



# Travel Guard's Lodging Protection Plan

**You've saved. You've planned.  
You've looked forward to your trip 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?  
What if you need medical treatment while traveling?*

*What if weather prevents you from starting  
your trip or forces you to leave early?*

**Travel Guard's Lodging Protection Plan covers you  
and your investment if and when the unexpected happens.**

## INSURANCE COVERAGES

**\$ \$500 Trip Cancellation & Interruption:** Covers your trip investment if you must cancel or interrupt your stay for covered reasons such as sickness, injury or death to you, your traveling companion or a family member; inclement weather; military duty; employer terminations, job transfers; involved in or delayed by a traffic accident en route to your departure; named hurricane causing the Insured's Destination to be inaccessible or uninhabitable; mechanical breakdown of common carrier; primary/secondary school where you attend extends its operating session.

**\$ \$500 Trip Delay:** Reimbursement (up to \$100 a day) for reasonable additional expenses incurred when you are delayed (i.e., meals, lodging).

**\$500 Baggage Delay:** Reimbursement (up to \$100 a day) for purchasing essential items (i.e., toiletries) when bags are delayed more than 12 hours.

**\$10,000 Medical Expense:** Covers emergency medical expenses incurred while traveling; includes emergency dental treatment.

**\$25,000 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, and roadside assistance.

**☎ Concierge Services:** Whatever you need, whenever you need it. Expert Personal Assistance Coordinators are always available for tee time reservations, restaurant referrals and reservations, wireless device assistance, sporting or theater tickets, and more.

**\$ Identity Theft Assistance:\*\*** If personal information is stolen, emergency travel counselors will assist in contacting credit card companies, monitoring credit reports and working with local authorities to help with identity restoration.

**🐾 Pet Return Service:** Coordinate the return home of your pets if sickness or injury causes travel to be interrupted.

## 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 coverage can elect to purchase coverage up to 24 hours prior to departure.

\*This is applicable to all coverages which would impose a pre-existing condition exclusion under the Policy. \*\* Not available to residents of New York State.



Travel Smart. Travel Insurance.

To learn more about Travel Guard's  
Lodging Protection Plan, call 1.800.827.0471.

Refer to Product Number 008461.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. 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 shall govern.