

TRAVEL GUARD'S
ski GUARD



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 get sick before you go?
 What if you need medical treatment while traveling?
 What if a loved one becomes ill and you can't leave home or need to return home from your trip?*

Travel Guard's Ski Guard program covers you and your vacation investments if and when the unexpected happens.

INSURANCE COVERAGES

Trip Cancellation & Interruption: Resort Cost	Covers your trip investment if you must cancel or interrupt your trip for reasons such as sickness, injury or death to you, your traveling companion or an immediate family member; severe weather; required to serve jury duty; involved in or delayed by a traffic accident en route to your departure.
\$500 Travel Delay	Reimbursement (up to \$100 a day) for reasonable additional expenses incurred when you are delayed (i.e., hotel, meals, flight change fees).
\$1,000 Baggage & Personal Effects	Reimburses for loss, theft, and damage of baggage and ski equipment. \$50 deductible applies.
\$600 Baggage & Ski Equipment Delay	Reimbursement for purchasing essential items (i.e., toiletries) when bags and ski equipment are delayed more than 24 hours.
\$10,000 Medical Expense	Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.
\$25,000 Emergency Medical Transportation	Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

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.
----------------------------------	--

PRE-EX WAIVER

Pre-Existing Medical Condition Exclusion Waiver*	If insurance is purchased with initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your premium. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.
---	--

Important Note: Guests who initially decline insurance protection can elect to purchase coverage up to the date the final rental payment is made OR 30 days prior to arrival at the rental property, whichever comes first. If someone is making a new reservation and is scheduled to arrive in less than 30 days, they may purchase insurance as long as they do it at the time of booking.

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

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. 0607.014

To learn more about
 Travel Guard's Ski Guard
 program, call **1.866.221.8080**.
 Refer to Product Number 007861.



Travel Guard International — a wholly owned subsidiary of AIG Travel Services Inc.,
 a member company of American International Group, Inc.



TGS0143