

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?

...you **need medical treatment** while traveling?

...a hurricane or blizzard prevents you from starting your vacation or **forces you to leave early**?

...you've **lost your job** or have been laid off?

...you lose your insulin while on your vacation and **need an emergency prescription filled**?

...you're involved in an accident and **need emergency medical assistance**?

...you arrive – **but your luggage doesn't**?


To learn more about the All Seasons
Travel Plan, contact your vacation rental
manager or call


1.877.249.5376


(Refer to Product Number 008573 or 008574 P1 8/09.)


Travel Guard's All Seasons Travel Plan


can cover you and your vacation investment if
and when the unexpected happens.

 **Trip Cost 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, a family member, service animal and business partner; inclement weather; military duty; employer terminations, layoffs or job transfers; involved in or delayed by a traffic accident en route to your destination; named hurricane causing the Insured's Destination to be inaccessible or uninhabitable; mechanical breakdown of common carrier; primary/ secondary school extending its existing session past your departure date; normal pregnancy or childbirth.


 **\$600 Trip Delay:** Reimbursement (up to \$200 a day) for reasonable additional expenses incurred when you are delayed (i.e., hotel).

 **\$250 Missed Connection:** Reimbursement for additional transportation expenses and unused prepaid, non-refundable trip payments if you miss a trip departure because of cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay.


 **\$1,000 Baggage, Personal Effects, & Sporting Equipment:** Reimburses you if your baggage is lost, stolen, or damaged while on your trip.

 **\$1,000 Baggage Delay:** Reimbursement (up to \$200 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.

 **\$25,000 Accident Sickness Medical Expense:** Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

 **\$500,000 Emergency Evacuation & Repatriation of Remains:** Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

 **\$100,000 Accidental Death & Dismemberment:** Covers for loss of life or limb within 180 days of an accident on your trip.

 **\$25,000 Car Rental Collision Coverage:** Covers damage due to collision, vandalism, theft, windstorm, fire, hail or flood.

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, and roadside assistance.

■ **Concierge Services:** Whatever you need, whenever you need it. Expert Personal Assistance Coordinators are always available for tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

■ **Identity Theft Assistance:** If personal information is stolen, emergency travel counselors will assist in contacting credit card companies, monitoring credit reports and working with local authorities to help with identity restoration.

■ **Pet Return Service:** Coordination of the return home of pets if your travel is interrupted due to sickness or injury.

■ **\$100 Roadside Assistance:** Towing Assistance, Flat Tire Assistance, Oil, Fluid, Water Delivery Service, Fuel Delivery Service, Lock Out Assistance, Battery Assistance, and Collision Assistance.

■ **Vehicle Return Assistance:** Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:

If insurance is purchased within 21 days of initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived. ** You must be medically able to travel when you pay your plan cost.

*Non-insurance services provided by AIG Travel, Inc. and its affiliates. Roadside Assistance provided by Coach Net Services, Inc.

**This is applicable to all coverages which would impose a pre-existing condition exclusion under the Policy.



24-hour Assistance Services Included

With a Travel Guard travel insurance plan, you'll have valuable coverage that travels with you and your family. We're one of America's leading providers of travel insurance and assistance services plans and we're here to help you 24 hours a day, 7 days a week.

The All Seasons Travel Plan includes 24-hour assistance services including:

- 24-hour emergency travel assistance
- Concierge services
- Identity theft assistance
- Pet return services
- Roadside assistance
- Vehicle return assistance
- More!

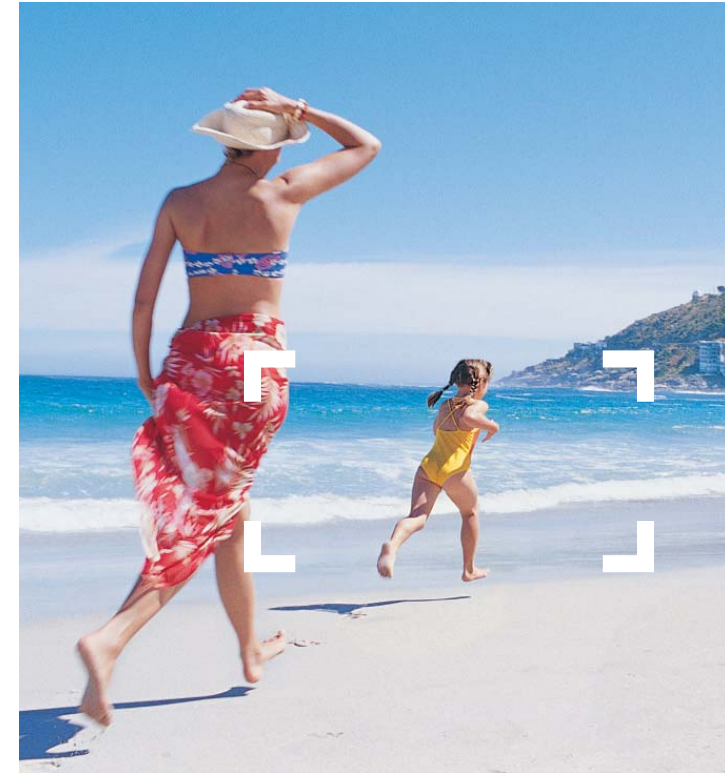


3300 Business Park Drive
Stevens Point, WI 54482
www.travelguard.com/vacationrentals
1.877.249.5376

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by AIG Travel, Inc. and its affiliates.

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Travel Insurance & Global Assistance



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Coverage may not be available in all states.