



# TRAVEL CLUB PROTECTION PLAN

## Protect your vacation with a **VacationGuard® Travel Club Plan**

- Travel protection for membership-based travel
- 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.

### QUESTIONS?

Contact VacationGuard at **1.866.314.9480** or [service@vacationguard.com](mailto:service@vacationguard.com)

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

**21-day  
free-look  
period**

## PLAN BENEFITS (per trip)

### Trip Cancellation

**Up to \$7,500**

*For reasons including*

- sickness
- injury or death
- delays due to weather
- employment termination
- and more...

### Trip Interruption

**Up to \$7,500**

*Reimburses you for*

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

### Trip Delay

**Up to \$1,000**

*Covers reasonable*

- accommodations
- meals
- phone calls
- local transportation costs while delayed, if you're delayed five (5) hours or more.

### Emergency Medical

**\*Up to \$25,000**

*Reimburses you for*

medical and surgical costs incurred on your trip.

\*For Texas and New York Residents: Medical expense benefits are applicable to policyholder and member of the immediate family of the policyholder only.

### Car-Rental Collision

**\*Up to \$35,000**

*You need coverage*

if you fly to your destination and rent a car on your trip

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

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## Additional Protection Plan Benefits & Descriptions

### Missed Connection: Up to \$1,000 per reservation

Travelers can be reimbursed for additional transportation expenses incurred by the Insured to join the departed Trip; and reasonable accommodation and meal expenses incurred subject to a delay of 3 hours or more.

### Baggage/Personal Effects: Up to \$1,000 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 baggage is delayed by a common carrier at least 12 hours while en route to its destination.

### Sporting 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 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 \$10,000 per reservation

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

### Travel Assistance: Included

24/7 travel assistance both pre-trip and while traveling, including help with lost tickets and personal belongings, and locating medical facilities.

### 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 100% plan refund within our 21-day free-look period

We provide you a plan refund up to 21 days from date of plan purchase, provided you have not traveled or incurred a claim.

NOTE: The included information contains a brief description of benefits. Rates, product descriptions, and benefits may be changed without notice. Products or Benefits may not be available to residents of all states. If there is any conflict between the contents of our website, any literature or content, or the Policy, the Policy will govern in all cases. This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Traveling Companion while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, fertility treatments, or elective abortion, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord jumping, heli-skiing, spelunking; extreme snow-skiing; parkour; mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, civil disorder (unless specifically covered herein), riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician, or intoxication above the legal limit; military duty; participation in underwater activities or scuba diving (if the depth exceeds 66 feet or more); any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; a diagnosed Sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of the Insured's coverage effective date; Sickness, Injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; Elective Treatment and Procedures; or Pre-Existing Medical Conditions of an Insured or Traveling Companion (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to Accidental Death and Dismemberment: loss caused by or resulting directly or indirectly from Sickness or disease of any kind. Please refer to your policy for a complete list of plan exclusions and limitations. VacationGuard Insurance Services, CA Agency License # 0H18225. Berkshire Hathaway Travel Protection (BHTP) is a registered trademark of Berkshire Hathaway Specialty Concierge, LLC, a subsidiary of Berkshire Hathaway Specialty Insurance. All products listed are underwritten by Berkshire Hathaway Specialty Insurance Company, 1314 Douglas Street, Suite 1400, Omaha, NE 68102; NAIC #22276 under Policy Form series (all states unless otherwise noted) PG-TS-TC-US. In AK Policy Form # PG-TS-TC-AK, CO Policy Form # PG-TS-TC-COAH and PG-TS-TC-IM, GA Policy Form # PG-TS-TC-GA, IL Policy Form # PG-TS-TC-IL, IN Policy Form # PG-TS-TC-INAH and PG-TS-TC-IM, KS Policy Form # PG-TS-TC-KS, MA Policy Form # PG-TS-TC-MA, MD Policy Form # PG-TS-TC-MD, MN Policy Form # PG-TS-TC-MN, MO Policy Form # PG-TS-TC-MO, MT Policy Form # PG-TS-TC-MTAH and PG-TS-TC-MTPC, NH Policy Form # PG-TS-TC-NH, NY Policy Form # PG-TS-TC-NYAH and PG-TS-TC-NYPC, OR Policy Form # PG-TS-TC-OR, TN Policy Form # PG-TS-TC-TN, TX Policy Form # PG-TS-TC-TXAH and PG-TS-TC-TXPC, UT Policy Form # PG-TS-TC-UT, VA Policy Form # PG-TS-TC-VA, VT Policy Form # PG-TS-TC-VT, WA Policy Form # PG-TS-TC-WAAH and PG-TS-TC-WAPC.