

IMPORTANT: THIS IS A PLAN SUMMARY. TO OBTAIN YOUR FULL PLAN DETAILS AND INSURANCE POLICY PLEASE GO TO: WWW.TRIPPRESERVER.COM OR CALL 1-866-889-7409



SKI TRIP PRESERVER PROGRAM WITH CANCEL FOR ANY REASON

This brochure provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by [Arch Insurance Company](#). Your policy is the contract that specifically and fully describes your coverages. Certain restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions.

To obtain a copy of your full travel insurance plan details, please call 1-866-889-7409 or visit online at: www.trippreserver.com/ski-trip-preserver-cfar/

Benefits	Maximum Benefit Limit*	Description	Notes
Trip Cancellation	Rental Cost Paid, up to a maximum of \$100,000	Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason**.	This benefit is available per reservation. Change fees charged by the airline up to \$300 may also be eligible for reimbursement if you must reschedule for a covered unforeseen reason**.
Cancel for Any Reason	75% of Rental Cost Paid	Reimbursement for 75% the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements when you cancel your trip for any reason not otherwise covered by this policy.	Coverage is only available if you purchased this plan within 21 days of your initial deposit, you insured 100% of your rental cost and you cancelled your trip 48 hours or more before your departure date. This benefit is not available to residents of New York.
Trip Interruption and Delayed Arrival	Rental Cost Paid, up to a maximum of \$100,000	In the event the trip is cut short for a covered unforeseen reason, this benefit covers the additional airfare costs to return home and any unused, pre-paid nonrefundable payments or deposits for your vacation rental and travel arrangements**.	This benefit is available per reservation.
Missed Connection	\$750	Reimbursement for additional transportation costs and prepaid unused travel arrangements if your arrival at your trip departure is delayed for 3 or more hours.	Coverage is available if you miss your trip departure due to any delay of a common carrier and documented weather conditions.
Trip Delay	\$750	Assists with additional travel expenses incurred during a 6+ hour delay for a covered reason**. This includes hotel, meals and local transportation.	Maximum \$200 per day, after a 6+ hour delay.
Accidental Death & Dismemberment	\$100,000	Pays a percentage of the maximum benefit amount if a loss occurred as a result of an accidental injury or death during a trip.	A table of losses is located in the policy.
Emergency Accident and Sickness Medical Expense	\$25,000	Provides coverage for covered emergency medical expenses** such as an accidental injury or illness that strikes while on your trip.	\$1,000 dental sublimit.
Medical Evacuation and Repatriation of Remains	\$525,000	Offers protection in the event that emergency medical care is needed and an emergency evacuation to a better level of care is required. Also covers the costs associated with returning remains home in the event of a tragedy.	All evacuation or repatriation of remains arrangements must be made through the travel assistance services listed below.
Baggage and Personal Effects	\$1,250	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas.	Per Article Limit is \$500 Combined Article Limit is \$500

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Baggage Delay	\$1,000	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay before your arrival at your return destination or primary residence
Rental Car Damage	\$25,000	If you rent a car which is damaged or stolen, reimbursement is available for the cost of repairs and rental charges imposed by the rental company up to the actual cash value of the rental car or the policy limit.	This benefit is available on a per vehicle basis.

*The Maximum Benefit Limit is on a per person basis, except for Trip Cancellation, Cancel for Any Reason, Trip Interruption and Rental Car Damage.

**For a list of covered reasons and exclusions, call 1-866-889-7409 or view policy details online at www.trippreserver.com/ski-trip-preserver-cfar/

IMPORTANT PROVISIONS IN YOUR POLICY:

- You must advise the Travel Supplier or Property Management Company and Us as soon as possible in the event of a claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier or Property Management Company as soon as reasonably possible.
- Pre-existing conditions are not covered under the policy unless:
 - Your premium for this policy is received within 21 days.
 - You or the individual with the Pre-Existing Condition, are not disabled from travel at the time Your premium is paid.
 - Coverage available under the Emergency Medical Evacuation or Repatriation of Remains benefits.
- If you have a claim, it must be reported to us within 30 days after a loss or as soon as is reasonably possible:

Red Sky Travel Insurance
c/o Arch Insurance Company
Executive Plaza IV
11350 McCormick Rd., Suite 102
Hunt Valley, MD 21031
Phone: 1-866-889-7409
Fax: 1-443-279-2901
Email: redsky@archinsurance.com
Office Hours: Monday-Friday, 8:30am – 5pm EST

Travel Assistance Services Global travel assistance, medical emergency, and roadside assistance are available 24/7/365.

