VacationGuard Plus
Enhanced Services

Three additional services provided with the purchase of your VacationGuard Leisure Plus protection plan:

- Car Breakdown & Inconvenience
- Change of Mind
- Golf Obligation

VACATIONGUARD®
Vacation Peace of Mind

As a VacationGuard customer you receive *vacation peace of mind* with all of our protection plans. VacationGuard is automatically providing you with three new complimentary benefits as an eligible member of the VacationGuard Plus program, when buying our Leisure Plus product. The enhanced services are provided on a per trip basis.

Enhanced Service	Maximum Benefit
Car Breakdown & Inconvenience	$250
Change of Mind	$250
Golf Obligation	$250

This guide provides all the details, terms and conditions of the VacationGuard Plus Enhanced Services program.

Program Eligibility

To qualify for these enhanced services, You must buy the applicable VacationGuard travel protection plan within 24 hours of Your initial Trip deposit with Your Travel Supplier.

Because there is no cost to these services, when You meet this buying condition, there is no refund or cancellation associated with this Enhanced Services program. If you request a refund of Your underlying VacationGuard Leisure Plus travel protection plan within the free look period allowed (21 days from purchase), this program will be void, as Your underlying plan required for these services was never retained.

VacationGuard Plus Enhanced Services program will go into effect and terminate at the same time as your underlying VacationGuard Leisure Plus travel protection plan.

Please keep this document as Your record for services.

Car Breakdown & Inconvenience

Subject to a one time $50 inconvenience benefit for a covered loss, this benefit will also extend to reasonable, additional lodging and food expenses incurred by You, and/or Traveling Companions during Your Trip due to being delayed at least 2 hours from mechanical breakdown, while used as transportation on public roads of: (a) Your Covered Vehicle, or (b) Your Rental Vehicle. This benefit ceases as soon as Your vehicle is repaired or substituted, but no more than a maximum of 24 hours of incurred additional expenses, whichever is less. In addition, this benefit will also extend on a one-time basis if You require locksmith assistance to unlock Your Rental Vehicle during Your Trip, and Your unlock fees are not covered by Your car rental agency.

Change of Mind

Cancellation charges You incur when cancellation of Your covered Trip is made by You at least 24 hours prior to Your scheduled arrival and confirmed via Your Travel Supplier. No additional benefit will apply for any charges caused by You changing Your Trip reservations or plans without a covered loss. This Change of Mind benefit will not be paid in combination with any other benefit

Golf Obligation

For food and/or beverage expenses ("Obligation") purchased from the clubhouse facility, if during Your Trip, You or Your Family Member or Your Traveling companion make a hole-in-one on a official registered golf course measuring over 4,000 yards with a par rating of at least 68 from 18 holes of play, provided food and/or beverages are dispensed by an employee of the club which is affiliated with the golf course where the hole-in-one took place, and there is written verification of the hole-in-one by the club management, before any Obligation expenses were initiated.

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VacationGuard Plus Definitions

Covered Vehicle means any personal vehicle registered to You and used while on Your Trip, which is rated ¾ ton in weight or less, and is not used for racing, rentals, dealer services, dealer loaners, taxi, limousine, shuttle, delivery, hauling, towing, road repair service, construction service, snow removal, public livery vehicle, or any other commercial use.

Rental Vehicle means a vehicle rated ¾ ton in weight or less, which You rent from a nationally registered and authorized car rental company at Your Trip destination, and is used during Your Trip in accordance with the conditions of Your signed rental agreement.

Golf or Golfing means the recreation of playing Golf on an officially registered Golf Course measuring over 4,000 yards with a par rating of at least 68 for 18 holes of play, or that might have multiple 18 hole Courses of at least 4,000 yards each, within the resort and operated by the same management, which is accessed by a prepaid use ticket for rounds, play time, and/or use or admission; however, Golf or Golfing does not include miniature, executive or par-3 courses, or Golf which takes place where discounted rates are in effect for "twilight", early evening, winter season, or nighttime play.

Course means land which is specifically and physically maintained for use as a Golf Course and depicted for such on a course card with distance and/or slope and handicap ratings as provided by management.

Traveling Companion means up to the lesser of the maximum occupancy of the resort unit confirmation, less one (1) or twelve (12) people booked to accompany You on the Trip.

Trip means the date of travel shown on Your Confirmation of Coverage or reservation for which You purchased this Plan. Maximum Trip duration is 90 days.

Travel Supplier means a tour operator, cruise line, hotel etc. who has made Your land and/or sea arrangements and whom You purchased this plan from.

You or Your means a person who has purchased a Trip and who has paid the required plan cost for the underlying travel protection plan required.

VacationGuard Plus Claim Initiation

Report your claim as soon as possible to VacationGuard. You must submit a proof of claim no later than 20 days after Your Trip return date, or the claim will be void.

CAR BREAKDOWN SERVICE: Provide documentation of the time delay from the rental car agency and/or emergency road service provider, and all receipts for lodging or food expenses incurred during Your service window.

CHANGE OF MIND SERVICE: Provide documentation from the Travel Supplier of the time and acceptance of Your reservation change, and Your cancellation fees paid.

GOLF OBLIGATION SERVICE: Obtain itemized receipts of Your Obligation expenses from the golf club management, as well as written verification of the hole-in-one.

NOTE ON SERVICES: VacationGuard has no responsibility for the availability, quality, use or result of any service. In call cases, you are responsible for obtaining, using and paying for Your own required services of all types.

The VacationGuard Plus Enhanced Services program is administered solely by VacationGuard, Inc. It is not affiliated with Stonebridge Casualty Insurance Company, nor the Plan Administrator, Assistance provider, or any other provider who may be listed within the underlying VacationGuard travel protection plan, nor does any outside party express or imply any representations or warranties regarding the VacationGuard Plus Enhanced services. Any and all claims arising from or in connection with these services shall be handled exclusively by VacationGuard, Inc.

VacationGuard Plus Contacts

Claim Inquiries, Requesting a Claim Form, and Reporting:

Email: PlusClaims@VacationGuard.com
Phone: 1-425-458-4984

Monday – Friday, 8:00 a.m. to 5:00 p.m. PST

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