

SHOULD I BUY TRAVEL PROTECTION?

We highly recommend purchasing travel protection. It offers coverage if you have to cancel or interrupt your trip because of a covered reason and would otherwise lose your prepaid trip costs.

IS COVERAGE INCLUDED FOR SLOPE OR TRAIL CLOSURES?

For trips scheduled between December 1st through April 15th (northern hemisphere) and May 1st through September 30th (southern hemisphere), Trip Cancellation and Trip Interruption coverage is available if at least half of the trails or slopes are closed from insufficient snow, trail conditions, or adverse weather, if Plan terms are met.

HOW DOES THIS PLAN HELP PROTECT MY SPORTING EQUIPMENT?

If your sporting equipment is delayed by a common carrier for for the amount of hours specified in the state specific Plan Documents, this Plan may reimburse you for rental equipment during the delay. The Plan may also provide coverage if your equipment is lost, damaged, or stolen during your trip.

WHAT IF I GET SICK WITH COVID-19 BEFORE DEPARTURE OR DURING MY TRIP?

This Plan may provide coverage if you, a travel companion, or a family member test positive for COVID-19.

WHEN CAN I BUY COVERAGE?

Plans are offered when you make your reservation and can be purchased up until final payment and/or at least one day before your departure date.

WHO'S COVERED?

Everyone staying at the reservation who is a resident of the United States of America. Note that some coverages are subject to Plan maximums.

WHAT IS THE MAXIMUM TRIP LENGTH I CAN INSURE?

180 days (some state exceptions apply).

CAN I ADD COVERAGE TO MY PLAN AFTER I PURCHASE IT?

Yes. If you make other arrangements such as flights, rental car, a round of golf, or show tickets prior to your departure date, you can purchase additional coverage to insure those arrangements.

WHAT IF I CHANGE MY MIND?

If you purchase this Plan and are not satisfied within Free Look Period of receipt, contact the rental office to tell them you want to cancel your Plan. If you haven't already left on your trip or filed a claim, you will receive a complete refund of your Plan cost. Free look periods are 30 days in length for residents of Indiana and either 10 or 15 days in length for residents of all other states.

IF I BUY THE PLAN TODAY, WHEN DOES COVERAGE BEGIN?

Trip Cancellation coverage begins at 12:01 A.M. the day after Plan payment is received. All other coverages begin when you depart on your trip.

WILL THIS TRAVEL PROTECTION PLAN COVER ANY REASON THAT DISRUPTS MY TRAVEL PLANS?

Travel protection cannot cover all events that might happen. The Plan may offer coverage for trip disruptions caused by certain events listed in the Plan.

WHAT IS A "COVERED EVENT"?

Events that the Plan may provide reimbursement for if the Plan terms are met. See a [Plan](#) for a complete list.

WHAT ARE SOME OF THE COVERED EVENTS?

Some examples of covered events include sickness, injury or death of yourself, family member, or traveling companion; flight delays due to adverse weather; a documented traffic accident en route to your departure; mandatory evacuation at your destination; interruption of road service due to adverse weather; interruption of essential services at your rental due to adverse weather; your home made uninhabitable due to a hurricane or other natural disaster; and more. Terms and conditions apply; review a [Plan](#) for full details.

WHAT IS A FORESEEABLE EVENT?

The Plan does not cover events that could have been reasonably foreseen or expected. Foreseeable simply means known beforehand. For example, if the airline you are flying announces that they are going on strike, the event becomes foreseeable once they make the announcement.

IF MY TRIP IS CANCELLED OR INTERRUPTED FOR A COVERED REASON, CAN I BE REIMBURSED FOR PREPAID TRAVEL COSTS LIKE AIRPLANE TICKETS OR A SPA PACKAGE?

Yes, provided these costs have been insured and are unused, non-refundable, and non-refunded.

CAN I BE COVERED FOR PRE-EXISTING MEDICAL CONDITIONS?

Yes, coverage is available for pre-existing medical conditions as long as you purchase your Plan prior to or within 24 hours of making final trip payment and are medically able to travel at the time you purchase the Plan.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

A pre-existing medical condition is a medical condition that you knew about before purchasing your travel protection Plan. A condition must meet certain criteria to be considered "pre-existing" as defined by the insurance:

If you had a sickness or injury during the 60 days immediately prior to the effective date of your Plan, for which one of the following is true, that condition is a pre-existing medical condition by Plan definition:

1. The sickness or injury first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or;
2. Care, testing or treatment was given or recommended for the sickness or injury; or
3. The sickness or injury required a change in prescribed medication. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed. A change between a brand name and a generic medication with comparable dosage does not apply.

See a [Plan](#) for more information.

WHAT CAN BE REIMBURSED IF I HAVE TO CANCEL MY TRIP?

The Plan may reimburse you for unused, non-refundable, prepaid trip costs.

I HAVE COVERAGE QUESTIONS, WHO SHOULD I ASK ABOUT THEM?

Call Generali Global Assistance at 866-642-5889.

HOW DOES THE CLAIMS PROCESS WORK?

Claims can be completed online through Generali Global Assistance's [eClaims](#) website. Sign-up or login with your email address, then click on 'Start a new claim' and follow the prompts. You may also contact the rental office or Generali Global Assistance directly at 866-642-5889.

Once your claim is received, you will be assigned a dedicated Claims Representative who will process your claim from start to finish. Your Claims Representative will reach out to you if they have any questions or need more information.