



Travel Smart. Travel Insurance.

Universal Parks & Resorts Vacations Vacation Protection Plan

- The coverage goes into effect at 12:01 a.m. on the day after the plan cost is paid.

NOTE: When insurance is purchased by final trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your plan cost.

COVERAGES

Vacation Cost	Trip Cancellation & Interruption
\$ 600	Trip Delay (\$200 maximum per day)
\$ 2,000	Baggage & Personal Effects
\$ 500	Baggage Delay
\$ 10,000	Medical Expense
\$ 20,000	Emergency Medical Transportation
\$ 25,000	Accidental Death & Dismemberment
Included	Travel Guard Assist
Included	LiveTravel
Included	Concierge

QUESTIONS

For specific questions regarding the Universal Parks & Resorts Vacation Protection Plan, Travel Guard representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

1.877.275.3022

Refer to product number 008357

PLAN COST

Plan Cost
\$39.95 Per Adult
(includes tax)

The plan covers children 17 and under at no additional cost.

This is a brief description of the insurance benefits provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. 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.

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Sickness, Injury, or death of the Insured, a Traveling Companion, Immediate Family Member, or Business Partner.
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure.
- Strike, resulting in the complete cessation of travel services at the point of departure and/or destination
- Termination or layoff of employment
- Primary Coverage.

Reasons not covered:

- *Carrier-caused delays such as mechanical difficulties (except as covered under Trip Delay).*
- *Travel arrangements cancelled by the tour operator, airline, or cruise line.*
- *Change in plans ("I just don't want to go.").*
- *Normal pregnancy or childbirth.*
- *Financial circumstances ("I can't afford to go.").*
- *Business or contractual obligations ("My boss changed my vacation.").*
- *Any government regulation or prohibition, war, civil disorder.*

Trip Delay

Reimburses up to \$200 a day for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier-caused delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

Baggage & Personal Effects

- Reimburses for loss, theft, and damage of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, and golf and scuba equipment.

Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Medical Expense

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. Pays for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

Emergency Medical Transportation

- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident that occurs while on the trip.



Travel Guard Assist*

This is a non-insurance service.

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor the Insured's condition and contact their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

24-hour LiveTravel® Assistance*

LiveTravel – 24-hour hotline to make emergency travel changes once travel has commenced, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.

Live Messaging – relay of e-mail or phone message to family, friends, or business associates.

Pre-trip Travel Advice – around-the-clock access to passport, visa, inoculation, and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for your planned destination.

Emergency Cash Transfer – assistance in coordinating an emergency cash advance.

Concierge*

Restaurant Referrals and Reservations — Travel Guard Assist will supply a restaurant referral based on your needs and desires. Additionally Travel Guard Assist will arrange for reservations at the recommended restaurant. Based on availability.

Ground Transportation — Travel Guard Assist will locate and arrange for a transportation service to pick you up and deliver you to your desired destination.

Event Ticketing — Travel Guard Assist will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.

Tea Times and Course Recommendations — Travel Guard Assist will facilitate the reservation of tea times at available courses and recommend alternatives in case of a booked course. Based on availability.

Flower Ordering — Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

*Non insurance services are provided by Travel Guard Assist.

NOTE: When insurance is purchased by final trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your plan cost.

PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

This is only a brief description of the Universal Parks & Resorts Vacations Vacation Protection Plan. Please see the Plan's Description of Coverage for additional exclusions, limitations, and terms prior to purchase.