

TRAVEL PROTECTION PLAN DETAILS

Underwritten by Generali U.S. Branch

Protection Coverage	Overview
Trip Cancellation 100% of Trip Cost	Provides reimbursement for unused, non-refundable, pre-paid trip costs if your guest is prevented from taking their trip due to a covered reason.
Trip Interruption 150% of Trip Cost	Provides coverage for unused, non-refundable, pre-paid trip costs if your guest's trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin their group.
Travel Inconvenience \$250 per Plan	We will make a one-time payment if your guest's trip is inconvenienced by a covered reason. Covered reasons include a golf course or amusement park closing at least half of their attractions because of severe weather, mechanical breakdown or loss of essential services and beach closures of 24 hours or more due to water contamination.
Travel Delay \$600 per person \$200 per day	Provides reimbursement for reasonable expenses incurred such as accommodations, meals, telephone calls, local transportation, vehicle parking charges and pet kennel fees if your guest is delayed for the amount of hours specified in the state specific Plan Documents during their trip due to a covered reason.
Baggage \$1,000 per person	Provides coverage for loss, theft, or damage to your guest's baggage and covered personal effects during their trip.
Sporting Equipment \$1,000 per person	Provides coverage for certain expenses incurred due to the delay of your sporting equipment by a common carrier for 24 hours or more during your trip. This applies to sporting equipment and devices needed for a particular sport, taken by you for use during your trip, provided you have taken reasonable steps to safeguard it.
Baggage Delay \$1,000 per person	Provides reimbursement for the purchase of necessary clothing and toiletry items if your guest's baggage is delayed for the amount of hours specified in the state specific Plan Documents during their trip.
Sporting Equipment Delay \$1,000 per person	Provides reimbursement for the cost of sporting equipment rentals if your guest's sporting equipment is delayed for more than 24 hours during their trip.
Medical and Dental \$25,000 per person \$2,000 Emergency Dental Expense \$1,000 No Out-of-Pocket Medical Expense Telemedicine Service Included	Provides coverage for the necessary medical, surgical and emergency dental care costs if your guest gets sick or accidentally injured while on their trip. Coverage is in excess of your guest's standard coverage, except where prohibited.
Emergency Assistance and Transportation \$1,000,000 per Plan \$10,000 Companion Hospitality Expenses	Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit your guest if they are traveling alone and are hospitalized for more than 7 days.
Accidental Death & Dismemberment - Travel Accident \$100,000 per Plan	Provides coverage if your guest suffers an accident during their trip that results in the loss of life, one or both hands, one or both feet, or sight in one or both eyes within 365 days of the incident.
Rental Car Damage \$25,000 per Plan	Provides primary coverage if your guest's rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

TRAVEL SERVICES

Provided by our designated provider

TRAVEL SUPPORT

24/7 assistance with unexpected problems during your guest's trip.

TRAVEL INFORMATION SERVICES

Guidance and services before your guest leaves home and during their trip.

CONCIERGE SERVICES

Includes pre-trip assistance and help with: scheduling golf tee times; ticketing for entertainment and other special events; making restaurant, airline and rental car reservations; and more.

IDENTITY THEFT RESOLUTION

A service that provides assistance when your guest's identity has been compromised while traveling. This service is automatically included for a full 180 days starting on your guest's scheduled departure date. ID Theft Resolution does not include, and shall not assist your guest for thefts involving non-U.S. bank accounts.

ROADSIDE ASSISTANCE

Provides 24-Hour Roadside Assistance which includes:

- Towing Service
- Battery Jump/Minor Roadside Adjustments
- Locksmith Services
- Fuel Delivery
- Vehicle Winching/Extraction
- Flat-tire Change

MEDICAL AND DENTAL INCLUDES:

No Out-of-Pocket Medical Expense

If your guest gets sick or injured while traveling, we can get them to an in-network physician and even handle the payment for acute treatments up to \$1,000. This service does not apply to Dental Coverage Expenses.

Telemedicine Service

Instantly connects your guest with a network of physicians for information, advice and treatment, including prescription medication, when appropriate. Telemedicine services are available during your guest's domestic or international trip. Limitations may exist on the availability of prescription medication outside of the U.S.



ADDITIONAL PROGRAM DETAILS

Eligibility: This Plan is available to U.S. residents.

When to Buy: Prior to or with scheduled final payment. Prior to or within 24 hours of final payment to qualify for coverage for pre-existing medical conditions.

What to Insure: Guests should insure their prepaid, non-refundable reservation costs. We recommend insuring any additional prepaid, non-refundable trip costs as well, such as flights, additional lodging, event tickets, spa packages, etc.

KEY TERMS AND CONDITIONS

Coverage for Pre-Existing Medical Conditions: Guests are eligible for coverage for pre-existing medical conditions if they purchase their Plan prior to or within 24 hours of final payment and are medically able to travel when they buy their Plan.

Final Payment: The date, prior to the date that your guest is scheduled to go on their trip, when all outstanding payments for your guest's travel arrangements are paid, or the date that such payments are contractually due to be paid, whichever is earlier.

FREE LOOK PERIOD

We are committed to providing the best possible service. That's why, if your guest needs to cancel their Plan, they may do so and receive a full refund of their Plan cost as long as they cancel their Plan within the free look period and have not filed a claim or departed on their trip. Free look periods are 30 days in length for residents of Indiana and either 10 or 15 days in length for residents of all other states. Guests should refer to their Plan terms and conditions for the length of the free look period within their state of residence.

GENERALI GLOBAL ASSISTANCE IS YOUR EXPERT

866-642-5889

Producer Code: ISLANDDE

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