

Red Sky Travel Insurance

Sun Trip Preserver - SPF 90



Helps Protect You & Your Trip Costs
To Enroll, Contact Your Vacation Rental Management Company

NOTICE: We strongly urge you to read our COVERAGE ALERT at <http://www.trippreserver.com/covid-coverage> before purchasing your travel protection plan. It is important that you understand how our policies limit or exclude coverage related to COVID-19, as well as temporary, specific accommodations we are making during the pandemic.

Travel Protection Plan

Insurance Benefits	Coverage Limits
Underwritten by Arch Insurance Company	
Trip Cancellation ¹	100% of rental cost paid ²
Trip Interruption ¹	100% of rental cost paid ²
Trip Delay (12 hours)	\$750 (\$200/day)
Missed Connection (3 hours)	\$750
Baggage / Baggage Delay (12 hours)	\$1,250 / \$1,000
Emergency Medical Expense	\$25,000 (\$1,000 Dental)
Emergency Evacuation / Repatriation	\$525,000
Accidental Death and Dismemberment	\$25,000
Rental Car Damage	\$25,000
Emergency Travel Assistance ³	Included

Emergency Travel Assistance²

Non insurance services provided by designated assistance company.

Emergency Roadside Assistance (e.g. towing assistance, battery services, flat tire assistance, lock-out assistance)

Medical Assistance (e.g. worldwide medical and dental referrals, monitoring of treatment, 24-hour health information, replacement of corrective lenses and medical devices)

Emergency Transportation Services (e.g. emergency medical evacuation, medically necessary repatriation, repatriation of deceased remains)

Pre-Existing Medical Condition Coverage

A waiver of the pre-existing conditions exclusion is available when criteria is met. See back for details.

The Maximum Benefit Limit is on a per person basis, except for Trip Cancellation and Trip Interruption which are per reservation, and Rental Car Damage, which is per vehicle.

¹Hurricane Notice: Your Red Sky Travel Insurance Plan is designed to offer protection against unforeseen events such as a hurricane. However, once a named tropical storm becomes a hurricane, then that hurricane is no longer an "unforeseen event" as of the date the storm was named. You won't be covered for hurricane-related claims (neither trip cancellation nor interruption benefits) if you purchase travel insurance once the associated storm is named.

²Rental Cost means the total pre-paid charges up to \$100,000 for renting the vacation property as calculated by Your Property Management Company, for which plan cost has been paid.

³Non insurance services are provided by the designated provider listed in the Plan Documents.

Maximum trip length allowed is 180 days. View a full description of coverage online at: <https://www.trippreserver.com/products/sun-trip-preserver/>

The insurance coverage or plans are available to residents of the United States. Benefits and services are described on a general basis. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. Please refer to your plan for detailed terms and conditions. Insurance coverages are underwritten by Arch Insurance Company, NAIC # 11150 under certain form series, including LTP 2013 and amendments thereto. Plans are marketed by Out of Towne, LLC, dba Red Sky Travel Insurance and offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions, Inc., a licensed travel insurance producer* (CA License #0118111, TX License #1787195). The travel insurance producer may be reached at 1-866-889-7409 and the underwriter may be reached at 1-844-872-4163. Consumer Disclosures can be found at: <https://www.trippreserver.com/consumer-notice/> and the Privacy Notice is here: <https://www.archgroup.com/privacy-policy/> *Plans are solicited by licensed producers in NY and HI.



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Plan Costs*

Maximum trip cost is \$100,000.

Trip Cost	Plan Cost
\$1 - \$500	\$38.75
\$501 - \$100,000	7.75% of trip cost

Brief Outline of Coverage

Restrictions Apply

Trip Cancellation, Trip Interruptions & Trip Delay

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Trip Delay provides coverage if you are delayed during a trip for more than 12 hours.

Some examples of covered reasons include, but are not limited to:

- Your, a Family Member's, or a Traveling Companion's Sickness, accidental injury or death
- Being hijacked, quarantined, subpoenaed, or asked to serve on jury duty
- Primary place of residence is made uninhabitable by fire, flood or other natural disaster
- A documented theft of passports or visas
- Your transfer of employment which requires your principal residence to be relocated
- Traffic accident en route to Your vacation destination
- Strike or Inclement Weather that causes a complete cessation of services for at least 24 hours on the Common Carrier
- Military, police or fire personnel being called into emergency services to provide relief for a Natural Disaster
- Involuntary employment termination or layoff
- Revocation of previously granted military leave
- Mandatory evacuation ordered by local government authorities in your destination due to a Natural Disaster or a hurricane named after your Effective Date of coverage
- Final scheduled destination accommodations are made uninhabitable by a hurricane named after your Effective Date of coverage
- Road closure causing a delay in reaching your scheduled destination for at least 6 hours

Missed Connection

Provides reimbursement if You miss Your Trip departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- any delay of a Common Carrier; or
- documented weather condition preventing You from getting to the point of departure for Your Trip.

Baggage and Personal Effects

Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

*Plan costs are subject to change.

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Baggage Delay (Outward Journey Only)

Provides coverage for the emergency purchase of essential items if your Baggage is delayed 12 hours or more from Your time of arrival at a destination other than your return destination.

Medical Expense

Provides coverage for the necessary medical and surgical cost if you become sick or accidentally injured while on a trip.

Emergency Medical Evacuation

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

Accidental Death and Dismemberment (AD&D)

Reimburses you as a result of an injury caused by an accident occurring during your trip, where you sustain a loss of life, limb or eyesight.

Waiver of Pre-Existing Condition Exclusion

The pre-existing medical conditions are eligible for coverage when:

- The premium for this policy is received within the Time Sensitive Period; and
- You are not disabled from travel at the time premium is paid.

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 60 days prior to policy effective date in which:

- the patient received or received a recommendation for a test, examination, or medical treatment or
- took or received a prescription for drugs or medicine.

24 Hour Emergency Travel Assistance Services

Non insurance services are provided by the designated provider listed in the Description of Coverage. Includes a wide range of services before and during trips through a 24/7 toll free number.