



MOUNTAIN TRIP PRESERVER CANADA

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 Property Management Company, **please see your full plan details at <https://trippreserver.com/mountaintrippreservercanada> or call 1-844-800-2486.**

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.

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 the plan cost is received within 21 days of your initial trip payment. "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 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 Cancellation¹

Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason². This benefit is available per reservation. Change fees charged by the airline up to CAD \$300 may also be eligible for reimbursement if you must reschedule for a covered unforeseen reason².

Rental Cost Paid¹

Trip Interruption and Delayed Arrival¹

Reimbursement for the unused non-refundable pre-paid payments or deposits for your vacation rental and travel arrangements for a covered unforeseen reason². This benefit is available per reservation.

Rental Cost Paid¹

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.

CAD \$750

Trip Delay

Assists with additional travel expenses incurred during a 6+ hour delay for a covered reason². This includes hotel, meals and local transportation. Maximum \$200 per day, after a 6+ hour delay.

CAD \$750

Emergency Accident and Sickness Medical Expense

Provides coverage for covered emergency medical expenses² such as an accidental injury or illness that strikes while on your trip. Excess coverage; \$1,000 dental sublimit.

CAD \$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 services listed below.

CAD \$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.

CAD \$1,250

Baggage Delay

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.

CAD \$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.

CAD \$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.

CAD \$25,000

The maximum benefit limit is in CAD\$ on a per person basis, except for Trip Cancellation and Trip Interruption/Delayed Arrival which are per reservation, and Rental Car Damage, which is per vehicle. ¹Rental Cost means the total unused pre-paid, non-refundable payments or deposits up to CAD \$25,000 for the vacation rental property reservation as calculated by your Property Management Company, for which plan cost has been paid. ²For a list of covered reasons and exclusions, view plan details online at <https://trippreserver.com/mountaintrippreservercanada> or call 1-844-800-2486.



IMPORTANT PROVISIONS IN YOUR PLAN:

- If you are not satisfied for any reason, you may return your plan to us by notifying the Property Management Company in writing within 14 days of purchase date. Your plan cost will be refunded, provided you have not already departed on the trip or filed a claim. When so returned, all coverages under the plan are void from the inception of the policy.
- 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 after a loss or as soon as is reasonably possible.

Arch Insurance Canada Ltd.
c/o Claims Department
Executive Plaza IV
11350 McCormick Rd., Suite 102
Hunt Valley, MD 21031

Phone: 1-844-800-2486
Fax: 1-443-279-2901
Email: redsky@archinsurance.com
Office Hours: Monday-Friday, 8:30am – 5pm EST

EMERGENCY TRAVEL ASSISTANCE SERVICES

Travel assistance services are provided by one or more designated assistance companies. Global travel assistance, medical emergency and emergency roadside assistance are available 24/7/365.

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 Advance³
- Bail Bond³
- Prescription Drug/Eyeglass Replacement³

EMERGENCY ROADSIDE ASSISTANCE SERVICES

The following services are available to you when traveling 80 KM/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 the Emergency Roadside Assistance Services, for any amount exceeding the CAD \$100 per occurrence service 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.

CALL TOLL FREE: (within the United States and Canada) 1-844-800-2486

³Payment reimbursement to the Assistance Company for Emergency Cash Advance, Bail Bonds, and Prescription Drug/Eyeglass Replacement is your responsibility.

The plan is available to residents of Canada. Benefits and services are described on a general basis. Certain terms, conditions, restrictions and exclusions apply. Please refer to your plan for detailed terms and conditions. Insurance benefits under the plan are underwritten by Arch Insurance Canada, Ltd.