



Description of Coverage

DISNEY VACATION CLUB TRAVEL PROTECTION PLAN

DVCZ-0824 | 12.24

CONTACT INFORMATION AND IMPORTANT NOTES

QUESTIONS PRIOR TO YOUR TRIP DEPARTURE?

Travelex Insurance Services

1.877.886.4664

8:00am – 7:00pm CT, M-F

customersolutions@travelexinsurance.com

Reference Plan Number DVCZ-0824

NEED ASSISTANCE WHILE TRAVELING?

Zurich Travel Assist

800.555.0870 (*within USA & Canada*)

416.977.1803 (*outside USA & Canada*)

assistance@zurichtravelassist.com

24 Hours a Day, 7 Days a Week

EXPERIENCE A LOSS AND NEED TO FILE A CLAIM?

Zurich Travel Claims Administration

Start Here - File a Claim Online at travelexinsurance.com

800.501.4781

8:30am – 8:00pm ET, M-F

support@zurichtravelclaims.com

IMPORTANT NOTES

Who is Eligible: A person who has arranged to take a Trip, pays the required plan cost, and has a Primary Residence in the United States or Canada.

This plan is available for Disney Vacation Club bookings and other travel arrangements (as defined in the Policy under Trip Cost) made in conjunction with a Disney Vacation Club booking.

This plan may afford coverage for the annual maintenance charges (as defined in the Policy).

This is a brief Description of Coverage, which outlines benefits and amounts of coverage available to you. To view your state-filed policy, please visit [here](#), and select your state of residence.

Description of Coverage
Disney Vacation Club Plan DVCZ-0824



ZURICH AMERICAN INSURANCE COMPANY
1299 Zurich Way
Schaumburg, Illinois 60196

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TWENTY-ONE DAY¹ FREE LOOK PERIOD

The **Insured** has the right to examine coverage upon receipt of his/her plan. If he/she is not satisfied for any reason, he/she may return his/her plan within 21¹ days after receipt to **Us, Our** authorized representative, or to the **Administrator**. Provided the **Insured** has not yet departed on his/her **Covered Trip** and has not yet incurred any **Covered Loss** as defined by this plan, the plan and the **Insured's** coverage under this plan will be voided from the outset of coverage and premium will be refunded accordingly.

THIS **INSURANCE PROVIDES** SHORT-TERM TRAVEL RELATED BENEFITS FOR TRIP AT LEAST 100 MILES FROM HOME AND INCLUDES THE SELECTED BENEFITS INDICATED IN THE SCHEDULE FOR WHICH A PREMIUM WAS PAID.

THIS PLAN CONTAINS REDUCTIONS, LIMITATIONS, EXCLUSIONS, AND TERMINATION PROVISIONS.

IMPORTANT NOTICE: THIS COVERAGE IS VALID ONLY IF THE APPROPRIATE PLAN COST HAS BEEN PAID. PLEASE DOWNLOAD YOUR STATE-SPECIFIC POLICY AS YOUR RECORD OF COVERAGE UNDER THE PLAN.

PLEASE READ THIS DOCUMENT CAREFULLY

Bolded words are **Definitions** and can be found in SECTION V – GENERAL DEFINITIONS.

Other Covered Events are defined under the Trip Cancellation and Trip Interruption benefits.

¹ 30 days in IN, NH and UT



Description of Coverage

Disney Vacation Club Plan DVCZ-0824

ZURICH AMERICAN INSURANCE COMPANY

1299 Zurich Way
Schaumburg, Illinois 60196

DECLARATION PAGE

Policy Number: 3278285

- Item: 1. Insured: Refer to Confirmation of Coverage
- Item: 2. Additional Travelers Covered or Family Members: Up to 9 additional traveling companions
- Item: 3. Effective Date of Coverage: Refer to Confirmation of Coverage. Insurance must be purchased at least 10 days prior to Scheduled Date of Departure on an existing reservation or at the time of a new reservation if within 10 days of Scheduled Date of Departure, whichever is later.
- Trip Cancellation: will be effective at 12:01 a.m. on the day following the date each Trip is booked or 2 days prior to the Scheduled Date of Departure as specified on the travel documents, even if this precedes the Annual Plan Effective Date.
- All Other Benefits:
The later of:
- a) 12:01 a.m. on the Scheduled Date of Departure shown in the travel documents; or
 - b) the date and time the Insured starts his/her Covered Trip; or
 - c) 12:01 a.m. on the day two days prior to the Scheduled Date of Departure shown on the travel documents, even if this precedes the annual plan effective date.
- Termination Date of Coverage:
All Other Benefits other than the Trip Cancellation or the Rental Car Damage Benefits:
The earlier of:
- a) the date Scheduled Date of Return shown in the travel documents; or
 - b) 12:01 a.m. on the day two days after the Scheduled Date of Return shown on travel documents, even if this extends beyond the annual plan effective date.
- Item: 4. Trip Departure Date: the date shown in the travel documents
- Item: 5. Trip Return Date: the date shown in the travel documents not to exceed 180 days (90 days in WA) from Trip Departure Date

