

Trip Cancellation Insurance

Travel Insurance Description - Travel Insurance Policy

Property Damage Coverage Description - Property Damage Policy

Travel Insurance

You've been looking forward to your vacation for a long time and now you're ready to make plans. We strongly suggest the purchase of travel insurance to protect yourselves and your vacation investment.

Access
America Vacation Protector provides protection against the loss of your vacation deposit or payments if unforeseen circumstances cause you to cancel or postpone your trip.

**Why
Vacation Protector?**

Think
about the possibility of not being able to go on vacation, or having to cut your trip short for some reason. It's not a pleasant thought but neither is putting a significant amount of money in jeopardy. Access America's Vacation Protector has been specifically designed to protect most travel-related losses, stepping in where other insurance benefits leave off.

When you
purchase Vacation Protector, your vacation deposit and nonrefundable fees are protected if your trip is cancelled, interrupted or postponed for a covered reason. You and your traveling companions will also be covered for travel delays, baggage delays, and baggage theft and damage as well as emergency medical situations.*

Here are
a few examples:**

- Your spouse becomes ill a few days before departure and you must cancel the trip.
- A member of your family back home passes away while you are away forcing you to cut your trip short.
- You lose your job shortly before departure and must cancel your trip.
- You arrive by air but your bags do not.

There
When You Need Us

Travel far from home with the confidence that Access America's Customer Service Representatives are available 24 hours a day, seven days a week to assist you with everything from major emergencies to simple inconveniences.

Description
of Benefits† A
description of benefits and coverage and Access America's customer contact information can be downloaded here. Insurance Brochure 950.11 Kb

It is is a brief
description of the travel benefits provided to you and your eligible traveling companions under this program.

Trip
Cancellation/Interruption†: Trip Cancellation/ Interruption coverage provides financial protection for expenses related to trip cancellation or interruption caused by a covered reason, including job loss, injury, illness and a traffic accident. Trip Cancellation coverage provides reimbursement for prepaid, nonrefundable expenses, like vacation deposits. Trip Interruption coverage offers reimbursement for the unused, non-refundable portion of the trip and any increased transportation costs to return home due to a covered reason.*

Emergency
Medical Transportation: In the event of injury or illness, the coverage will pay for emergency medical transportation services*, which are required to move you to the nearest appropriate healthcare facility, as well as pay for your return trip home.

Travel
Delay†: Provides coverage on a one-time basis for reasonable additional accommodations and traveling expenses incurred* due to a covered delay of at least six hours.

Personal

Effects/Baggage Coverage†: Provides benefits for loss, damage or theft of your baggage and personal effects*, provided you've taken all reasonable measures to protect, save and recover the property.

Personal

Effects/Baggage Delay†: Provides reimbursement for your expenses if your luggage doesn't arrive when you do and the bags are not located for 24 hours.*

Vehicle Return: Provides transportation for your automobile back to your primary residence should you become ill/injured and unable to drive.*

Roadside Assistance: Provides 24-Hour Emergency Towing, assistance with flat tires, gas, battery jumpstart and winching.*

24-hour

Travel Assistance:

Our Customer Service Associates are always available. They can help provide travel and emergency assistance for common travel incidents-from medical emergencies to legal referrals and travel planning.

Pre-existing

Conditions Exclusion:

The program does not cover losses or expenses if they result from any injury, occurring prior to and including the effective date of this insurance, or any illness, occurring during the 120 days prior to and including the effective date of this insurance for which treatment by a licensed physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

Pre-existing

Conditions Exclusion Waiver:

If you purchase your policy within 21 days of the initial trip deposit, purchase enough insurance to cover the full cost of all trip arrangements, are medically able to travel at the time of insurance purchase, and have not filed a claim for trip cancellation due to a pre-existing illness within 120 days of the effective date of this insurance, we will waive the Pre-existing Conditions Exclusion. This waiver is available for trips costing \$10,000 or less.

For More
Information

Contact your Resort or Property Manager to obtain more information on Vacation Protector, or to review a copy of the Certificate of Insurance/Policy.

About Access America

Access America, the travel division of World Access, provides specialty insurance products and emergency assistance services to millions of people annually. World Access is a member of the Mondial Assistance Group, the world's leader in business-to-business assistance, services and travel insurance, with operations in 29 countries.

Access America is a service mark of World Access Service Corp.

Satisfaction Guaranteed Within ten days of purchasing this program, your Resort or Property Manager will process a full refund of premium to you as long as you have not already departed on your trip or filed a claim. No refunds shall be paid to you after ten days of purchasing the program.

Access America
Vacation Protector Customer Service: 1-800-310-2431

† Insurance coverage is provided under a Master Policy Form No. 52.201 or 52.401 issued by BCS Insurance Company. Coverage for these benefits is limited to a trip of 120 days or less; hurricane coverage applies beyond 120 days as long as you continue to rent the property. For a complete description, including the exclusions, conditions and limitations that apply, please see the Certificate of Insurance/Policy.

*Up to the covered amount.

** These are just a few events that could form the basis of a covered Vacation Protector insurance claim. For more details of the program, including applicable terms and limitations of coverage, please refer to the Certificate of Insurance/Policy or consult your Resort or Property Manager.

Contact our Rental Department below with Questions about Insuring you Vacation!

