



Are You Prepared?

4 Things to Know About Hurricanes Before You Arrive

- 1 Your vacation could be in jeopardy.**
If a hurricane strikes before or during your stay, your vacation may need to be cancelled or cut short.
- 2 Now is the time to take precautions.**
Many vacation rental companies offer travel insurance but not all travel insurance plans are the same. Travel Guard's All Seasons Travel Plan provides coverage due to inclement weather along with named hurricanes. This plan also provides coverage if you must cancel or interrupt your trip due to other covered reasons such as sickness, injury, job loss, and other unforeseen circumstances.
- 3 If a mandatory hurricane evacuation is ordered, you may not be entitled to a refund of your missed vacation days.**
If travel insurance is purchased, you may be entitled to a refund of the prorated rent for each night of your vacation missed.*
- 4 Even if you've initially declined this coverage, it's not too late.**
Contact your vacation rental company and ask about including insurance on your reservation today!

To purchase the optional trip insurance plan, please call us today!

For questions regarding the travel insurance plans available through Travel Guard, please call 877.249.5376 and refer to product # 008573.

*The Insurer will pay trip cancellation or interruption benefits up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to a named hurricane causing cancellation of travel to the Insured's Destination that is inaccessible or uninhabitable. The Company will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination uninhabitable or inaccessible. An Insured's Destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental is without electricity or water. An Insured's Destination is inaccessible if he or she cannot reach the property by the original mode of transportation. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. It is currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. Travel assistance services provided by Travel Guard.