

# Trip Preserver

Travel Insurance for Vacation Rental Guests



## Plan Your Trip—We'll Help Protect It

Unexpected events can impact even the most carefully planned vacation. Arch Red Sky travel insurance provides valuable protection for vacation rental guests with coverage for trip cancellations, interruptions, travel delays, baggage issues, and emergency situations while traveling. With access to 24/7 travel assistance services, you can travel with added confidence knowing support is available when you need it most.

### Trip Preserver Plan

Plan Cost: 7.95% of total rental cost

Provides reimbursement for up to 100% of rental cost for cancellation or interruption due to covered reasons

Offers coverage for medical emergencies, emergency evacuation, trip delays, and baggage that is lost, stolen, damaged, or delayed

Purchase at initial booking, or up to balance due date

24/7 emergency travel & roadside assistance

### Trip Preserver CancelFlex Plan

Plan Cost: 11.2% of total rental cost

Provides reimbursement for up to 100% of rental cost for cancellation or interruption due to covered reasons

Provides up to 60% reimbursement of rental cost when you cancel for any reason at least 48 hours prior to departure

Offers coverage for medical emergencies, emergency evacuation, trip delays, and baggage that is lost, stolen, damaged, or delayed

Purchase at initial booking, or within 21 days of initial trip deposit

24/7 emergency travel & roadside assistance

Please see full plan details at <https://trippreserver.com/plan-documents/> or call 855-919-1116

## Protection from the Unexpected<sup>2</sup>

Travel insurance may provide benefits for covered situations such as:

- Emergency sickness, accidental injury or death
- Involuntary employment termination or layoff
- Primary residence or destination accommodation is made uninhabitable by a natural disaster
- Mandatory evacuations due to hurricanes
- Road closure causing a delay in reaching your destination
- Lack of snowfall causing ski facility closure
- Lost, stolen, damaged or delayed baggage

A good travel insurance plan provides coverage for all of these situations and more.

## Travel Assistance Protection Features

24/7 Emergency Travel & Roadside Assistance Services<sup>1</sup> Included

Emergency Travel Assistance (e.g. replacement of lost travel documents, transfer of funds, legal referrals)

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)

Emergency Roadside Services (e.g. towing, battery service, flat tire, fuel, oil & water delivery, lock-out, collision assistance)

You'll receive an email with your travel insurance confirmation and policy documents within 14 days of purchase. Contact Arch Red Sky with any questions.

<sup>1</sup> Travel and roadside assistance services are provided by the designated assistance provider listed in the policy. <sup>2</sup> For a full list of events and coverage details, please refer to the policy. 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. Please see your full plan details at <https://trippreserver.com/plan-documents/> or call 855-919-1116. Plan benefits, limits and provisions may vary by state jurisdiction.

## Trip Preserver Plan Summary\*

### Trip Cancellation<sup>1</sup>

Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason<sup>2</sup>. 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<sup>2</sup>.

**Rental Cost Paid<sup>1</sup>**

### Trip Interruption and Delayed Arrival<sup>1</sup>

Reimbursement in the event the trip is cut short for a covered unforeseen reason<sup>2</sup>, 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. This benefit is available per reservation.

**Rental Cost Paid<sup>1</sup>**

### Missed Connection (Outward Journey Only)

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.

**\$750**

### Trip Delay

Assists with additional travel expenses incurred during a trip delay for a covered reason<sup>2</sup>. This includes hotel, meals and local transportation. Maximum \$200 per day, after a 12+ hour delay.

**\$750**

### Emergency Accident and Sickness Medical Expense

Provides coverage for covered emergency medical expenses<sup>2</sup> such as an accidental injury or illness that strikes while on your trip. \$1,000 dental sublimit.

**\$25,000**

### Emergency Medical Evacuation and Repatriation of Remains

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 emergency evacuation or repatriation of remains arrangements must be made through the designated travel assistance provider.

**\$525,000**

### Baggage and Personal Effects

Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas. Per article limit is up to \$500, items subject to special limitations are up to \$500 in total.

**\$1,250**

### Baggage Delay (Outward Journey Only)

Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected. \$200 per day after a 12+ hour delay before your arrival at your return destination or primary residence.

**\$1,000**

### Accidental Death & Dismemberment

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.

**\$25,000**

### Rental Car Damage

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.

**\$25,000**

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. <sup>1</sup>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. <sup>2</sup>For a list of covered reasons and exclusions, view plan details online at <https://trippreserver.com/plan-documents/> or call 855-919-1116.

*\*Restrictions, Conditions and Exclusions Apply*

## Customer Service & Claims

855-919-1116 | [redsky@archinsurance.com](mailto:redsky@archinsurance.com)

For insurance coverage or plans 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 Guesty Insurance Services LLC, a licensed travel insurance producer\* (CA License # 6006633, TX License # 2749857). The travel insurance producer may be reached at 844-827-9993 or the underwriter at 855-919-1116. Consumer Disclosures: <https://www.trippreserver.com/consumer-disclosures/> and the Privacy Notice is here: <https://www.archinsurancesolutions.com/documents/ArchPrivacyNotice.pdf>. Plans are solicited by licensed producers in NY and HI.

**26-07-TRV04**

## Trip Preserver CancelFlex Plan Summary\*

### Trip Cancellation<sup>1</sup>

Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason<sup>2</sup>. 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<sup>2</sup>.

**Rental Cost Paid<sup>1</sup>**

### Trip Interruption and Delayed Arrival<sup>1</sup>

Reimbursement in the event the trip is cut short for a covered unforeseen reason<sup>2</sup>, 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. This benefit is available per reservation.

**Rental Cost Paid<sup>1</sup>**

### CancelFlex

Reimbursement up to 60% of the unused non-refundable pre-paid payments or deposits for your travel arrangements when you cancel your trip for any reason not otherwise covered by this policy. Must be purchased within 21 days of initial trip deposit. Cancellation must occur 48 hours or more prior to trip departure.

**Up to 60% of Rental Cost Paid<sup>1</sup>**

### Missed Connection (Outward Journey Only)

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.

**\$750**

### Trip Delay

Assists with additional travel expenses incurred during a trip delay for a covered reason<sup>2</sup>. This includes hotel, meals and local transportation. Maximum \$200 per day, after a 12+ hour delay.

**\$750**

### Emergency Accident and Sickness Medical Expense

Provides coverage for covered emergency medical expenses<sup>2</sup> such as an accidental injury or illness that strikes while on your trip. \$1,000 dental sublimit.

**\$25,000**

### Emergency Medical Evacuation and Repatriation of Remains

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 emergency evacuation or repatriation of remains arrangements must be made through the designated travel assistance provider.

**\$525,000**

### Baggage and Personal Effects

Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas. Per article limit is up to \$500, items subject to special limitations are up to \$500 in total.

**\$1,250**

### Baggage Delay (Outward Journey Only)

Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected. \$200 per day after a 12+ hour delay before your arrival at your return destination or primary residence.

**\$1,000**

### Accidental Death & Dismemberment

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.

**\$25,000**

### Rental Car Damage

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.

**\$25,000**

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. <sup>1</sup>Rental Cost means the total pre-paid charges up to \$25,000 for renting the vacation property as calculated by your Property Management Company, for which plan cost has been paid. <sup>2</sup>For a list of covered reasons and exclusions, view plan details online at <https://trippreserver.com/plan-documents/> or call 855-919-1116.

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