protection Plan (provided by Nationwide®)

Trip Cancellation.....	100% of Trip Cost
Trip Interruption.....	150% of Trip Cost
Trip Delay (including kennel delay).....	\$ 2,000
Baggage/Personal Effects	\$ 2,000
Baggage Delay	\$ 1,000
Recreation Equipment Delay.....	\$ 2,000
Emergency Accident/Sickness Medical Expense.....	\$ 50,000
Emergency Evacuation/Repatriation of Remains.....	\$ 250,000
Vehicle Return	\$ 1,000
Pet Medical Expense.....	\$ 1,000
Property Damage to the Unit.....	\$ 2,000
Accidental Death and Dismemberment	\$ 10,000
Lost Skier Days	\$ 2,000
Lost Golf Rounds.....	\$ 2,000
Search & Rescue Assistance (4 day max)	\$ 10,000

Plan Services - Global Emergency Medical & Travel Assistance Services (24 / 7)

Traveler's Assistance	Included
Medical Assistance	Included
Emergency Cash Transfer	Included
Roadside Assistance (up to \$100 per breakdown).....	Included

Service Extensions - VacationGuard Plus (non-travel insurance benefits; provided & serviced solely by VacationGuard)

(Note: these extensions may apply, but only if this plan was purchased with, or within 24 hours of your initial deposit)

Car Breakdown & Inconvenience	Up to \$ 250
Change of Mind Benefit	Up to \$ 250
Golf Obligation Benefit	Up to \$ 250

Important Travel Protection Numbers:

General Service & Questions:	866-314-9480	<u>Service@VacationGuard.com</u>
Claims - filing & reporting:	866-314-9481	<u>Claims@VacationGuard.com</u>
Claims Forms:		<u>www.vacationguard.com/claims</u>
Emergency Travel and Medical Assistance:	866-690-5113	<u>TripAssistance@VacationGuard.com</u>
Collect:	1-603-328-1943	

This page has information to assist you during your vacation, if you did not get a virtual confirmation by email

You should read your entire plan certificate: <http://www.vacationguard.com/documentation/Resort>

Resort Protection Plan - Plan Reference Number - VGR-0909 CA # 0494294



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Schedule of Coverage – Maximum Benefits, Per Trip

TRAVEL PROTECTION (provided by Nationwide® All benefits subject to having a “covered loss”)

- Trip Cancellation**..... **Up to 100% of Trip Cost**
Reimburses your pre-paid, and insured trip expenses when your trip is cancelled, and the trip is not rescheduled.
- Trip Interruption**..... **Up to 150% of Trip Cost**
Reimburses your pre-paid, and insured trip expenses when your trip is interrupted, and the trip is not rescheduled.
- Trip Delay (5 hour delay)**..... **\$ 2,000**
Reimburses you for certain benefits if you are delayed during the course of your trip. Includes Kennel coverage, \$25/day if you cannot make it back from covered trip delay to retrieve your dog or cat from the vet.
- Baggage/Personal Effects** **\$ 2,000**
Reimburses you for baggage or other personal effects that are lost, damaged or stolen while on your trip. This coverage is secondary to any coverage provided by a common carrier or other valid and collectible insurance.
- Baggage Delay (12 hour delay)** **\$ 1,000**
Reimburses you for the purchase of essential items if your baggage is delayed or misdirected by a common carrier while en-route to your destination.
- Recreational Equipment Delay (12 hour delay)** **\$ 2,000**
If the Sporting Equipment you planned to use on your trip is lost, delayed, or misdirected by a Common Carrier from the time you were scheduled to arrive, you will be reimbursed for the rental of similar sporting equipment.
- Emergency Accident / Sickness Medical Expense**..... **\$ 50,000**
Reimburses you for necessary medical, surgical and emergency dental care costs if you become sick or are accidentally injured while on your trip, which is excess over any health, medical, dental, or accidental insurance coverage you may have available to you.
- Emergency Pet Medical Expense**..... **\$ 1,000**
Reimburses you for necessary emergency medical, surgical and emergency care costs by a Veterinarian from sickness or accidental injury first occurring during your trip, if your dog or cat, who is on your trip with you, needs care - \$ 50 ded.
- Emergency Evacuation / Repatriation of Remains**..... **\$ 250,000**
If you become sick or injured on your trip, we will arrange for and/or transport you or your traveling companions to the nearest suitable medical facility; return you home if your medical condition warrants transportation to where you reside for further medical treatment or recovery. Transportation includes common carrier, or other land, water or air conveyance required for an emergency evacuation that includes air or land ambulances or private motor vehicles including the arrangement for and transport of your remains to your residence in the event of your death. NOTE: Also includes Vehicle return expense up to \$1,000 if you were using your own vehicle for your trip and could not drive home.
- Property Damage (to your rental unit)** **\$ 2,000**
Without deductible, and on a primary basis, reimburses you for direct physical damage to “covered real or personal property” within the unit you occupy while on your trip due to your accidental and unintentional acts.
- Accidental Death and Dismemberment** **\$ 10,000**
Covers accidental death or injury to you and/or your traveling companions while on your trip, for loss of life, hands, feet, sight, speech, and/or hearing up the amount shown on the schedule of benefits.
- Lost Skier Days** **\$ 2,000**
Weather benefit; not Trip Cancellation. Reimburses you for the pro-rate value of pre-paid ski tickets for each day of the closure or reduction in trails if you are unable to ski during the trip due to 50% of more of the trails closing for at least 7 consecutive hours from lack of snow cover or stormy weather during your trip.





