



AIG TRAVEL GUARD'S

# Vacation Rental Protection Plan

**You've saved. You've planned. You've looked forward to your vacation for months. But sometimes things don't go according to plan. What if...**

...you or a loved one gets sick before you leave for your trip?

...you need medical treatment while traveling?

...a hurricane or blizzard prevents you from starting your vacation or forces you to leave early?

***AIG Travel Guard's Vacation Rental Protection Plan can cover you and your vacation investment if and when the unexpected happens.***

## INSURANCE COVERAGES

**Trip Cost 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 an immediate family member; severe weather; required to serve jury duty; military duty; employer terminations, layoffs or job transfers; acts of terrorism; strike; involved in or delayed by a traffic accident en route to your departure; named hurricane causing cancellation of travel to the Insured's Destination that is inaccessible or uninhabitable.

**\$400 Trip Delay** Reimbursement (up to \$100 a day) for reasonable additional expenses incurred when you are delayed (i.e., hotel, meals).

**\$400 Baggage Delay** Reimbursement for purchasing essential items (i.e., toiletries) when bags are delayed more than 24 hours.

**\$25,000 Medical Expense** Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

**\$500,000 Emergency Medical Transportation** Covers evacuation and transportation to the nearest adequate medical facility when required by an attending physician; also includes cost for a medical escort.

## 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 tracing and delivery assistance.

## PRE - EX WAIVER

**Pre-Existing Medical Condition Exclusion Waiver\*** If insurance is purchased within 14 days of initial trip deposit, the Pre-Existing Medical Condition Exclusion will be waived.\* You must be medically able to travel when you pay your plan cost.

**Important Note:** Guests who initially decline insurance protection can elect to purchase coverage up to the date the final rental payment is made OR 30 days prior to arrival at the rental property, whichever comes first. If someone is making a new reservation and is scheduled to arrive in less than 30 days, they may purchase insurance as long as they do it at the time of booking.

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

**For questions about AIG Travel Guard's Vacation Rental Protection Plan, call 1.877.653.6128. To purchase, please contact your property management company. Refer to Product Number 008085.**



This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company (NAIC #19445), with their principal place of business at 70 Pine Street, New York, NY 10270. National Union is a member of the AIG Companies® and is currently authorized to transact business in all states and the District of Columbia. The Policies will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. 24 hour Assistance Services are provided by AIG Travel Assist. 0607.014, 0609.004, 0609.027