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. If you have questions about coverage available under our plans, please review the policy or contact our Administrator, Travelex Insurance Services Inc. 810 N 96th Street, Suite 300, Omaha, NE 68114. Toll Free 800.819.9004. Email: customersolutions@travelexinsurance.com. Travelex Insurance Services Inc. CA Agency license #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

SECTION I – SCHEDULE OF BENEFITS

Coverage is included only for Plans and Benefits that the **Insured** has elected to purchase during **Application** and for which a Maximum Covered Amount is shown in the **Schedule**.

Coverage under Pre-Departure Trip Cancellation Benefit and the Post-Departure Trip Interruption Benefit are aggregate amounts which will diminish in value per paid claim during the multi-trip/annual policy.

Benefits	Maximum Covered Amount per Reservation
A. Travel Inconvenience Plan	
1. Vacation Ownership Pre-Departure Trip Cancellation Benefit Per Person Occupancy Benefit Frequent Traveler Awards Benefit Reissue Fee Benefit	Up to 100% of Trip Cost to a maximum of \$10,000 per policy term Up to 100% of Trip Cost to a maximum of \$10,000 Included \$400
2. Vacation Ownership Post-Departure Trip Interruption Benefit Travel Companion Hospitalization Benefit Frequent Traveler Awards Benefit Vehicle Return Benefit	Up to 100% of Trip Cost to a maximum of \$10,000 per policy term \$100 per day Included \$750
3. Travel Delay Benefit Kennel Benefit	\$1,000 \$50 per day to a maximum of 10 days
4. Baggage and Personal Effects Benefit* Per Item Limit * Items subject to Special Limitations	\$2,000 \$500 per item
5. Baggage Delay Benefit Sporting Equipment Delay Benefit	\$1,000 \$2,000
6. Missed Connections for Cruises Only Benefit	\$1,000
7. Trip Inconvenience Benefits ² Closed Attractions Closed Beach Missed Work	\$300 \$300 \$300 \$300
8. Rental Car Damage Benefit ³	\$35,000
9. Property Damage and Security Deposit Protection Benefit	\$2,000
B. Emergency Medical Evacuation and Repatriation Plan	
1. Emergency Medical Evacuation and Repatriation Benefit	\$250,000
C. Emergency Medical Expense Plan	
1. Emergency Medical and Dental Expense Benefit ⁴ Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge Benefit	\$25,000 \$15,000

² Trip Inconvenience Benefits not available and replaced with following benefits in NY: Itinerary Change Benefit; Event/Activity Not Rescheduled Benefit; In WA replaced with: Itinerary Change Benefit; Event/Activity Not Rescheduled Benefit; Lost Golf Rounds Benefit; Lost Ski Days Benefit

³ \$100 deductible for CT IN KS MO MT VT WA residents

⁴ \$50 deductible for CT IN KS MO MT VT WA residents

D. Accident Plan	
1. Accidental Death Benefit	\$25,000
2. Accidental Dismemberment Benefit	\$25,000
3. Exposure and Disappearance Benefit	\$25,000
E. Extra Coverage	
1. Waiver of the Pre-Existing Condition Exclusion	

SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE

- A. **EFFECTIVE DATE:** No coverage for an **Insured** under this **Policy** is in effect until the Policy Effective Date shown in the Declarations provided **We**, the **Administrator**, or **Our** authorized representative receive and accept **Application**.
- B. **INDIVIDUAL BENEFIT EFFECTIVE DATES:** Effective dates for each benefit are shown separately under the applicable benefit shown in SECTION III – BENEFITS. Insurance must be purchased at least 10 days prior to Scheduled Date of Departure on an existing reservation or at the time of a new reservation if within 10 days of Scheduled Date of Departure, whichever is later. Under a multi-trip/annual policy, the effective dates for each benefit apply separately per **Covered Trip** as follows:
1. the effective date for Vacation Ownership Pre-Departure Trip Cancellation Benefits: will be effective at 12:01 a.m. on the day following the date each Trip is booked or 2 days prior to the Scheduled Date of Departure as specified on the travel documents, even if this precedes the Annual Plan Effective Date.
 2. the effective date for all other benefits shown in the **Schedule**: The later of
 - a) 12:01 a.m. on the **Scheduled Date of Departure** shown in the travel documents; or
 - b) the date and time the **Insured** starts his/her **Covered Trip**; or
 - c) 12:01 a.m. on the day two days prior to the **Scheduled Date of Departure** shown on the travel documents, even if this precedes the annual plan effective date.
- C. **POLICY EXPIRATION DATE:** An **Insured's** coverage automatically terminates on the Policy Expiration Date shown in the Declarations.
- D. **INDIVIDUAL BENEFIT TERMINATION DATES:** Termination dates for each benefit apply separately per **Covered Trip** as follows:
1. the termination date for Vacation Ownership Pre-Departure Trip Cancellation Benefits: the **Insured's** coverage under the Pre-Departure Trip Cancellation Benefit automatically terminates on the earlier of the cancellation date of the **Covered Trip** prior to the **Scheduled Date of Departure**; or the **Scheduled Date of Departure**.
 2. the termination date for all other benefits shown in the **Schedule**: the **Insured's** coverage under all other benefits shown in the **Schedule** automatically terminate on the earlier of the:
 - a) the date **Scheduled Date of Return** shown in the travel documents; or
 - b) 12:01 a.m. on the day two days after the **Scheduled Date of Return** shown on travel documents, even if this extends beyond the annual plan effective date.
- Termination will not negate a claim already pending.
- E. **EXTENSION OF COVERAGE:** All coverage under this **Policy** will be extended if:
1. the Insured's entire **Covered Trip** is covered by this **Policy**; and
 2. the Insured's return is delayed due to **Other Covered Events**.
This extension of coverage will terminate the earlier of:
 - a. the date the **Insured** reaches his/her originally scheduled return **Destination**; or

- b. seven days after the **Scheduled Date of Return**.

In no event will coverage be extended due to voluntary reasons without prior consent from the **Administrator**.

Termination will not negate a claim already pending

SECTION III – BENEFITS

Coverage is included only for Plans and Benefits that the **Insured** has elected to purchase during **Application** and for which a Maximum Covered Amount is shown in the **Schedule**.

A. TRAVEL INCONVENIENCE PLAN

1. VACATION OWNERSHIP PRE-DEPARTURE TRIP CANCELLATION BENEFIT

The **Insured's** coverage under the Vacation Ownership Pre-Departure Trip Cancellation Benefit will take effect on the date set out in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE.

We will reimburse the **Insured** a Vacation Ownership Pre-Departure Trip Cancellation Benefit, for the following covered expenses in this Vacation Ownership Pre-Departure Trip Cancellation Benefit section, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, if the **Insured** is prevented from taking his/her **Covered Trip** due to the **Insured's** or the **Insured's Family Member's** or **Traveling Companion's** or **Business Partner's Sickness** or **Covered Injury** or death, that occurs before departure on the **Covered Trip**.

If the **Insured** is prevented from taking his/her **Covered Trip** due to one of the **Other Covered Events**, We will reimburse the **Insured** a Vacation Ownership Pre-Departure Trip Cancellation Benefit, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, less any refund paid or payable, for the following:

- a. **Payments and Deposits**, the amount of forfeited, and prepaid, non-refundable, published and unused **Ownership Dues, Maintenance Fees, Maintenance Charges, Exchange Fees, Guest Fees** or **Currency Units** that the **Insured** paid for his/her **Covered Trip** only if the **Covered Trip** cannot be rescheduled. Any annual fee reimbursement will be limited to the prorated value based on the proportion of the number of days that the **Covered Trip** bears to the number of days available for **Vacation Ownership** in the current contract year;
- b. up to \$400 for the reissue fee charge by the airline for the tickets;
- c. for the cost charged to the **Insured** to reimburse his/her frequent traveler awards/points if he/she used them to purchase any combination of the airline ticket, land reservation, and sea reservation in conjunction with this **Covered Trip**;
- d. up to the Maximum Covered Amount per **Reservation** shown in the **Schedule** for the cost of forfeited, prepaid, out-of-pocket travel expenses, or upgrades to the **Insured's Covered Trip**, including airfare, which were not insured nor booked by the property management company;
- e. the **Insured's** additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements, if a **Traveling Companion's Covered Trip** is canceled due to a **Covered Loss** and the **Insured's Covered Trip** is not canceled.

