

## **Vacation Rental Protection Plan – Named Hurricane Cancellation Policy**

Once the National Weather Service designates a named tropical storm to a named hurricane then the Named Hurricane Cancellation Policy goes into effect.

Named Hurricane Cancellation Policy – The benefit for trip cancellation is paid up to the maximum limit shown on the schedule of benefits (maximum limit is up to \$100,000 for the cost of the trip booked) if a named hurricane causes cancellation of travel to the Insured's Destination that is inaccessible and uninhabitable within 30 calendar days after the named hurricane causes damage.

The Vacation Rental Protection Plan has to be purchased these ways in order for coverage to be in effect for the Named Hurricane Policy.

- 1.) At time of booking and initial trip payment (Exception: If a new reservation to arrive is made less than 30 Days out then they may purchase insurance as long as they do it at the time of booking and pay the insurance premium)
- 2.) Insurance Purchased within 14 days of initial trip payment and pay the insurance premium (Note - this is where the Pre-Existing Medical Condition Exclusion will be waived which has nothing to do with eligibility for the Vacation Rental Protection Plan with hurricane protection but is a good time to remind a customer)
- 3.) Before final payment or 30 days prior to arrival, whichever comes first and pays the insurance premium
- 4.) The Vacation Rental Protection Plan can not be purchased for the named tropical storm once the named tropical storm becomes the named hurricane. (Note- The Vacation Rental Protection Plan can still be purchased for future insurance coverage on future bookings but claims will not be paid on the named hurricane)

### **Frequently Asked Questions –**

**Q: Will my vacation be covered if I cancel due to a hurricane?**

**A:** You will have coverage if the property that you are staying at is inaccessible or uninhabitable within 30 calendar days after the named hurricane causes the damage.

**Q: Will I be covered if I do not come because the named hurricane is on the way?**

**A:** If the Insured Destination is inaccessible or uninhabitable then you are covered.

**Q: Explain the 30 day inaccessible or uninhabitable rule?**

**A:** AIG Travel Guard will only pay benefits for losses occurring within 30 calendar days after the named hurricane make the Insured's Destination uninhabitable or inaccessible.

**Q: What is Uninhabitable?**

**A:** An Insured's Destination is uninhabitable if

- (i) the building structure itself is unstable and there is a risk of collapse in whole or part
- (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, flood
- (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines
- (iv) the rental is without electricity and water

**Q: What is Inaccessible?**

**A:** An Insured's Destination is inaccessible if he or she can not reach the property by the original mode of transportation.

**Q: When are benefits not payable?**

**A:** Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.

## **Vacation Rental Protection Plan – Trip Interruption Policy for Named Hurricane**

Vacation Rental Protection Plan Trip Interruption Policy – The benefit for trip interruption is paid up to the maximum limit shown on the schedule of benefits if any inclement weather including a named hurricane causes interruption of travel to the Insured's Destination or interruption of travel at the Insured's Destination

### **Frequently Asked Questions –**

**Q: Does the Vacation Rental Protection Plan Trip Interruption benefits pay the same for all kinds of inclement weather including hurricanes?**

**A:** Yes. There is no differentiation between types of weather. Benefits are payable up to the maximum limit shown on the schedule of benefits for trips that have been interrupted or delayed

**Q: What happens if I am at my Insured Destination and a hurricane comes?**

**A:** The Vacation Rental Protection Plan includes AIG Travel Assist, a call center operated 24 hours a day, 7 days a week, 365 days a year. This benefit includes 24-hour emergency hotlines manned by personnel expert in these situations. Some of the many benefits offered are arrangements of transportation back home, assistance in evacuation to a hospital, treatment facility, alternate accommodations or back home as soon as possible, assistance to locate local physicians, dentists or medical facilities, advancement of funds to cover on-site medical expenses, replacement of essential items as may be required, and any other emergency assistance that is humanly possible.

## Vacation Rental Protection Plan

### Frequently Asked Questions -

#### **Q. Why should I purchase travel insurance for my vacation?**

**A.** You've saved. You've planned. You've looked forward to your vacation for months. But sometimes things don't go according to plan. You get sick before you go. You need medical treatment while traveling. A hurricane cancels or cuts your vacation short. A missed flight, delayed ski equipment. By purchasing travel insurance, you can insure yourself for covered cancellation penalties, medical costs, baggage delays, as well as gain access to a wide range of traveler's assistance services.

#### **Did you know that travel insurance could cover you if:**

Someone in your immediate family has an illness or injury, even if they aren't scheduled to travel with you?

You become ill and can't travel or your child comes down with the chicken pox and you are quarantined?

Weather prevents you from leaving home and reaching your destination?

A family member back home passes away and you must return from your vacation early?

Your luggage is delayed by the airline?

You twist your ankle and must visit a physician while traveling?

Travel insurance can also cover you for many other unforeseeable events as listed in the Description of Coverage.

