

# Vacation Guard – Vacation Peace of mind

Protect your vacation with a VacationGuard

## Timeshare Plus Protection Plan.

- Annual Dues protection for a specified Use-Year.
- Protection for the policy specified Use-Year based travel, coordinated by your timeshare ownership provider.

VacationGuard's Timeshare Plus Protection Plan:

- Coverage for the primary traveler, *and* automatic extension for up to 7 traveling companions.
- Automatic two-day extension, so benefits can begin up to 2 travel days before your check-in, and end up to 2 days after check-out.

Timeshare Plus Protection Plan coverage is provided through Berkshire Hathaway Travel Protection, one of the world's most trusted travel-insurance brands.

## Plan Benefits

### Trip Cancellation

Covers for reasons including sickness, injury or death, supplier cancellations, delays due to weather, employment termination and more.

Up to Trip Cost Up to \$10,000 per individual coverage term

### Trip Interruption

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

Up to Trip Cost Up to \$10,000 per individual coverage term

### Trip Delay

Covers reasonable accommodations, meals, phone calls, and local transportation costs while delayed, if you're delayed five (5) hours or more.

Up to \$1,000

### Emergency Medical

Reimburses you for medical and surgical costs incurred on your trip.

Up to \$25,000

### Rental-Car Damage

If you fly to your destination and rent a car on your trip, you need coverage.

Up to \$35,000

**Questions? Contact VacationGuard at 1-866-314-9480 or [service@vacationguard.com](mailto:service@vacationguard.com)**

## Timeshare Plus Protection Plan

Additional Protection Plan Benefits and Descriptions

### **Missed Connection: Up to \$1,000 per reservation**

Travelers can be reimbursed for unused expenses and costs if a flight delay causes a traveler to miss their connection by three (3) hours or more.

### **Trip Inconvenience: Up to \$300 per reservation**

Helps pay expenses when weather closes 75% of a ski or golf resort. This includes lack of snow, loss of golf rounds, or government closure of beaches.

### **Baggage/Personal Effects: Up to \$2,000 per reservation**

Helps pay for baggage or other personal effects that are lost, stolen or damaged on the trip.

### **Baggage Delay: Up to \$1,000 per reservation**

Helps pay for essential items if a traveler's baggage is delayed by a common carrier at least 12 hours while on route to its destination.

### **Sporting Equipment Delay: Up to \$2,000 per reservation**

Helps pay for sporting-equipment rentals if the traveler's equipment is lost or delayed by a common carrier 12 hours or more in route to its destination.

### **Emergency Evacuation/Repatriation of Remains: Up to \$250,000 per reservation**

When medically advised, we'll arrange evacuation transportation to the nearest suitable facility and get travelers back home.

### **Security-Deposit Protection: Up to \$2,000 per reservation**

Helps pay costs associated with accidental and unintentional physical damage to an occupied unit.

### **Accidental Death & Dismemberment: Up to \$25,000 per reservation**

Pays for the accidental death or loss of hands, feet, sight, and/or speech.

### **AllClear ID Identity Theft Protection Services: Included**

Restoration assistance for 2 family members (U.S. residents only), access to annual credit monitoring and secure, actionable mobile alerts if any potential threats. Registration is simple and fast. (AllClear ID is a 3<sup>rd</sup> party service).

## **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 within 3 days of payment of the Insured's billing statement for Maintenance Charges.

- The Effective Date of this plan is the date following the termination date of a previous plan purchased through the Property Management Company.
- The traveler is medically fit to travel at the time of plan purchase.

We won't pay losses or expenses resulting from a Pre-Existing Condition as defined in the plan, even if death results. This exclusion doesn't apply to benefits under Medical Evacuation and Repatriation benefits.

## **Includes A 21-Day Free-Look Period**

**Anytime before departure, as long as no claim has been filed.**

Rates and product descriptions may be changed without notice. Full coverage terms and details, including limitations and exclusions, are contained in the insurance policy.

VacationGuard Travel Insurance is provided by VacationGuard Insurance Services, CA Agency License # 0H18225, Berkshire Hathaway Global Insurance Services, LLC (BHGIS), 1145 Clark St., Stevens Point, WI 54481, CA Agency License # 0K09397, serviced by Berkshire Hathaway Specialty Concierge, LLC., and underwritten by one of the following companies (please see your policy to confirm which company): National Liability & Fire Insurance Company, 3024 Harney Street, Omaha, NE 68131-3580 • National Indemnity Company, 3024 Harney Street, Omaha, NE 68131-3580 • Central States Indemnity Company of Omaha, P.O. Box 34888, Omaha, NE 68134 • Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company), 3024 Harney Street, Omaha, NE 68131-3580