The **Sickness, Covered Injury**, death, or **Other Covered Event** must occur before the departure of the **Insured's Covered Trip** and must commence while coverage is in effect under this **Policy** for the **Insured**. Any **Sickness** or **Covered Injury** must: (i) require the examination and treatment by a **Physician**, in person at the time of the cancellation of a **Covered Trip**; and (iii) in the written opinion of the treating **Physician**, be so disabling as to prevent the **Insured** from taking his/her **Covered Trip**; or in the case of the **Insured's** non-traveling **Family Member** or **Business Partner**, be life threatening, or so severe as to require the **Insured's** care.

Other Covered Event means an unforeseeable event or its consequences that:

- (i) is outside of the **Insured's** control and outside of the control of the **Insured's Family Member** traveling with the **Insured, Traveling Companion, or Business Partner**;
 - (ii) prevents the **Insured** or the **Insured's Family Member** traveling with the **Insured, Traveling Companion, or Business Partner** from traveling on or continuing his/her **Covered Trip**; and
 - (iii) occurs while coverage is in effect under this plan, and includes only the following unforeseeable events or their consequences that occur to the **Insured**, or the **Insured's Family Member** traveling with the **Insured or Traveling Companion or Business Partner**:
- a. **Common Carrier** delay or cancellation resulting from severe weather conditions; mechanical breakdown of the aircraft, ship, boat, or motor coach on which the **Insured** is scheduled to travel; organized labor **Strikes** that affect public transportation or a Federal Aviation Administration (FAA) mandate subject to the following conditions:
 - (1) the scheduled carrier connecting times must meet airline legal minimum connect times;
 - (2) the scheduled time between arrival at the **Scheduled Trip Departure City** and the scheduled tour/**Cruise** departure must be two hours or longer; and
 - (3) the **Common Carrier** delay or cancellation must prevent the **Insured** from reaching his/her **Destination** for at least 24 consecutive hours;
 - b. arrangements canceled by an airline, cruise line, or tour operator resulting from severe weather conditions; mechanical breakdown of the aircraft, ship, boat, or motor coach; or organized labor **Strikes** that affect public transportation; or a Federal Aviation Administration (FAA) mandate subject to the following conditions:
 - (1) the scheduled carrier connecting times must meet airline legal minimum connect times;
 - (2) the scheduled time between arrival at the **Scheduled Trip Departure City** and the scheduled tour/**Cruise** departure must be two hours or longer; and
 - (3) the **Common Carrier** delay or cancellation must prevent the **Insured** from reaching his/her **Destination** for at least 24 consecutive hours;
 - c. arrangements canceled by an airline, cruise line, rental car company, hotel, condominium, or motor coach company resulting from **Financial Insolvency** provided that:
 - (1) the **Financial Insolvency** occurs more than 14 days following the **Insured's** effective date for Vacation Ownership Pre-Departure Trip Cancellation Benefit;
 - d. being directly involved in a documented traffic accident while en route to the **Insured's** departure;
 - e. being hijacked, kidnapped or **Quarantined**;
 - f. being required to serve on a jury or required by a court order to appear as a witness in a legal action, provided the **Insured**, or the **Insured's Family Member** traveling with the **Insured or Traveling Companion or Business Partner** is not: (i) a plaintiff or defendant in the legal action, or (ii) appearing as a law enforcement officer or attorney;
 - g. the **Insured's Home** is made **Uninhabitable** or **Inaccessible** due to fire, flood, volcano, earthquake, hurricane or natural disaster;
 - h. the company of the **Insured** or the **Insured's Traveling Companion** is deemed unsuitable for business due to fire, flood, volcano, earthquake, hurricane, or natural disaster and the **Insured** or the **Insured's Traveling Companion** is directly involved as a **Key Employee** of the **Insured's** or the **Insured's Traveling Companion's** company disaster recovery team;

