

# Dues Guard Leisure

## Travel Protection for Membership-Based Travel

### I've never bought travel insurance. How can this plan help me?

- Protects your trip costs such as Annual Dues & Fees for your timeshare-based reservations
- Provides benefits for you and up to 7 traveling companions
- Features over 30 covered reasons for a trip cancellation claim and features many additional plan benefits that address the concerns of today's travelers
- Most benefits start the day you leave home for your destination and continue for up to 4 days after check-out to get back home
- Serviced by Trawick International, providing customized and innovative insurance products for 25 years

### What Could Possibly Go Wrong?

- If you encounter a covered Trip Delay (inclement weather), would you not prefer a hotel room and a meal for you and your family to spending the night at the airport? Need to go to Urgent Care and cannot locate an in-network provider? An accidental damage to something in your rental unit? Travel protection can help!

Plan Benefits <small>(Benefits are for your travel dates insured)</small>	Maximum Benefit Amount
Trip Cancellation	Up to 100% of Insured Trip Cost (Maximum Benefit Amount: \$7,500)
Trip Interruption	Up to 100% of Insured Trip Cost (Maximum Benefit Amount: \$7,500)
Trip Delay (4 Hours)	Up to \$3,000 (\$500/day)
Emergency Accident & Sickness Medical Expense	Up to \$50,000
Dental Expense Sublimit	Up to \$1,000
Missed Trip Connection (4 hours)	Up to \$2,000
Baggage Delay (8 hours)	\$1,000 (\$500/day)
Rental Car Damage and Theft	Up to \$35,000
Vehicle Return	Up to \$1,000
Baggage & Personal Effects	Up to \$3,000 (\$500 item max.)
Travel Inconvenience	Up to \$500 Per Trip
Pet or Service Animal Return	Up to \$300
Rental Property Damage Liability	Up to \$3,000
Medical Evacuation & Repatriation of Remains	Up to \$500,000
Accidental Death & Dismemberment	\$25,000 (24 Hour) \$250,000 (aggregate max.)

### **30-Day Free Look!**

You may cancel your plan within 30 days from the date of purchase. We will refund your plan cost provided there has been no incurred loss, you have not departed on your trip, and you have not filed a claim.

### **Travel Insurance Made Easy**

With automatic protection for up to seven (7) traveling companions, the benefit limits shown are shared between the traveling companions. For added peace of mind, you can add your traveling companion to the plan document, by registering at <https://MyTrawick.com>.

### **Trip Cancellation**

Protects you if you must cancel your vacation. Can reimburse dues, fees, and pre-paid non-refundable expenses, including airfare and park-tickets if you or your traveling companions must cancel for any of the plan's many covered reasons which may include Death, Illness, or Injury of a Family Member, Employment Termination, Leave Revocation, Inclement Weather, Home or Destination Uninhabitable, NOAA Hurricane Warning at Destination, and Travel Alert Warning, and many others. Additional terms and conditions apply.

### **Trip Interruption**

Protects you if you must interrupt your trip due to a covered reason. Can reimburse additional travel expenses to transport you to your originally scheduled return destination or reconnect to your trip, as well as the pre-paid, non-refundable, unused trip costs, with up to \$500 day / \$2,000 maximum for accommodation expenses if you must extend your trip for an injury or illness that doesn't require hospitalization.

### **Trip Delay (including mid-trip delay)**

Protects you if you are delayed after 4 hours for a covered reason, including break down of your own car, if driving to your vacation. Can reimburse for meals, accommodations, and more. Trip Delay benefits can apply to delays while en-route to or from or during the course of your trip.

### **Emergency Accident & Sickness Medical Expense**

Protects you from financial loss due to sickness or injury while on your trip. Can reimburse for medical and emergency room expenses on your trip, and if advance payment is needed, can facilitate advance payment needed to secure your admission to a hospital or clinic.

### **Rental Car Damage and Theft Coverage (Primary Coverage)**

This plan can cover damage to your Rental Car due to collision, theft, vandalism, natural disaster, or other causes beyond your control. No deductible applies.

### **Pets Are Family Too**

Although not counted as traveling companions, the plan provides trip cancellation benefits if your cat or dog gets sick, sustains an injury, or is diagnosed with a terminal illness within 14 days of your scheduled departure date. The plan also features benefits for pet kennel, pet return, and pet quarantine if they are on your trip with you.

**Additional Plan Features:**

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 your Trip, Your payment for this plan is received within 1 day of the initial payments or deposits for your trip (Referred to as the "Time Sensitive Period"), the following are available:

**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" or "changed my mind", an upgrade to a Cancel for Any Reason (CFAR) benefit is available at the time of plan purchase. The Cancel for Any Reason (CFAR) benefit can reimburse you up to 70% of your pre-paid non-refundable trip cost if you cancel your trip at least 24 hours prior to the scheduled departure. Additional costs and terms apply.

**Added Trip Cancellation Covered Reasons:**

Financial Insolvency or Financial Default of an entity that directly provides Travel Arrangements

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:**

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 and not disabled from travel at the time your plan is purchased.

This advertisement 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.