

### **Why should I purchase the Ski Guard All Season Protection Plan?**

You've saved, you've waited, and now you're all set to go on vacation. Preparing for your trip includes covering yourself from unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing this coverage, you can cover yourself against cancellation penalties, medical costs, baggage and ski equipment loss and delays, as well as gain access to a wide range of traveler's assistance services.

### **Did you know that this insurance coverage plan could cover you if:**

- Someone in your 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 or ski equipment is lost or delayed by the airline
- You twist your ankle and must visit a physician while traveling
- Many other unforeseeable events as listed in the Description of Coverage

### **What are the coverages?**

- **Trip Cost - Trip Cancellation & Interruption** (covers trip costs up to \$100,000/\$25,000 per person)  
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; being subpoenaed or required to serve on jury duty; being called into active military service or having leave revoked or being reassigned; if a terrorist event happens in a city on your itinerary within 30 days of travel; if your principal residence or destination is made uninhabitable; extension of primary or secondary school year; for job loss or termination or for employer-initiated job transfer of 250 or more miles.
  - **Trip Delay - \$500 per person** (\$100 maximum per day)  
Reimburses for the purchase of essential items (i.e. meals, etc.) if delayed for 12 or more hours because of a carrier caused delay; lost/stolen passport, travel documents or money; quarantine; natural disaster; injury or sickness of the insured or a traveling companion; or inclement weather.
  - **Baggage, Sports Equipment & Personal Effects - \$500 per person**  
If your baggage or sports equipment is lost, stolen, or damaged, we will reimburse up to \$500.
  - **Baggage and Sports Equipment Delay - \$200 per person**  
If your baggage or sports equipment is delayed for more than 12 hours, you will be reimbursed for the purchase of essential items (i.e. clothing, toiletries, etc.) or sport equipment rentals.
  - **Medical Expense - \$10,000 per person** (one time \$100 deductible for outpatient visits)  
Covers emergency medical expenses during your trip and up to one year from the date of initial treatment.  
**Emergency Dental Treatment - \$1,000 per person**  
Covers emergency dental treatment by a licensed dentist during your trip
  - **Emergency Medical Transportation - \$100,000 per person**  
Covers evacuation and transportation to the nearest adequate medical facility (or home in the event of death or if medically required) as well as a medical escort if deemed necessary.
  - **Included – 24 hours Assistance Services**
    - Travel Medical Assistance\*
    - Worldwide Travel Assistance\*
    - Concierge Service\*
    - Roadside Assistance\*
    - Vehicle Return Assistance\*
    - Identity Theft Assistance\*
- \*these are non-insurance services provided by Travel Guard Assist.

## **Frequently Asked Questions:**

### **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 insurance protection plan has a wide range of travel benefits; which credit card, homeowners, and renter's insurance policies may not offer. The medical coverage included in this insurance protection plan is vital for most 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. What if I need transportation from the slopes due to medical reasons, and I am unable to get prior authorization from Travel Guard? What if the evacuation is handled by Professional/Certified Ski Patrol personnel?**

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.

If you have an accident on the slopes, Professional/Certified Ski Patrol should be contacted first because your health and safety is our primary concern.

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

A. One of the valued benefits offered in this insurance protection plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard, 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, and referrals. They are also equipped to respond in many unexpected circumstances.

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

### **Q. I know that I have a pre-existing medical condition; will the plan cover me?**

A. Even if you have a medical condition that has been unstable in the last 60 days, you should still consider enrolling in this insurance protection plan because you can waive the Pre-Existing Condition exclusion by enrolling in the plan and paying for it within 14 days of your initial 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 these coverages.

### **Q. Are road and airport closings covered?**

A. Airport and road closings and delays are covered under the trip delay, trip interruption, and trip cancellation benefits in this policy, subject to policy terms and conditions.

In the event of a road closing, the destination needs to be made inaccessible by the originally planned mode of transportation using the most direct route possible.

**Q. Is there coverage in case there's no snow?**

A. There is not a "no snow" benefit on this policy.

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

A. The coverage can be purchased up until the final trip payment is made or 30 days prior to arrival, whichever comes first. If a booking is made within 30 days of the scheduled arrival date, the guest can purchase the insurance the day of the booking only.

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

A. You may call Travel Guard at 1-866-221-8080 with any questions regarding this insurance plan. Their service representatives will be happy to assist you.

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

A. In the event of a claim, please notify your booking agent immediately. Then call Travel Guard at 1-866-221-8080 and refer to product #007861 to start your claim.

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 Assist. 0607.014