- i. documented theft of passports or visas;
- j. a **Terrorist Act** (or acts) in the **Scheduled Trip Departure City** or within 30 miles of the **Scheduled Trip Departure City** of his/her **Covered Trip** occurring on, or within 30 days prior to the **Scheduled Date of Departure**, or a **Terrorist Act** (or acts) occurring within 30 days prior to the **Insured's** arrival, or during his/her stay in a city or within 30 miles of a city, that is a scheduled **Destination** during the **Insured's Covered Trip**;
- k. a delay in the arrival of the **Insured's Covered Trip** that causes the **Insured** to lose 50% or more of the scheduled **Covered Trip** duration due to the reasons covered under the Travel Delay Benefit;
- l. a **Family Member** or **Host** who was to provide **Accommodations** for the **Insured** during a **Covered Trip** can no longer do so due to the **Host's** or hosting **Family Member's** life-threatening **Sickness, Covered Injury**, or death;
- m. the **Insured's**, or the **Insured's Traveling Companion's** or traveling **Family Member's** approved, written military leave is involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve, or an extension of deployment beyond a defined tour of duty. All leave must be approved prior to the date stipulated in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE. Full or partial mobilization or mass reassignment of Armed Forces, invocation of the War Powers Act, base or unit mobilization is not covered;
- n. the **Insured** or **Traveling Companion** is called to active military service as a reservist, firefighter, or police staff to provide aid or relief in the event of a natural disaster;
- o. mandatory evacuation issued by local government authorities (or public official evacuation advisements issued in place of mandatory evacuations only when mandatory evacuations do not exist in that jurisdiction), at the **Insured's** final **Destination** due to severe weather conditions, hurricane or natural disaster provided the cancellation of the **Insured's Covered Trip** occurs more than 14 days following the **Insured's** effective date of coverage for the Vacation Ownership Trip Cancellation Benefit. The **Insured** must have seven days or 75% of his/her total **Covered Trip** length or less remaining at the time the mandatory evacuation or public official evacuation advisement ends, in order to cancel or interrupt his/her **Covered Trip**. Coverage expires 14 days after the issue date of a mandatory evacuation or a public official evacuation advisement;
- p. the **Insured** is permanently transferred by their employer to a location of 250 miles or more from current place of permanent residence;
- q. the **Insured's** involuntary termination of employment or layoff that occurs more than 14 days after the effective date of the applicable coverage under this **Policy**. The **Insured** must have been continuously employed with the same employer for one year prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors, or self-employed persons;
- r. **Insured's Accommodation** at his/her **Destination** are made **Uninhabitable or Inaccessible** due to fire, flood, volcano, earthquake, hurricane, or other natural disaster so as to prevent the **Insured** from reaching his/her **Destination** or continuing on his/her **Covered Trip**. To cancel or delay the arrival on the **Insured's Covered Trip**:
 - (1) the **Insured's Accommodation** must be **Uninhabitable or Inaccessible** on the **Scheduled Date of Departure**;
 - (2) the **Insured's Accommodation** must be **Uninhabitable or Inaccessible** for a minimum of 24 hours; and
 - (3) the time and date that the **Accommodation** first becomes **Uninhabitable or Inaccessible** must commence no more than 21 days prior to his/her **Scheduled Date of Departure**.

To interrupt the **Insured's Covered Trip**:

- (1) the **Accommodation** must be **Uninhabitable or Inaccessible** for a minimum of 24 hours; and
 - (2) the **Insured** must have two days or 25% or more remaining on his/her **Covered Trip** at the time and date the **Accommodation** first becomes **Uninhabitable or Inaccessible**; and
- Benefits are not payable if the natural disaster, flood, hurricane, earthquake, volcano, or fire, are foreseeable prior to the coverage effective date. A hurricane or fire is foreseeable on the date it

becomes named;

- s. the primary or secondary school where the **Insured** or **Traveling Companion** attend(s) or is employed by must extend its operating session beyond its predefined school year or start earlier than its predefined school year, due to unforeseeable events commencing during the effective date of the applicable coverage under this **Policy**, that cause the extension of the predefined school year and the **Scheduled Date of Departure** falls within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;
- t. the **Insured** or **Traveling Companion** is required to take an academic examination on a date that has been fixed after the effective date of coverage, and the date falls during the **Covered Trip**.

2. VACATION OWNERSHIP POST-DEPARTURE TRIP INTERRUPTION BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Vacation Ownership Post-Departure Trip Interruption Benefit will take effect on the **Scheduled Date of Departure**.

