



Dues Guard Leisure

Frequently Asked Questions

1. I don't usually purchase travel insurance. What can it do?

A Travel Protection Plan can protect you financially against unexpected expenses and may help reduce stress while on a trip, if something goes wrong. The Plan features these benefits and many more in case of a Covered Reason:

- Trip Cancellation in case you must cancel your trip before departing.
- Trip Interruption in case you must interrupt your trip.
- Trip Delay in case your common carrier is delayed preventing you from reaching your destination.
- Emergency Accident and Sickness Medical Expense in case you get sick or injured while on your trip.
- Baggage & Personal Effects in case your baggage and personal belongings are lost, damaged, or stolen while on your trip.
- Medical Evacuation in case you must be evacuated due to a medical emergency.
(Additional terms apply.)

2. What are some highlights of the travel protection plan?

- Trip Cancellation and Trip Interruption Benefits may protect you from a financial loss in case you must cancel or interrupt your trip due to a covered reason. Expenses protected can include pre-paid non-refundable expenses such as air travel, park tickets, car rental, etc. whether or not booked by the company that offers you the Plan.
- The plan provides automatic protection for up to 7 traveling companions (not to exceed unit occupancy) for the trip.
- We want you to trust our product and allow 30 days from the day of purchase to cancel and get a 100% plan refund, provided you have not traveled, incurred a loss or had a claim.

3. How do my traveling companions know that they have coverage under this plan?

The benefit is automatic, but you may add them to the plan documents and can even send each a plan summary. Just go to www.mytrawick.com to register and add the names.

4. Are the plan benefit limits shared between everyone on the trip?

Yes. Benefits are shared between the traveling companions up to the maximum benefit shown.

5. Is this plan limited only to travel booked with the entity that enrolled me?

Yes. The plan may be purchased only in connection with your timeshare-based, per-trip reservation.

6. The plan has an option to upgrade to Cancel for any Reason (CFAR). What is that?

This benefit covers up to 70% of your pre-paid, non-refundable trip cost when you must cancel your trip prior to departure for any reason not otherwise covered by this plan. To qualify, you must (a) purchase the Cancel For Any Reason benefit within time sensitive period and (b) insure the full cost of any subsequent arrangements added to Your Trip within 30 days of the date of your payment for any such subsequent travel arrangements; and (c) cancel your trip no later than 24 hours prior to the scheduled departure date of your trip. Cancel for any Reason (CFAR) is not available in NY. (Additional costs and terms apply)

7. I purchased the CFAR upgrade and have noticed an IFAR (Interruption for any Reason) benefit on my confirmation. What is that?

IFAR, which is included in the CFAR upgrade where available, can cover up to 50% of your pre-paid, non-refundable trip cost should you interrupt your trip 48 or more hours after your scheduled departure date for any reason not otherwise covered by this plan. Additional terms apply.

Interruption for Any Reason (IFAR) is not available in MO, NY, WA.

8. Is there an advantage to purchasing my plan at a certain time?

Yes. If you purchase the plan no later than 60 days prior to the scheduled departure date of your trip, or, if your trip is initially booked within 60 days of the scheduled departure date of the trip, your payment for this plan is received within 1 day of the initial payment or deposit for your trip (Referred to as the "Time Sensitive Period"), the following are available if you purchase the plan within this period (additional terms apply to all items below):

Optional Cancel for Any Reason Upgrade (Not available in NY):

If you are concerned that you may have to cancel for a reason not otherwise covered such as "just cannot go", "closed border", and even "changed my mind", an upgrade to a Cancel for Any Reason (CFAR) benefit, which can reimburse you up to 70% of your pre-paid non-refundable trip cost if you cancel your trip at least twenty-four (24) hours prior to departure. Additional costs and terms apply.

Added Trip Cancellation Covered Reasons:

Financial Insolvency or Financial Default of an entity that directly provides your travel arrangements; your residence or destination accommodation becomes uninhabitable due to natural disaster, vandalism or burglary.

Added Trip Interruption Covered Reason:

Your ski resort becomes less than 50% open.

Added Travel Inconvenience Benefit:

Pays a benefit if any of the following occur during your trip: closed ski resort, golf course, beach, or theme park attractions; flight diversion; bed rest or quarantine; rental car breakdown; cruise disablement or diversion.

Pre-existing Medical Conditions Exclusion Waiver:

This plan has an exclusion for "pre-existing medical conditions". However, that exclusion is waived if you (a) purchase the plan during the Time Sensitive Period noted above, and (b) are medically able to travel at the time your plan is purchased.