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Lost Golf Rounds \$ 2,000

Weather benefit; not Trip Cancellation. Reimburses pre-paid Golf greens fees if You are unable to Golf due to the inability to complete play on at least 9 holes of an 18 hole round due to weather during the round where the Club Management expressly cancels or puts Your round on delay or suspension for more than 3 hours on your day of play.

Search & Rescue \$ 10,000

If you, or your traveling companion become lost, disoriented, and are officially reported as missing while on the trip due to a recreational activity, we will pay for one organized "search and rescue" by appropriate authorities. (maximum 4 days)

GLOBAL TRAVEL EMERGENCY ASSISTANCE & MEDICAL SERVICES (24 Hour, Included)

If you become sick or injured on your trip, we will provide:

Traveler's Assistance >> Pre-trip information such as cultural, visa requirements and exchange rates. Also assists you with lost tickets, belongings, or other important documents if occur during your trip, including consulate locations, etc.

Medical Assistance >> Assist you and help you find qualified medical care through our network anywhere in the world.

Emergency Cash Transfer >> Assist if you need emergency fund transfer through your credit cards, family, friends or other sources.

Roadside Assistance (\$100 per breakdown) >> Will arrange and pay for towing or emergency repair or assistance to your personal covered auto through this service provider while on your trip, including lock-out.

SPECIAL HIGHLIGHTS:

Pre-existing Medical Conditions Exclusion – Can be waived

The Pre-ex medical exclusion is waived, if you enroll and pay for this within 3 days of your Final trip deposit.

Vacation peace of mind® - 10 day Free look

Provided You have not incurred any claims or traveled on a Trip, we allow a 100% refund within 10 days of purchase.

VACATIONGUARD PLUS (provided by VacationGuard)

<< *Automatic service extensions we include, but only if you buy your plan within 24 hours of Initial booking* >>

Car Breakdown & Inconvenience..... Up to \$250

Pays for additional lodging and food expense you incur should your personal or rental car break down and delay you for more than 2 hours, or your rental car company not cover locksmith services..

Change of mind benefit..... Up to \$250

Pays for lodging cancellation fees incurred because of a change or cancellation to the confirmed covered Trip with at least 24 hrs notice before arrival. Change of Mind will not be paid in combination with any other benefit, nor will it be paid if a claim was denied because of any medical pre-existing condition.

Golf Obligation benefit..... Up to \$250

Reimburses you for food and beverages at the course clubhouse if you have a hole in one on a registered golf course of 18 holes and measuring at least 4,000 yards, provided you document it with club management prior to incurring any fees.