We will reimburse the **Insured** a Vacation Ownership Post-Departure Trip Interruption Benefit, for the following covered expenses in this Vacation Ownership Post-Departure Trip Interruption Benefit section, up to the Maximum Covered Amount per **Reservation** shown in the **Schedule**, if:

- a. the **Insured's** arrival on his/her **Covered Trip** is delayed beyond the **Scheduled Date of Departure** due to the **Insured's**, or the **Insured's Family Member's** or **Traveling Companion's** or **Business Partner's Sickness, Covered Injury**, or death; or
- b. the **Insured** is unable to continue on his/her **Covered Trip** after he/she has departed on his/her **Covered Trip** due to the **Insured's**, or the **Insured's Family Member's** or **Traveling Companion's** or **Business Partner's Sickness, Covered Injury** or death.

We will reimburse the **Insured**, less any refund paid or payable, a Vacation Ownership Post-Departure Trip Interruption Benefit, due to the **Insured's**, or the **Insured's Family Member's** or **Traveling Companion's** or **Business Partner's Sickness, Covered Injury**, or death, for the unused portion of the **Payments and Deposits**, and the amount of forfeited, prepaid, non-refundable, non-refunded and published **Ownership Dues, Maintenance Fees, Maintenance Charges, Exchange Fees, Guest Fees**, or **Currency Units** that the **Insured** paid for his/her **Covered Trip** only if the **Covered Trip** cannot be rescheduled, up to the Maximum Covered Amount per **Reservation** shown in the **Schedule**, plus the following:

- (1) the additional transportation expenses by the most direct route from the point the **Insured** interrupted his/her **Covered Trip**:
 - (i) to the next scheduled **Destination** where the **Insured** can catch up to his/her **Covered Trip**; or
 - (ii) to the final **Destination** of his/her **Covered Trip**;
- (2) the additional transportation expenses incurred by the **Insured** by the most direct route to reach the next scheduled **Destination** where the **Insured** can catch up to his/her **Covered Trip** if the **Insured** is delayed and leaves after the **Scheduled Date of Departure**;
- (3) the cost of forfeited, prepaid, out-of-pocket travel expenses or upgrades to the **Insured's Covered Trip**, including airfare, which were not insured nor booked by the property management company;
- (4) the cost charged to reimburse the **Insured's** frequent traveler awards/points if the **Insured** used them to purchase any combination of the airline ticket, land reservation, and sea reservation in conjunction with this **Covered Trip**;
- (5) **Accommodations** and transportation expenses for up to \$100 per day for ten additional days when (i) the **Insured's Traveling Companion** is **Hospitalized** or if **Covered Injury** or

Sickness to the **Insured** not requiring **Hospitalization** prevents the **Insured** from continuing travel; and (ii) the **Insured** must extend the **Insured's Covered Trip** with additional hotel night due to medically imposed restriction by a **Physician**;

- (6) **We** will reimburse the **Insured** a Vehicle Return Benefit, for the cost incurred to drive or transport a **Covered Vehicle** to his/her **Home**, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, if: (i) the **Insured** is using a **Covered Vehicle** on the **Covered Trip**; (ii) the **Covered Vehicle** is with the **Insured** at the place where the **Covered Trip** is interrupted; (iii) the place where the **Covered Trip** is interrupted is 100 miles or more away from his/her **Home**, and (iv) he/she is unable to drive **Home**.

However, the benefit payable under items (1) and (2) above will not exceed the cost of a one-way economy airfare (or the equivalent class of the **Insured's** original tickets) by the most direct route less any refunds paid or payable for unused original tickets. Any annual fee reimbursement will be limited to the prorated value based on the proportion of the number of days that the **Covered Trip** bears to the number of days available for **Vacation Ownership** in the current **Vacation Ownership** contract year.

We will reimburse the **Insured** a Vacation Ownership Post-Departure Trip Interruption Benefit, due to **Other Covered Events**, up to the Maximum Covered Amount per **Reservation** shown in the **Schedule**, if: (i) the **Insured's** arrival on his/her **Covered Trip** is delayed beyond the **Scheduled Date of Departure**; or (ii) the **Insured** is unable to continue on his/her **Covered Trip** to return **Home** after he/she has departed on his/her **Covered Trip**.