CALL TOLL FREE: (within the United States and Canada) 1-866-889-7409

Provides a variety of travel related services, including:

• Medical Evacuation • Medically Necessary Repatriation • Repatriation of Remains • Medical or Legal Referral • Inoculation Information • Hospital Admission Guarantee • Translation Service • Lost Baggage Retrieval • Passport/Visa Information • Emergency Cash Advance* • Bail Bond* • Prescription Drug/Eyeglass Replacement*

* Payment reimbursement to the Assistance Company is your responsibility.

The following services are available to you when traveling 50 miles or more from your home for a vehicle registered or rented to you during the effective Policy term, subject to the exclusions and limitations listed below. To receive the Emergency Roadside Assistance Services, you must be with the vehicle when the service provider arrives:

Towing Assistance • Battery Services • Flat Tire Assistance • Fuel, Oil and Water Delivery Service
• Lock-out Assistance • Collision Assistance

For any amount exceeding the program's \$100 per occurrence benefit limit, it will be your responsibility to pay the service provider directly for the additional charges. Please note: Only one service call for the same cause will be covered during any seven-day period.

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CONSUMER DISCLOSURE INFORMATION

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Purchasing travel insurance is not required in order to purchase any other products or services offered by the Travel Retailer.

What A Travel Retailer May Do:

Employees of a Travel Retailer may transact Travel Insurance on our behalf and under our direction, including:

1. Offering/disseminating information on our behalf, including brochures, buyer guides, descriptions of coverage, and price;
2. Referring specific coverage/feature/benefit questions to us;
3. Disseminating/processing applications for coverage, coverage selection forms, or other similar forms;
4. Collecting premiums on our behalf; and
5. Receiving/recording information to share with us.

What A Travel Retailer May Not Do:

The Travel Retailer's employees:

1. are not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the Travel Retailer; or
2. to evaluate the adequacy of a prospective insured's existing insurance coverage.

Definitions:

"Travel Insurance" means coverage for personal risks incidental to planned travel, including one or more of the following:

- Interruption or cancellation of a trip or event;
- Loss of baggage or personal effects;
- Damage to accommodations or rental vehicles; or
- Sickness, accident, disability, or death occurring during travel.

The following are excluded from the definition of Travel Insurance: Major medical plans, which provide comprehensive medical protection for travelers on trips lasting 6 months or longer (e.g. working overseas, deployed military personnel, etc.). In some states, damage waiver contracts are part of a rental company's agreement. The phrase "damage waiver" or "collision damage waiver" cannot be used to describe travel insurance coverage, but the travel insurance contract may otherwise refer to damage waiver or collision damage waiver provided by a rental company.

"We, Us or Our" means Arch Insurance Solutions.

DISCLOSURE TO CALIFORNIA RESIDENTS: [1754(a)(7) & (8)]

1. Purchasing travel insurance is not required in order to purchase any other product or service offered by the travel retailer.
2. Your travel retailer may not be licensed to sell insurance, and is therefore not qualified or authorized to: a. Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
b. Evaluate the adequacy of your existing insurance coverage.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. California Department of Insurance Hotline: 1-800-927-4357

DISCLOSURE TO DELAWARE RESIDENTS: [1772(2)a.7.]: The insurance coverage may duplicate existing coverages you may have. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies, and other sources of protection.

DISCLOSURE TO MARYLAND RESIDENTS: [10-122 (d)(1)(ii)(4)]: This insurance coverage may duplicate certain provisions of insurance coverage already provided by your homeowner's, renter's or similar coverages or insurances, and that the purchase of travel insurance would make travel insurance primary to any other duplicate or similar coverage. Maryland Insurance Administration Rapid Response Program: 1-800-492-6116

CONTACT INFORMATION:

Red Sky Travel Insurance c/o Arch Insurance
Executive Plaza IV; 11350 McCormick Rd, Suite 102
Hunt Valley, MD 21031
Email: RedSky@Archinsurance.com
Phone: 1-866-889-7409

Coverage is underwritten by Arch Insurance Company (NAIC #11150) under form series LTP 2013 and endorsements thereof. **Contact Information:** 877-722-1959