



Ski Vacation Protection Plan

**A ski vacation without travel insurance
is like Beaver Creek in July ... No coverage!**

Ski vacations can be full of the unexpected: Airport closings, injury and illness, and lost luggage. Don't let the unexpected get in the way. Travel Guard's Ski Vacation Protection Plan provides coverage and assistance for the unexpected.

**When you're planning your next ski vacation,
don't forget to pack your travel insurance!**

INSURANCE COVERAGES

Trip Cancellation & Interruption: Resort Cost	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 an immediate family member; inclement weather conditions; and being required to serve jury duty.
\$300 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. <i>\$50 deductible applies.</i>
\$600 Baggage & Ski Equipment Delay	Reimbursement for purchasing essential items (i.e., toiletries) when bags and ski equipment are delayed 24 hours or more. <i>(\$200 max per day)</i>
\$10,000 Medical Expense	Covers emergency medical expenses incurred while traveling; includes emergency dental treatment. <i>One-time \$100 deductible.</i>
\$25,000 Emergency Medical Transportation	Covers evacuation and transportation to the nearest adequate medical facility when ordered by an attending physician; also includes cost for a medical escort when recommended by an attending physician.

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 tracking and delivery assistance.

PRE-EX WAIVER

Pre-Existing Medical Condition Exclusion Waiver*

If insurance is purchased within 14 days of initial Trip payment, the Pre-Existing Medical Condition Exclusion will be waived. Must be medically able to travel when this plan is purchased. In the event that a claim is filed, the Injury or illness must be substantiated to our Claims Department.

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

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC # 19445). It is currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. Assistance services provided by Travel Guard Assist. 0808.048

**Travel
Guard**
Travel Smart. Travel Insurance.