Other Covered Event means an unforeseeable event or its consequences that:

- (i) is outside of the **Insured's** control and outside of the control of the **Insured's Family Member** traveling with the **Insured, Traveling Companion, or Business Partner**;
 - (ii) prevents the **Insured** or the **Insured's Family Member** traveling with the **Insured, Traveling Companion, or Business Partner** from traveling on or continuing his/her **Covered Trip**; and
 - (iii) occurs while coverage is in effect under this plan, and includes only the following unforeseeable events or their consequences that occur to the **Insured**, or the **Insured's Family Member** traveling with the **Insured** or **Traveling Companion** or **Business Partner**:
- a. **Common Carrier** delay or cancellation resulting from severe weather conditions; mechanical breakdown of the aircraft, ship, boat, or motor coach on which the **Insured** is scheduled to travel; organized labor **Strikes** that affect public transportation or a Federal Aviation Administration (FAA) mandate subject to the following conditions:
- (7) the scheduled carrier connecting times must meet airline legal minimum connect times;
 - (8) the scheduled time between arrival at the **Scheduled Trip Departure City** and the scheduled tour/**Cruise** departure must be two hours or longer; and
 - (9) the **Common Carrier** delay or cancellation must prevent the **Insured** from reaching his/her **Destination** for at least 24 consecutive hours;
- b. arrangements canceled by an airline, cruise line, or tour operator resulting from severe weather conditions; mechanical breakdown of the aircraft, ship, boat, or motor coach; or organized labor **Strikes** that affect public transportation; or a Federal Aviation Administration (FAA) mandate subject to the following conditions:
- (2) the scheduled carrier connecting times must meet airline legal minimum connect times;
 - (2) the scheduled time between arrival at the **Scheduled Trip Departure City** and the scheduled tour/**Cruise** departure must be two hours or longer; and
 - (3) the **Common Carrier** delay or cancellation must prevent the **Insured** from reaching his/her

Destination for at least 24 consecutive hours;

- c. arrangements canceled by an airline, cruise line, rental car company, hotel, condominium, or motor coach company resulting from **Financial Insolvency** provided that:
 - (1) the **Financial Insolvency** occurs more than 14 days following the **Insured's** effective date for Vacation Ownership Pre-Departure Trip Cancellation Benefit;
- d. being directly involved in a documented traffic accident while en route to the **Insured's** departure;
- e. being hijacked, kidnapped or **Quarantined**;
- f. being required to serve on a jury or required by a court order to appear as a witness in a legal action, provided the **Insured**, or the **Insured's Family Member** traveling with the **Insured** or **Traveling Companion** or **Business Partner** is not: (i) a plaintiff or defendant in the legal action, or (ii) appearing as a law enforcement officer or attorney;
- g. the **Insured's Home** is made **Uninhabitable** or **Inaccessible** due to fire, flood, volcano, earthquake, hurricane or natural disaster;
- h. the company of the **Insured** or the **Insured's Traveling Companion** is deemed unsuitable for business due to fire, flood, volcano, earthquake, hurricane, or natural disaster and the **Insured** or the **Insured's Traveling Companion** is directly involved as a **Key Employee** of the **Insured's** or the **Insured's Traveling Companion's** company disaster recovery team;
- i. documented theft of passports or visas;
- j. a **Terrorist Act** (or acts) in the **Scheduled Trip Departure City** or within 30 miles of the **Scheduled Trip Departure City** of his/her **Covered Trip** occurring on, or within 30 days prior to the **Scheduled Date of Departure**, or a **Terrorist Act** (or acts) occurring within 30 days prior to the **Insured's** arrival, or during his/her stay in a city or within 30 miles of a city, that is a scheduled **Destination** during the **Insured's Covered Trip**;
- k. a delay in the arrival of the **Insured's Covered Trip** that causes the **Insured** to lose 50% or more of the scheduled **Covered Trip** duration due to the reasons covered under the Travel Delay Benefit;
- l. a **Family Member** or **Host** who was to provide **Accommodations** for the **Insured** during a **Covered Trip** can no longer do so due to the **Host's** or hosting **Family Member's** life-threatening **Sickness, Covered Injury**, or death;
- m. the **Insured's**, or the **Insured's Traveling Companion's** or traveling **Family Member's** approved, written military leave is involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve, or an extension of deployment beyond a defined tour of duty. All leave must be approved prior to the date stipulated in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE. Full or partial mobilization or mass reassignment of Armed Forces, invocation of the War Powers Act, base or unit mobilization is not covered;
- n. the **Insured** or **Traveling Companion** is called to active military service as a reservist, firefighter, or police staff to provide aid or relief in the event of a natural disaster;
- o. mandatory evacuation issued by local government authorities (or public official evacuation advisements issued in place of mandatory evacuations only when mandatory evacuations do not exist in that jurisdiction), at the **Insured's** final **Destination** due to severe weather conditions, hurricane or natural disaster provided the cancellation of the **Insured's Covered Trip** occurs more than 14 days following the **Insured's** effective date of coverage for the Vacation Ownership Trip Cancellation Benefit. The **Insured** must have seven days or 75% of his/her total **Covered Trip** length or less remaining at the time the mandatory evacuation or public official evacuation advisement ends, in order to cancel or interrupt his/her **Covered Trip**. Coverage expires 14 days after the issue date of a mandatory evacuation or a public official evacuation advisement;

