



# Why Buy Travel Insurance?

Traveling can mean encountering the unexpected, from small inconveniences to truly serious emergencies. VacationGuard travel insurance plans offer a wide range of coverage and 24/7 travel assistance to meet the challenges of today's travel and help you enjoy a worry-free trip. Here's The VacationGuard Top 10 reasons to consider the unexpected.

**1. My daughter is too sick to travel.**

Most VacationGuard plans include trip cancellation/interruption coverage which allows you to cancel or interrupt your trip and be reimbursed for non-refundable expenses related to your trip, protecting your travel investment.

**2. We were traveling when I suddenly developed chest pains.**

When a medical emergency happens far away from home and proper medical facilities, you want to ensure you receive adequate medical care and emergency transportation for you if needed to the nearest facility or back home. Many plans also include pre-existing condition coverage, if you buy on your date of initial trip deposits with your provider.

**3. My employer is downsizing – I'm concerned about losing my job.**

VacationGuard trip cancellation/interruption benefits protect against employment termination, layoffs, transfers, mergers and acquisitions, allowing you to recover your trip investment if the unthinkable should happen.

**4. My travel supplier just declared bankruptcy.**

Common carriers with financial difficulties are becoming increasingly common. Many VacationGuard travel insurance plans provide cancellation/interruption coverage due to bankruptcy or financial default of your airline, tour operator or cruise line.

**5. I arrived at my destination but my luggage didn't.**

Whether your bag is lost or merely delayed, you can be reimbursed for the purchase of clothing and personal articles so you can enjoy your vacation.

**6. We missed our connection because of a flight delay.**

Weather and mechanical difficulties often delay arrivals into a connecting city past the departure of the next flight. If your travel delay is 5 hours or more, you can be reimbursed for the unused portion of your trip and for additional accommodations and meals.

**7. A terrorist act has occurred in a city where my flight will be connecting.**

Both domestic and international terrorist incidents are reasons to cancel your trip and protect your investment.

**8. I think my son has an ear infection – how do you say 'ear infection' in Italian?**

VacationGuard plans include 24-hour worldwide assistance. Call toll-free to access our travel assistance company to receive advice or get contact information for English-speaking doctors in your area.

**9. My wallet – with my credit cards and passport – has been stolen.**

Emergency assistance services will help you to report your lost documents and make arrangements for an emergency cash transfer should it be required.

**10. A storm has closed off access to my destination.**

Weather is unpredictable, but protecting it is simple. VacationGuard plans extend cancellation, interruption and even delay benefits from weather that affects your travel plans.



For more information about travel insurance plans  
visit [www.vacationguard.com](http://www.vacationguard.com) or call 866-314-9480

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