



SKI TRIP PRESERVER

This is a general overview of the plan. This document does not serve as a contract of any kind. This plan summary does not confirm purchase of insurance. If plan has already been purchased, as indicated on the invoice received from your vacation rental management company, **please see your full plan details at www.trippreserver.com/products/ski-trip-preserver or call 1-866-889-7409.**

To purchase the plan, please contact your vacation rental management company directly. There are additional definitions, exclusions and limitations that apply to all coverages and services. Plan benefits, limits and provisions may vary by state jurisdiction.

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.

Pre-Existing Condition Exclusion Waiver: Available when you or the individual with the pre-existing condition are not disabled from travel at the time of purchase and purchase is made within 21 days of your trip deposit. "Pre-Existing Condition" means an illness, disease, or other condition during the 60 day period immediately prior to the Effective Date of Your coverage for which You or Your Traveling Companion, Business Partner, Service Animal, or Family Member: 1) received or received a recommendation for a test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before Your coverage is effective under this plan.

<p>Trip Cancellation¹</p> <p>Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason². 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 reason².</p> <p>Ski-Related Covered Event for Trip Cancellation: In addition to other covered events, this plan includes coverage for lack of snow fall or adverse weather in the pre-booked winter sports resort if there is no alternative winter sports facility available which results in the inability to ski for at least 24 hours. You must be unable to Ski for 50% or more of the scheduled Trip duration in order to cancel Your Trip or a benefit will be paid for each full 24 hour period in which the Insured is unable to ski, up to the maximum as shown in the Schedule of Benefits. The resort must have at least 75% of trails closed from lack of snow, severe weather or trail conditions, or Natural Disaster. This coverage is only available if the Insured purchases the insurance at least 21 days prior to their departure date. Other conditions apply.</p>	<p>Rental Cost Paid¹</p>	<p>Trip Interruption and Delayed Arrival¹</p> <p>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 arrangements². This benefit is available per reservation.</p> <p>Ski-Related Covered Event for Trip Interruption: In addition to other covered events, this plan includes coverage for up to \$50 per day, up to a Maximum Benefit Amount of \$300 for the cost of transport organized by Your tour operator to an alternate site if lack of snow, avalanche or threat of avalanche results in the closure of skiing facilities (excluding cross country skiing) in Your resort and it is not possible to ski there. This coverage only applies to the resort that You have pre-booked for a period exceeding 8 hours and for so long as conditions causing closure of Your resort prevail, but not exceeding the pre-booked period of Your Trip. Coverage is also available if You are unable to Ski during Your Trip due to 50% or more of the Trails closing for at least eight (8) consecutive hours, (excluding night Skiing), from lack of snow, severe weather or trail conditions, or Natural Disaster during Your Trip, We will reimburse You for the pro-rata value of Your prepaid Ski lift tickets for each lost day of Skiing during Your Trip.</p>	<p>Rental Cost Paid¹</p>
<p>Missed Connection</p> <p>Reimbursement for additional transportation costs and prepaid unused travel arrangements if your arrival at your trip departure is delayed for 3 or more hours.</p> <p>Coverage is available if you miss your trip departure due to any delay of a common carrier and documented weather conditions.</p>	<p>\$750</p>	<p>Trip Delay</p> <p>Assists with additional travel expenses incurred during a 12+ hour delay for a covered reason². This includes hotel, meals and local transportation.</p> <p>Maximum \$200 per day, after a 6+ hour delay.</p>	<p>\$750</p>
<p>Emergency Accident and Sickness Medical Expense</p> <p>Provides coverage for covered emergency medical expenses² such as an accidental injury or illness that strikes while on your trip.</p> <p>Excess coverage; \$1,000 dental sublimit.</p>	<p>\$25,000</p>	<p>Medical Evacuation and Repatriation of Remains</p> <p>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.</p>	<p>\$525,000</p>



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

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

Accidental Death & Dismemberment **\$25,000**
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 plan.

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 plan limit. This benefit is available on a per vehicle basis.

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. ¹Rental 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. ²For a list of covered reasons and exclusions, view plan details online at www.trippreserver.com/products/ski-trip-preserver or call 1-866-889-7409.

IMPORTANT PROVISIONS IN YOUR PLAN:

- If You are not satisfied for any reason, You may return Your policy to Us within 14 days³ after receipt. Your premium will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, all coverages under the policy are void from the beginning.
- You must advise the Travel Supplier or Property Management Company and Us as soon as possible in the event of a claim.
- If you have a claim, it must be reported to us within 30 days³ after a loss or as soon as is reasonably possible:

File a claim online: www.trippreserverclaims.com

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

EMERGENCY TRAVEL ASSISTANCE SERVICES

Non insurance services are provided by one or more designated assistance companies. 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 Advance⁴
- Bail Bond⁴
- Prescription Drug/Eyeglass Replacement⁴

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 Plan 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 & 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.

³May vary by state. ⁴Payment reimbursement to the Assistance Company for Emergency Cash Advance, Bail Bonds, and Prescription Drug/Eyeglass Replacement is your responsibility.

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.