



LEISURE PLUS 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 Leisure Plus Protection Plan benefits; certain conditions and limitations may apply as designated in the Description of Coverage. View this plan in full at www.VacationGuard.com/documentation/LeisurePlus/SB.

Vacation Peace of Mind! The protection plan is fully refundable within 21 days of purchase, provided the traveler has not traveled or filed a claim.

Trip Cancellation Up to 100% of Trip Cost (\$30,000 Maximum)

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 sub-limit included for out-of-pocket prepaid trip expenses such as amenity tickets, upgrades, or airline fees, as well as hotel or airline points re-deposit benefit. 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 timeshare unit
- weather
- mandatory evacuation
- strike
- terrorist incident
- closed roadway
- bankruptcy

Trip Interruption..... Up to 150% of Trip Cost (\$45,000 Maximum)

Reimburses the unused, non-refundable pre-paid insured 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

Reimburses for reasonable 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.

Missed Cruise Connection [3 hours] \$2,000

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals to re-join a cruise if a flight delay causes your connection to be missed by 3 hours or more.

Baggage / Personal Effects..... \$2,000

Reimburses the actual cash value of baggage or other personal effects 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

Reimburses the reasonable 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

If the traveler's 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

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

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 on accompanying the traveler on their trip. A \$50 deductible will apply per claim.

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.



LEISURE PLUS PROTECTION PLAN

Property Damage	\$2,000
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!	
Collision Damage Waiver	\$35,000
Provides reimbursement for the cost of repairs and rental charges imposed by the rental car company, incurred due to an accident occurring while on the covered trip. This is primary coverage, with no deductible!	
Accidental Death and Dismemberment	\$25,000
Provides a benefit for the accidental death or injury for loss of life, hands, feet, sight, speech and/or hearing occurring to the traveler.	
Search & Rescue	\$10,000
We will pay for one organized "search and rescue" if initiated by the appropriate authorities up to a maximum of 4 days.	
Trip Inconvenience	\$1,000
This benefit can apply when weather closes 75% of the primary attraction(s) at your resort destination including: (a) lack of snow at qualified ski resorts (2) loss of golf rounds at a golf resort, or (3) government authorities closing beaches around your resort vicinity for health issues.	

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. Services described below are provided by VacationGuard's designated provider.

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.	

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.

PROTECTION PLAN HIGHLIGHTS

In today's travel environment it's important to protect your trip investments. Meet all your travel needs with the customized coverage the VacationGuard® Leisure Plus protection plan offers. These valuable plan enhancements help add the peace of mind your trip deserves:

Trip Extension

VacationGuard provides an automatic 2 day extension! Benefits begin once the traveler leaves for their trip, up to 2 days prior to the check-in date and 2 days following the check-out date. Great benefit that allows for flexibility in travel schedules, while providing protection.

VacationGuard Plus Services

Additional services are automatically included when the VacationGuard protection plan is purchased on the **initial trip deposit** date. Service benefits for a \$ 250 maximum benefit each, for Rental Car Breakdown, Change of Mind, and Golf Obligation benefit, are **automatically included** if your plan was purchased within 24 hours of your Initial Trip Deposit. View this Service benefit in full at www.VacationGuard.com/documentation/VGplus. VacationGuard Plus is provided by VacationGuard, Inc.