9. What is Emergency Medical Evacuation?

If you suffer an injury or sickness while on your trip and the attending Physician in coordination with our 24/7 Emergency Assistance Provider determines that your condition is acute, severe, or life threatening and adequate medical treatment is not available in your immediate area, the transportation expenses incurred to evacuate you to an appropriate facility capable of treating you can be covered. If you need to return home to recover following an emergency medical evacuation, our 24/7 Travel Assistance Provider can arrange for your Medical Evacuation and the plan can cover the transportation costs incurred.

10. Are we covered if we depart from home a few days prior to our resort check-in date?

Yes. Most benefits in the plan start the day you leave your home to reach your resort destination. Additionally most benefits can continue up to 4 days after Check-Out as you return from your trip.

11. I am traveling internationally. Does this plan protect me globally?

Yes. The travel protection benefits will follow you globally (Certain restrictions apply).

12. Can non-US residents purchase this plan?

No. The plan is available to U.S. residents only.

13. Can my ski lift, theme park tickets, and airfare be covered by this plan?

Yes. Provided the Travel Arrangements are pre-paid and non-refundable, and their use is for your trip during your covered trip dates.

14. Is the Rental Car Damage and Theft benefit primary or secondary?

Rental Car Damage and Theft coverage is primary to other forms of insurance or indemnity. The Plan pays first but reserves the right to recover from the insurance carrier(s) of any other party involved in the Loss, but not from you. Please note that most other benefits in the plan are subject to an Excess Insurance Limitation.

15. Is there a deductible for Rental Car Damage and Theft?

No.

16. Is Rental Car Damage and Theft to US residents in all states?

Yes. The Rental Car Damage and Theft benefit is available to residents of all states.

17. I am driving my car to my resort for vacation. Which benefits may be of interest to me?

- Trip Delay in case your personal auto breaks down and can't be fixed immediately, and you need a room and a meal for the night.
- Emergency Accident & Sickness Medical Expense in case you get sick or have an accident on your trip.
- Vehicle Return in case you get sick or injured and need your car to be returned to your home.

18. If I am sick and consequently unable to embark on or continue the trip, would I have a claim under Trip Cancellation or Trip Interruption coverage? What if my Traveling Companion is unable to continue the trip?

Both Trip Cancellation and Trip Interruption benefits include "sickness" as a covered reason. For the "sickness" trigger to apply it must require medical treatment, and a licensed Physician (as defined in your Plan Documents) must determine that the sickness is severe enough for you or a traveling companion to cancel or interrupt your trip. If so, you may have Trip Cancellation or Trip Interruption coverage (as applicable), subject to the terms and conditions of your Plan.

19. Is COVID-19 treated like any other sicknesses under the terms of the Plan?

Yes. COVID-19 is treated like any other sickness for purposes of coverages triggered by sickness.

20. What if I test positive for COVID-19 during a test required for re-entry into the United States? Can my medical expenses be covered?

The Plan will not cover the cost of a COVID-19 test taken solely to comply with regulations – even if the result is positive. However, if such test is positive, you would be considered you to have a “sickness” within the meaning of the Plan’s Accident and Sickness Medical Expense coverage subject to the standard terms and conditions of your Plan.

21. Can I file my claim online?

Yes. Yes. Please go to <https://mysurego.com>, the Claims Service Provider directly.

22. Who do I call if I wish to cancel during the 30 day “Free Look” period?

Contact the seller of your plan as identified on your Confirmation of Coverage.

23. Can I view a flyer, for a summary of the plan?

Yes, please go to: <https://docs.trawickinternational.com/Flyer/DGL>

24. Can I preview a sample plan document, to see the benefits provided?

Yes, please go to: <https://docs.trawickinternational.com/Plan/DGL>. This is a sample only. Your actual plan follows your state of residence provisions and is provided with your purchase confirmation.

*** This is a generic FAQ, and does not imply your claim will be covered for the situations outlined, for each claim is evaluated at time of submission for application of the plan terms, conditions, and exclusions.**

It contains highlights of the plans developed by Trawick International, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call International. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trawick International: P.O. Box 2284 Fairhope AL 36533, 844-662-3938, requests@trawickinternational.com; CA # 0K02805. While Trawick International markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Trawick International, and Trawick International does not receive compensation from USF for providing the non-insurance components of the plans.