

# LEISURE PLUS Protection Plan

## For Leisure and Luxury Travel



### It's your vacation. Protect it with our Leisure Plus Protection Plan.

- ✓ Protects your prepaid and nonrefundable trip expenses insured in your reservation total trip cost.
- ✓ Automatic two-day extension, so benefits can begin up to two travel days before check-in and end up to two days after checkout.
- ✓ Your plan cost automatically includes coverage for the primary traveler plus up to seven Traveling Companions.
- ✓ VacationGuard® builds travel protection that works, with worldwide emergency travel assistance to help you 24/7/365.

#### PLAN BENEFITS<sup>1</sup> (Benefits are for your travel dates insured. The benefits shown are shared between the Insured and Traveling Companions.)

Trip Cancellation	Up to Trip Cost Insured (max. \$75,000)
Trip Interruption	Up to Trip Cost Insured (max. \$75,000)
Vehicle Return	\$1,000
Trip Delay (5 hrs)	\$2,000
Pet Boarding Delay (5 hrs)	\$100
Pet Medical Expense	\$2,000
Missed Connection (3 hrs)	\$2,000
Baggage & Personal Effects	\$2,000 (\$500 max item)
Baggage Delay (12 hrs)	\$1,000
Sporting & Golf Equipment Delay (12 hrs)	\$2,000
Security Deposit Protection	\$2,000
Car Rental Collision Coverage	\$50,000 (\$100 Deductible)
Emergency Medical Expense	\$50,000
Emergency Evacuation & Repatriation of Remains	\$500,000
Accidental Death & Dismemberment	\$25,000

15-day  
free  
look

For your peace of mind, you can cancel your policy, for any reason, within 15 days from the plan purchase date and get a full plan refund, provided you haven't had a loss or traveled yet.

#### Trip Cancellation

Protection if you cancel for a covered reason. Can reimburse your financial loss from the pre-paid non-refundable expenses you insured under your total trip cost, if you or your traveling companions must cancel for any of the plan's many covered reasons including: death, sickness, or injury of your or family members, normal Pregnancy, Pet death, involuntary job termination, military leave recall, weather events and Natural Disasters, Named Storm warning, and other covered reasons.

#### Trip Interruption

Protection if you must interrupt your trip for a covered reason, including being quarantined during your trip, or a Named Storm evacuation. Can reimburse your additional travel expenses to return home or reconnect to your trip, including unused Maintenance Charges and pre-paid non-refundable expenses.

#### Trip Delay

Protection if you are delayed due to a covered reason, including vehicle breakdown, or common carrier delay. Can reimburse for the expense of accommodations, meals, and transportation. Trip Delay benefits apply to travel to your destination, during your trip, and for your travels back home.

#### Car Rental Collision Coverage (Primary Coverage)

Renting a car on vacation? Our plan gives you primary protection on your Rental Car for damages due to collision, vandalism, windstorm, fire, hail or flood. (This benefit is not available to residents of KS or when visiting Mexico, Ireland, Costa Rica, or Jamaica).

#### Emergency Medical Expense (Primary Coverage)

Financial protection if you, or your traveling companion, become sick or injured while on your covered trip. Will reimburse for doctor/hospital charges as well as transportation. Advanced payment can be facilitated if needed for hospital admission.

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## Saving You Time – Traveling Companions Automatically Included!

VacationGuard® adds simplicity to your travel. Up to 7 Traveling Companions have automatic coverage on your trip, not to exceed your room occupancy maximum.

## Early Purchase Benefits — if this plan is purchased within 3 days of your Final Trip Payment (Early Purchase Window)

Subject to a covered reason, the following benefits are provided if you buy this plan during the Early Purchase Window:

- Pre-Existing Medical Condition Exclusion Waiver: Waives the exclusion for Pre-Existing Medical Conditions of the Insured, Traveling Companion, Family Member, Business Partner or Host at Destination.
- Financial Default Coverage: The Financial Default of a tour operator, Lodging, rental company, cruise line, or airline.

## Travel Inconvenience Benefits

Pays a fixed benefit for: Closed Attractions (beach, golf, ski, theme park attraction); Cruise Disablement; River & Cruise Diversion; Flight Diversion.

## Rental Car Collision – Included as a value-added benefit.

Included as a primary benefit where allowed, when you rent a car for your trip, you don't have to worry about if your personal auto insurance applies, or buying the damage waiver from the rental car company. Cracked windshields, parking lot mishaps, bad luck in weather; this benefit saves you both time and money. You do the claims paperwork with the rental car company and we pay them directly for a covered loss.

## We Value Family Pets

We provide trip cancellation benefits if your family cat or dog has a critical condition or death within 7 days of your scheduled Departure Date, in addition to benefits for pet boarding delay, pet return, and pet emergency medical expense if your pet or service animal is traveling with you.

## Protect Against the Unexpected

What if your airline experiences severe weather or other issues that creates a covered trip delay? Wouldn't you prefer to get a hotel room and a meal, instead of sleeping at the airport? Have you ever sought urgent care at your destination for medical attention? Or, someone accidentally damages something in the unit you've rented? Don't let your great vacation get ruined by something you can't predict. In seconds, you can get affordable coverage designed to work. VacationGuard® can help take the misadventure out of travel, allowing you to enjoy your vacation, or get help when you want it most.

## World Class Support

VacationGuard® benefits are provided in association with Berkshire Hathaway Travel Protection. Providing you fast and easy claims, with one of the most trusted names in travel insurance.



Berkshire Hathaway  
Specialty Insurance

**CLAIMS IS OUR  
PRODUCT.**

1 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, or may vary based on state of residence. 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; a Traveling Companion or a Family Member; participation in Adventure Sports. War or act of war, whether declared or not, civil disorder riot, or insurrection; any unlawful acts attempted or committed by the Insured; an Epidemic or Pandemic (unless otherwise covered by the policy); any government regulation or prohibition; Mental or Psychological Disorders; 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; 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) US-TRVL-BHTP2021-BASE15- US-09/2022, CO Policy Form # US-TRVL-BHTP2021-BASE15- COPC-01/2023 & US-TRVL-BHTP2021-BASE5-COAH-01/2023, IN Policy Form # US-TRVL-BHTP2021-BASE15-IN-01/2023, KS Policy Form # US-TRVL-BHTP2021-BASE15-KS-10/2022, MN Policy Form # US-TRVL-BHTP2021-BASE15-MN-10/2022, MT Policy Form # US-TRVL-BHTP2021-BASE15-MTPC-10/2022 & US-TRVL-BHTP2021- BASE5-MTAH-04/2023, OR Policy Form # US-TRVL-BHTP2021- BASE15-OR-05/2023, TX X Policy Form # US-TRVL-BHTP2021- BASE15-TX-09/2022, UT Policy Form # US-TRVL-BHTP2021- BASE15-UT-11/2022 and VT Policy Form # US-TRVL-BHTP2021- BASE15-VT-01/2023.2

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