

Allianz Travel Insurance

# Vacation Sporting Protector<sup>SM</sup> for Deer Valley Resort

Now that you've found the perfect vacation rental property, don't overlook an important detail – vacation protection. Allianz Travel Insurance's Vacation Sporting Protector provides insurance against the loss of your vacation rental deposit or payments if unforeseen circumstances cause you to cancel or interrupt your trip.

## Why Vacation Sporting Protector?

The possibility of not being able to go on your vacation or having to cut your trip short puts a significant amount of your money in jeopardy. Allianz Travel Insurance's Vacation Sporting Protector is specifically designed to protect your losses where other insurance benefits do not.

With Vacation Sporting Protector, your rental deposit and non-refundable fees are protected if your trip is cancelled or interrupted for a covered reason. Here are a few examples:

- Serious and unforeseen illness or injury, or death of you, a family member or traveling companions.
- A family member passes away while you are on vacation, forcing you to cut your trip short.
- You lose your job shortly before departure and must cancel your trip.

You and your traveling companions may also be covered for travel delays, baggage delays, and baggage theft and damage.<sup>1</sup>

<sup>1</sup>Please refer to the Certificate of Insurance/Policy for limitations, conditions and exclusions that may apply.

## There When You Need Us

Travel with the confidence that Allianz Global Assistance's Customer Service Representatives are available 24/7 to assist you with everything from major emergencies to simple inconveniences.

Benefits*	Coverage Limit
Trip Cancellation/Interruption	
a) Rental Cost	Up To Your Trip Cost**
b) Sports Traveler Benefit	\$1,000
Emergency Medical/Dental Coverage	\$10,000
Emergency Medical Transportation	\$25,000
Baggage Loss/Damage	\$500
Baggage Delay	\$200
Travel Delay	\$600
Sporting Equipment Coverage	\$1,000
Sporting Equipment Rental Coverage	\$1,000
Roadside Assistance	\$100
Vehicle Return	\$500
24-Hour Hotline Assistance	Included

\* For Trip Cancellation/Interruption Protection the benefit payable to each individual is based on the total rental cost of the property, not to exceed the amount listed, divided by the number of insureds occupying the rental property. All other benefits are per covered individual.

\*\*Maximum coverage available is \$50,000.

**Questions/Contact:** Phone: 1-877-865-8547



We will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

**Global Assistance**



This is a brief description of the insurance and assistance benefits provided by this plan. Exclusions, conditions and limitations may apply. A complete description of coverage can be found in the Certificate of Insurance/Policy.

## Special Features of Vacation Sporting Protector

### Pre-Existing Conditions Exclusion and Waiver

Your plan may provide Pre-Existing Conditions Coverage if you, a traveling companion or family member has a Pre-Existing Condition. A Pre-Existing Condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for a Pre-Existing Condition is excluded unless: 1) You purchased your plan within 21 days of making your first trip payment or first trip deposit; 2) You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3) You were a U.S. resident and medically able to travel on the day you purchased the plan; and 4) The total cost of your trip is \$10,000 per person or less. All other contract terms and conditions apply.

### Trip Cost Protection



### Trip Cancellation/Interruption Coverage

Provides financial protection if you must cancel your trip due to a covered reason, including for example: job loss, a traffic accident en route to your departure and serious and unforeseen injury or illness.<sup>2</sup> Trip Cancellation coverage provides reimbursement for such prepaid, non-refundable expenses as rental deposits. Trip Interruption coverage offers reimbursement for the unused, non-refundable portion of the trip and any increased transportation costs to return home due to a covered reason.<sup>3</sup>

### Sports Traveler Benefit

In the event the trip is cancelled or interrupted due to a covered reason, coverage is provided for the costs of non-refundable sports related deposits and payments that were arranged separately from the tour (such as prepaid lift tickets, greens fees, equipment rentals and lessons).<sup>3</sup>

### Travel Delay

Receive up to \$300 per day, per person, to a maximum of \$600, to cover either additional accommodation and travel expenses due to a departure delay of six or more hours or to reimburse pre-paid expenses that were lost due to the departure delay, at your discretion.<sup>3</sup>

## Sporting Benefits



### Sporting Equipment Coverage

Provides coverage for specialist sporting equipment due to loss or damage by a common carrier or theft of equipment during the trip.<sup>3</sup>

### Sports Equipment Rental

Provides reimbursement of rental costs incurred if sporting equipment is stolen or is lost, damaged or delayed by a common carrier for at least 12 hours.<sup>3</sup>

## Medical Protection



### Emergency Medical and Dental

This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.<sup>3</sup>

### Emergency Medical Transportation

Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA only ).

## Vehicle Services



### Vehicle Return Benefit

Coverage is provided for the cost of transporting your vehicle back to your primary residence when an unexpected illness or injury prevents completion of your trip.<sup>3</sup>

### Roadside Assistance

24-Hour Emergency Towing, assistance with flat tires, gas, battery jumpstart and winching.<sup>3</sup>

## Baggage Protection



### Baggage Loss/Damage

Provides benefits for loss, damage or theft of baggage and personal effects.<sup>3</sup>

### Baggage Delay

Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.<sup>3</sup>

## Assistance Services



### 24-Hour Hotline Help

Help is just a phone call away with Allianz Global Assistance. A staff of multilingual problem solvers is available to help you solve a medical, legal or travel-related emergency.

<sup>2</sup>Up to the covered amount.

<sup>3</sup>These are just a few events that could form the basis of a covered Vacation Sporting Protector insurance claim. For more details of the plan, including applicable terms and limitations of coverage, please refer to the Certificate of Insurance/Policy or contact Allianz Global Insurance.

## General Exclusions

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In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; intentional self-harm, suicide or attempted suicide; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic or pandemic; air, water or other pollution or threat of pollutant release; unlawful acts; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts; and government prohibition or regulations.

### **PLEASE BE ADVISED:**

This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the Insured's purchase of travel tickets. Plan may not be available in all jurisdictions.

### **California Residents:**

This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as Allianz Global Assistance Insurance Agency, License # OB01400.

### **Florida Residents:**

The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

### **New York Residents:**

The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, or the producer's expenses, volume of business, or profitability. The purchaser may request and obtain information about the producer's compensation, except as otherwise provided by law.

### **Utah Residents:**

We are doing business in Utah as Allianz Global Assistance Insurance Agency.

Insurance coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakwood Terrace, IL), rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A" (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on the insured's state. Allianz Global Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between AGA Service Company and Jefferson Insurance Company.