



RESORT PROTECTION PLAN

PROTECTION PLAN BENEFITS AND DESCRIPTIONS

Protection against the unexpected for the primary insured and up to 12 traveling companions, referred to as the Traveler below. Coverage amounts shown are shared between all persons occupying the unit, per reservation. All benefits are paid to the primary traveler listed on the Confirmation of Coverage. Below is a brief overview of the Resort Protection Plan benefits; certain condition and limitations may apply as designated in the Certificate of Insurance. View this plan in full at www.VacationGuard.com/documentation/Resort.

Vacation Peace of Mind! The protection plan is fully refundable within 10 days of purchase, provided the traveler has not traveled or filed a claim.

Trip Cancellation..... Up to 100% of Trip Cost

Reimburses the non-refundable, pre-paid insured trip expenses when a trip is cancelled for a covered reason and the trip is not rescheduled. Additional coverage available if the per-person occupancy rate adjusts due to a traveling companion cancelling due to a covered reason. Covered reasons include:

- sickness, injury or death
- felonious assault
- traffic accident en route to departure
- hijacking, quarantine, jury duty, subpoena
- employment transfer / termination
- emergency military duty due to natural disaster
- business location unsuitable
- burglary of principal residence
- uninhabitable destination accommodations
- weather
- mandatory evacuation
- strike
- terrorist incident
- closed roadway
- bankruptcy and/or default
- trip delay of 50% or more

Trip Interruption..... Up to 150% of Trip Cost

Reimburses the unused, non-refundable pre-paid insured trip expenses and additional transportation costs to return home when a trip is interrupted for a covered reason as outlined under Trip Cancellation.

Trip Delay [5 hours] \$2,000 per Trip

Reimburses for accommodations and expenses when delayed for at least 5 hours due to a covered reason. Additionally, if the traveler is unable to retrieve their dog or cat on the agreed upon pick-up date and time, receive up to \$25/day in additional kennel expenses.

Baggage / Personal Effects \$2,000 per Trip

Reimburses the value of baggage or other personal affects that are lost, damaged or stolen while on the trip. This coverage is secondary to any coverage provided by a common carrier or other valid and collectible insurance.

Baggage Delay [12 hours] \$1,000 per Trip

Reimburses the cost to purchase essential items if the traveler's baggage is delayed or misdirected by a common carrier while en route to their destination.

Recreational Equipment Delay [12 hours] \$2,000 per Trip

If the travelers sporting equipment is lost, delayed, or misdirected by a Common Carrier en route to the destination, the traveler will be reimbursed for the rental costs of similar sporting equipment.

Emergency Accident / Sickness Medical Expense..... \$50,000 per Trip

If the traveler becomes sick or accidentally injured while on the trip, we will reimburse the costs for necessary medical, surgical and emergency dental care costs in excess over any other health, medical, dental or accidental insurance coverage available to the traveler.

Pet Medical Expense \$1,000 per Trip

Reimburses for necessary emergency medical, surgical and emergency care costs by a Veterinarian, resulting from a sickness or accidental injury occurring to your dog or cat, which is accompanying the traveler on their trip. A \$50 deductible, per claim, will apply.

Emergency Evacuation / Repatriation of Remains \$250,000 per Trip

When medically advised, we will arrange and transport the traveler to the nearest suitable medical facility to receive treatment and return them home to where they reside for further medical treatment or recovery. Additional coverage is afforded to return the traveler's personal vehicle home due to an untimely evacuation, up to \$1,000.

Property Damage \$2,000 per Trip

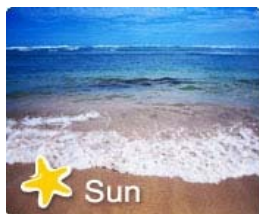
Reimburses the traveler for costs associated with accidental and unintentional physical damage to "covered real or personal property" within the unit occupied. This is primary coverage, with no deductible!

Accidental Death and Dismemberment \$10,000 per Trip

Provides a benefit for the accidental death or injury for loss of life, hands, feet, sight, speech and/or hearing occurring to the traveler.

This is a brief description of benefits. Read the Plan Certificate for all Terms, Conditions & Exclusions.

Certain plan benefits may not be available to residents of all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies. 08.10



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Lost Ski Days \$2,000 per Trip

Reimburses the pro-rated value of pre-paid ski tickets for each day of the closure or reduction in trails if the traveler is unable to ski during the trip due to 50% or more of the trails closing for at least 7 consecutive hours from lack of snow cover or stormy weather.

Lost Golf Rounds..... \$2,000 per Trip

Reimburses pre-paid green fees due to the inability to complete play on at least 9 holes of an 18 hole round due to weather where the Club Management expressly cancels or puts the round on delay or suspension for more than 3 hours.

Search & Rescue \$10,000 per Trip

We will pay for one organized "search and rescue" if initiated by the appropriate authorities up to a maximum of 4 days.

PROTECTION PLAN SERVICES AND DESCRIPTIONS

Provides a wide range of global emergency medical and travel assistance services before and during the trip through a 24/7 toll free number.

Traveler's Assistance..... Included

Provides pre-trip information such as cultural, visa requirements, exchange rates, inoculation recommendations and weather advisories. Assistance is available while traveling, including help with lost tickets, personal belongings or other important documents, locating consulate locations, interpreter information, etc.

Medical Assistance..... Included

Provides assistance finding qualified medical and or emergency dental care through our network anywhere in the world, where we also coordinate emergency travel arrangements back home if medically necessary.

Emergency Cash Transfer Included

Provides assistance if an emergency fund transfer is needed. The transfer is initiated through the traveler's credit cards, family, friends or other sources.

Roadside Assistance (up to \$100 per breakdown)..... Included

Provides arrangement and payment for towing, emergency repair and assistance, including lock-out to the traveler's personal covered auto while traveling on a covered trip.

PRE-EXISTING CONDITIONS

A pre-existing medical condition exists if a traveler and/or traveling companion is treated or diagnosed within 60 days prior to the policy effective date.

The exclusion regarding pre-existing medical conditions can be waived if:

- the protection plan was purchased within 3 days of the final trip deposit; and
- for the full cost of the trip; and
- the traveler must not have traveled or incurred a claim prior to purchase.

VACATIONGUARD PLUS

These service benefits are **automatically included** with the purchase of the VacationGuard Resort Protection Plan, if the plan was purchased within 24 hours of the Initial Trip Deposit. View this plan in full at www.VacationGuard.com/documentation/VGplus.

Car Breakdown & Inconvenience \$250

Pays for additional lodging and food expenses incurred due to a breakdown of the travelers personal or rental vehicle, which delays the traveler for 2 or more hours in reaching their intended destination. Locksmith services also available if the rental car company doesn't provide the benefit.

Change of Mind \$250

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

Golf Obligation..... \$250

Pays for food and beverages at the course clubhouse, if the traveler receives a hole-in-one on a registered golf course. Documentation and course conditions apply.

Questions? Contact VacationGuard at 1-866-314-9480 or service@VacationGuard.com