

## Frequently Asked Questions

### Why should I purchase Hotel Telluride insurance protection plan?

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

### Did you know that The Hotel Telluride insurance protection plan could protect you if:

- Someone in your immediate 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

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### What does it cover?

The Hotel Telluride insurance protection plan includes pre-departure and post-departure coverage for the following:

#### **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 or a family member; severe weather; required to serve on jury duty or if your principal residence is made uninhabitable.

#### **Missed Flights:**

If you miss your flight for covered reasons such as bad weather, we will reimburse you for the cost of a one-way scheduled airline ticket (this coverage is payable under Trip Delay coverage).

#### **Medical Expense:**

Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

#### **Emergency Medical Transportation:**

Covers evacuation and transportation to the nearest adequate medical facility (home in the event of death or if medically required).

#### **Baggage, Ski Equipment and Personal Effects:**

If your baggage or sports equipment is lost, stolen, or damaged, we will reimburse up to \$1,000.00.

#### **Baggage and Ski Equipment Delay:**

If your baggage is delayed for more than 24 hours, you will be reimbursed for the purchase of essential items or ski rentals

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**24-Hour Worldwide Emergency Assistance:**

24-hour emergency telephone assistance hotline provided by Travel Guard to help with travel-related emergencies ranging from cash transfer, legal, dental, or medical referral, lost travel documents assistance as well as medical consultation and monitoring

This is only a brief description of the insurance coverage and services available. See the Description of Coverage for additional terms and conditions. The Policy will contain reductions, limitations, exclusions and termination provisions if there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in every state.

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**Will my current homeowners, renters, credit card, or health insurance policies cover me during my trip?**

Other insurance policies may not offer protection 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. The Hotel Telluride insurance protection plan has a wide range of travel benefits, which credit card, homeowners, and renter's insurance policies most likely do not offer. The medical coverage included in The Hotel Telluride's insurance protection plan is absolutely 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.)

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**Is there help while I'm traveling?**

One of the valued benefits offered in The Hotel Telluride's insurance protection plan is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard Assistance, 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, or referrals. They are also equipped to respond in many unexpected circumstances. If an emergency should arise during your trip, call Travel Guard Assistance immediately and give the details of your problem or medical emergency.

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

You may call Travel Guard, the plan administrator at 1-866-221-8080, with any questions regarding The Hotel Telluride's insurance protection plan. Their service representatives will be happy to assist you.

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

Even if you have a medical condition that has been unstable in the last 60 days, you should still consider enrolling in the Hotel Telluride insurance protection plan because you can waive the Pre-Existing Condition exclusion by simply enrolling in the plan and paying for it with your initial deposit. Doing so will remove the exclusion from the plan so that even pre-existing medical conditions can be covered. 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

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**How do I file a claim?**

In the event of a claim, please notify your travel agent and Hotel Telluride immediately. Then contact Travel Guard, the plan administrator at 1-866- 221-8080 or if you are out of the United States, call collect at 1-715-295-5452.

