SUN TRIP PRESERVER – SPF90

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/sun-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.

Trip Cancellation[1] — Rental Cost Paid[2]

Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason[3]. 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[3].

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.

Emergency Accident and Sickness Medical Expense — $25,000

Provides coverage for covered emergency medical expenses[3] such as an accidental injury or illness that strikes while on your trip.

Primary coverage; $1,000 dental sublimit.

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

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.

Trip Interruption and Delayed Arrival[1] — Rental Cost Paid[2]

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[3]. This benefit is available per reservation.

Trip Delay — $750

Assists with additional travel expenses incurred during a 12+ hour delay for a covered reason[3]. This includes hotel, meals and local transportation.

Maximum $200 per day, after a 12+ hour delay.

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 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 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. [1]Hurricane 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. [2]Rental 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. [3]For a list of covered reasons and exclusions, view plan details online at www.trippreserver.com/products/sun-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 days[4] 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 days[4] 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 Advance[5]
- Bail Bond[5]
- Prescription Drug/Eyeglass Replacement[5]

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.

[4]May vary by state. [5]Payment 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 #0I18111, 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-notices/ and the Privacy Notice is here: https://www.archgroup.com/privacy-policy/ *Plans are solicited by licensed producers in NY and HI.