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#### **Q. What does it cover?**

**A.** The travel insurance plan offered includes coverage for the following:

##### Trip Cancellation & Interruption:

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 a family member; severe weather or hurricane; required to serve on jury duty, if your principal residence is made uninhabitable, strike, termination of employment or job transfer, terrorist incident, or military duty.

##### Missed Flights:

If you miss your flight for covered reasons such as bad weather, you will be reimbursed for the cost of a one-way scheduled airline ticket (this coverage is payable under Trip Delay coverage)

Travel Delay:

Reimburses for reasonable additional expenses if delayed for 12 hours due to covered reasons.

Baggage Delay:

If your baggage is delayed for more than 12 hours, you will be reimbursed for the purchase of essential items.

Medical Expense:

Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

Emergency Medical Transportation:

Covers emergency evacuation and transportation to the nearest adequate medical facility (home in the event of death or if medically required) as well as an escort if deemed necessary.

24-Hour Worldwide Emergency Assistance\*:

24-hour emergency telephone assistance hotline provided by Travel Guard to help with travel-related emergencies ranging from cash transfer, legal, dental, or medical referral, lost travel documents assistance as well as medical consultation and monitoring.

Roadside Assistance

Roadside service including towing service, flat tire assistance, fuel delivery, lockout, and battery assistance, and more.

**Q. Are the benefits listed per insured or per booking?**

**A.** The benefits listed are the total per booking. For example if the insured purchased travel insurance coverage for a trip costing a total of \$2,000, this would be the maximum reimbursement allowable under trip cancellation or interruption for that booking.

**Q. Will my current homeowners, renters, credit card, or health insurance policies cover me during my trip?**

**A.** Other insurance policies may not offer coverage while you travel due to benefit limits, territory restrictions, and deductibles. Most people don't have any insurance coverage at all if they must cancel their trip. This travel insurance plan has a wide range of travel benefits, which credit card, homeowners, and renter's insurance policies most likely do not offer. The medical coverage included in the travel insurance plan is especially beneficial for people whose health insurance policies do not pay for covered medical expenses incurred outside of the United States (e.g., Medicare, certain HMO's, etc.)

**Q. I know that I have a pre-existing medical condition; will the plan cover me?**

**A.** Even if you have a pre-existing medical condition you should still consider purchasing the travel insurance plan because we will waive the Pre-Existing Condition exclusion if you are enrolling in the plan and pay for it within 14 days of your initial trip deposit. So long as you are medically able to travel at time of purchase, waiving the Pre-Existing Condition exclusion is the easiest way to alleviate doubt as to coverage for chronic medical conditions. There are some conditions that are not covered by the policy such as anxiety-related mental or nervous disorders. Please see the Exclusions section of the Description of Coverage to view the exclusions and the conditions not covered.

**Q. One of the reasons listed under trip cancellation is “unforeseen sickness, injury or death of an insured or immediate family member”. What is the definition of an immediate family member?**

**A.** The family member definition includes: a traveling companion, and the insured’s or traveling companion’s spouse, domestic partner, child, spouse’s child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward. It also means the insured’s business partner. (Business Partner means someone who is involved with the Insured or the Insured’s Traveling Companion in a legal partnership and is actively involved in the daily management of the business.)

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**A:** You will have coverage if the property that you are staying at is inaccessible or uninhabitable within 30 calendar days after the named hurricane causes the damage.

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**Q. What if I need transportation due to medical reasons and I am unable to get prior authorization from the Travel Guard Assist service?**

**A.** We always instruct our insured’s to contact local medical services during an emergency for immediate medical attention, or evacuation if necessary, and then notify Travel Guard as soon as is reasonably possible. Payment arrangements for your evacuation will depend on the nature of your particular situation and should be discussed with Travel Guard.

**Q. Is there help while I'm traveling?**

**A.** One of the valued services offered along with the insurance is the 24-Hour Emergency Assistance Service. Travel Guard is a leader in this field. With Travel Guard Assistance, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring, or referrals. They are also equipped to respond in many unexpected circumstances.

If an emergency should arise during your trip, call Travel Guard Assistance immediately and give the details of your problem or medical emergency.

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**Q. Where can I call for more information?**

**A.** You may call Travel Guard, the plan administrator at 1-888-409-7749, with any questions regarding the travel insurance. Refer to product code 008085. Their service representatives will be happy to assist you.

**Q. How can I purchase this coverage?**

**A.** This coverage can be purchased directly through Liberte Management Group of the Pinellas Islands, Inc.

**Q. When is the latest the insurance can be purchased?**

**A.** This insurance can be purchased up until the final trip payment is made or 30 days prior to your trip departure date, whichever comes first.

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**Q. How do I file a claim?**

**A.** In the event of a claim, please notify your reservation agent immediately. Then call Travel Guard, the plan administrator at 1-888-409-7749 and refer to product number 008085 or if you are out of the United States, call collect at 1-715-295.5452.

Insurance coverage is underwritten by the National Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy will govern. Not all coverage's are available in every state.

\* Non-insurance services through Travel Guard Assistance are provided by Travel Guard.