

Timeshare Plus Protection Plan



Protect your trip investment and obtain **Vacation Peace of Mind** with a **VacationGuard Timeshare Plus protection plan!**

The Timeshare Plus plan extends coverage to not only the primary traveler, but also up to 12 traveling companions! VacationGuard also 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.

What are the major coverages the VacationGuard Timeshare Plus protection plan includes?

Trip Cancellation

The most popular reason for purchasing a travel protection plan!

Coverage up to a maximum of \$10,000 per plan term

Covered Reasons include: Sickness, Injury or Death, Supplier Cancellations or Delays due to Weather, Employment Termination, and the list goes on!

Trip Interruption

If you are on your trip and need to return home unexpectedly, Trip Interruption has you covered!

Coverage up to a maximum of \$10,000 per plan term

Reimbursement for the unused arrangements and additional transportation costs to get you caught up with your trip or back to your home.

Trip Delay

Supplier Delays are common. Protect yourself against the unknown!

Coverage up to a maximum of \$1,000 per reservation

Coverage if delayed five hours or more for reasonable accommodations, meals, telephone calls and local transportation costs while delayed.

Emergency Medical

The only thing worse than being sick while traveling is finding out your medical coverage is limited or does not apply at your destination!

Coverage up to a maximum of \$25,000 per reservation

Reimbursement for necessary medical and surgical costs experienced while on your trip.



Rental Car Damage

If you fly to, and rent a car on your trip

Coverage up to a maximum of \$35,000

Questions? Contact VacationGuard at 1-866-314-9480 or service@VacationGuard.com

Turn over for more information →

This plan provides insurance coverage for your trip that applies only 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 policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. This is a partial description of benefits. For a summary of coverages, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage or for a complete listing of terms and conditions refer to the Group Certificate/Individual Policy. Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, a Transamerica company, Columbus, OH; NAIC #10952. 10.13 26002239



Timeshare Plus Protection Plan



Additional Protection Plan Benefits & Descriptions

View this plan in full at <http://www.vacationguard.com/documentation/TimesharePlus/sb>

- Missed Cruise Connection**.....Coverage up to a maximum of \$1,000 per reservation
If a flight delay causes a traveler to miss their cruise by 3 hours or more, they may be reimbursed for unused expenses and additional costs such as accommodations and transportation to re-join a cruise
- Trip Inconvenience**Coverage up to a maximum of \$300 per reservation
This benefit may reimburse when weather closes 75% of the ski or golf resort including lack of snow, loss of golf rounds, or government closing beaches
- Baggage / Personal Effects**Coverage up to a maximum of \$2,000 per reservation
Includes coverage for the value of baggage or other personal effects that are lost, stolen and damaged while on the trip
- Baggage Delay**Coverage up to a maximum of \$1,000 per reservation
If a traveler's baggage is delayed by a common carrier at least 12 hours while en route to the destination we will reimburse the cost of essential items
- Recreational Equipment Delay**Coverage up to a maximum of \$2,000 per reservation
Reimbursement for sporting equipment rental costs if the travelers sporting equipment is lost or delayed by a common carrier 12 hours or more en route to a destination
- Emergency Evacuation/Repatriation of Remains**.....Coverage up to a maximum of \$250,000 per reservation
When medically advised, we will arrange evacuation transportation for the traveler to the nearest suitable facility and return them home
- Security Deposit Protection**Coverage up to a maximum of \$2,000 per reservation
Reimburses for costs associated with accidental and unintentional physical damage to the unit occupied
- Accidental Death & Dismemberment**Coverage up to a maximum of \$25,000 per reservation
Provides a benefit for the accidental death or loss of hands, feet, sight, speech occurring to the traveler
- Travel Assistance***Included
Includes pre-trip information and 24/7 assistance while traveling including help with lost tickets, personal belongings and locating medical care facilities
- AllClear ID Identity Theft Protection Services ***Included
Restoration assistance for two family members (US Residents only), access to annual credit monitoring and secure actionable alerts to you by phone if any potential threats are detected. Simply register via our link to begin monitoring and activate your phone to receive fast and secure alerts.
- Stat Doctors Access***Included
Receive professional urgent care by phone or online for minor medical needs without having to make a trip to the emergency room. Subject to a \$50 access fee, this highly coordinated, secure and confidential service provides exceptional non-critical patient care. *Assistance services are provided by VacationGuard's designated provider

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 pre-existing condition exclusion can be waived if:

- The protection plan was purchased at the same time the annual maintenance charges were made (or 3 days following) to the Property Management Company;
- The traveler is medically fit to travel at the time of plan purchase

If after the initial 12 month term of the plan is complete and a new plan is purchased without lapse; the Pre-Existing Condition Exclusion is waived.

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation benefits.



This plan provides insurance coverage for your trip that applies only 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 policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. This is a partial description of benefits. For a summary of coverages, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage or for a complete listing of terms and conditions refer to the Group Certificate/Individual Policy. Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, a Transamerica company, Columbus, OH; NAIC #10952. 10.13 26002239

