



## Leisure Plus Protection Plan

Protect your investment with a VacationGuard™ Leisure Plus Protection Plan.

VacationGuard's Leisure Plus Protection Plan offers:

- Coverage for the primary traveler, *and* an automatic extension for up to seven traveling companions.
- Automatic two-day extension, so benefits can begin up to two travel days before your check-in, and end up to two days after checkout.

Leisure Plus coverage is provided through Berkshire Hathaway Travel Protection, one of the world's most trusted travel-insurance brands.

### Plan Benefits

#### Trip Cancellation

Covers for reasons including sickness, injury or death, supplier cancellations, delays due to weather, employment termination and more.

**Up to 100% of insured trip cost  
(\$200,000 limit)**

#### Trip Interruption

Reimburses you for unused arrangements and additional transportation costs to get you caught up with your trip or back to your home.

**Up to 150% of insured trip cost  
(\$300,000 trip-cost limit)**

#### Trip Delay

Covers reasonable accommodations, meals, phone calls, and local transportation costs while delayed, if you're delayed five hours or more.

**Up to \$1,000**

#### Emergency Medical

Reimburses you for medical and surgical costs incurred on your trip. **\*Up to \$50,000**

*\*For State of New York Residents: Medical Expense benefits are applicable to policyholder and members of the immediate family of the policyholder only.*

#### Rental-Car Damage

If you fly to your destination and rent a car on your trip, you need coverage. **\*Up to \$35,000**

*\*This benefit is not available to residents of the following states: Kansas, New York, and Texas.*

# Leisure Plus Protection Plan

## Additional Protection Plan Benefits and Descriptions

### **Missed Connection: Up to \$2,000 per reservation**

Travelers can be reimbursed for unused expenses and costs if a flight delay causes a traveler to miss their connection by three (3) hours or more.

### **Trip Inconvenience: Up to \$1,000 per reservation**

Helps pay expenses when weather closes 75% of a ski or golf resort. This includes lack of snow, loss of golf rounds, or government closure of beaches.

### **Baggage/Personal Effects: Up to \$2,000 per reservation**

Helps pay for baggage or other personal effects that are lost, stolen or damaged on the trip.

### **Baggage Delay: Up to \$1,000 per reservation**

Helps pay for essential items if a traveler's baggage is delayed by a common carrier at least 12 hours while en route to its destination.

### **Recreational Equipment Delay: Up to \$2,000 per reservation**

Helps pay for sporting-equipment rentals if the traveler's equipment is lost or delayed by a common carrier 12 hours or more en route to its destination.

### **Emergency Evacuation/Repatriation of Remains: Up to \$250,000 per reservation**

When medically advised, we'll arrange evacuation transportation to the nearest suitable facility and get travelers back home.

### **Security-Deposit Protection: Up to \$2,000 per reservation**

Helps pay costs associated with accidental and unintentional physical damage to an occupied unit.

### **Accidental Death & Dismemberment: Up to \$25,000 per reservation**

Pays for the accidental death or loss of hands, feet, sight, and/or speech.

### **Travel Assistance: Included**

24/7 assistance pre-trip and while traveling, including help with lost tickets, personal belongings and locating medical facilities. Travel assistance and concierge services provided through Berkshire Hathaway Travel Protection.

### **Pre-Existing Conditions**

A pre-existing medical condition exists if a traveler and/or traveling companion is treated or diagnosed within 60 days prior to the policy effective date. The pre-existing condition exclusion can be waived if:

- The protection plan was purchased within three (3) days of the final trip deposit; and
- The traveler is medically fit to travel at the time of plan purchase.

We won't pay losses or expenses resulting from a Pre-Existing Condition as defined in the plan, even if death results. This exclusion doesn't apply to benefits under Medical Evacuation and Repatriation benefits.

### **Includes A 21-Day Free-Look Period**

Anytime before departure, as long as no claim has been filed.

NOTE: The above information contains a brief description of benefits. Rates, product descriptions, and benefits may be changed without notice. Refer to the applicable Certificate of Insurance (the "Policy") for full policy details. Certain conditions, exclusions, and limitations apply as set out in the Policy. Products or Benefits may not be available to residents of all states. If there is any conflict between the contents of our website, literature, and the Policy, the Policy will govern in all cases. VacationGuard® Travel Insurance is provided by VacationGuard Insurance Services, CA Agency License # 0H18225