- p. the **Insured** is permanently transferred by their employer to a location of 250 miles or more from current place of permanent residence;
 - q. the **Insured's** involuntary termination of employment or layoff that occurs more than 14 days after the effective date of the applicable coverage under this **Policy**. The **Insured** must have been continuously employed with the same employer for one year prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors, or self-employed persons;
 - r. **Insured's Accommodation** at his/her **Destination** are made **Uninhabitable or Inaccessible** due to fire, flood, volcano, earthquake, hurricane, or other natural disaster so as to prevent the **Insured** from reaching his/her **Destination** or continuing on his/her **Covered Trip**. To cancel or delay the arrival on the **Insured's Covered Trip**:
 - (1) the **Insured's Accommodation** must be **Uninhabitable or Inaccessible** on the **Scheduled Date of Departure**;
 - (2) the **Insured's Accommodation** must be **Uninhabitable or Inaccessible** for a minimum of 24 hours; and
 - (3) the time and date that the **Accommodation** first becomes **Uninhabitable or Inaccessible** must commence no more than 21 days prior to his/her **Scheduled Date of Departure**.
- To interrupt the **Insured's Covered Trip**:
- (1) the **Accommodation** must be **Uninhabitable or Inaccessible** for a minimum of 24 hours; and
 - (2) the **Insured** must have two days or 25% or more remaining on his/her **Covered Trip** at the time and date the **Accommodation** first becomes **Uninhabitable or Inaccessible**; and Benefits are not payable if the natural disaster, flood, hurricane, earthquake, volcano, or fire, are foreseeable prior to the coverage effective date. A hurricane or fire is foreseeable on the date it becomes named;
- s. the primary or secondary school where the **Insured** or **Traveling Companion** attend(s) or is employed by must extend its operating session beyond its predefined school year or start earlier than its predefined school year, due to unforeseeable events commencing during the effective date of the applicable coverage under this **Policy**, that cause the extension of the predefined school year and the **Scheduled Date of Departure** falls within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;
 - t. the **Insured** or **Traveling Companion** is required to take an academic examination on a date that has been fixed after the effective date of coverage, and the date falls during the **Covered Trip**.

3. TRAVEL DELAY BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Travel Delay Benefit will take effect on the **Scheduled Date of Departure**.

If the **Insured's Covered Trip** is delayed for five (5) consecutive hours or more, **We** will reimburse the **Insured** a Travel Delay Benefit, for reasonable additional expenses incurred by the **Insured** for lodging arrangements, meals, telephone calls and local transportation while the **Insured** is delayed, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**. **We** will not reimburse benefits for expenses incurred after travel becomes possible to continue on the **Insured's Covered Trip**.

In order for benefits to be reimbursable, any Travel Delay must be caused by or result from:

- a. **Common Carrier** delay;
- b. loss or theft of the **Insured's** passport(s), travel documents or money;
- c. **Quarantine**;
- d. hijacking;
- e. **Natural Disaster**;

- f. **Adverse Weather Conditions;**
- g. a documented traffic accident while the **Insured** is en route to his/her departure;
- h. unannounced **Strike**;
- i. a civil disorder;
- j. **Covered Injury** or **Sickness** of the **Insured**, the **Insured's Family Member**, or **Traveling Companion**; or
- k. death of the **Insured**, the **Insured's Family Member** traveling with the **Insured**, or **Traveling Companion**.

Additional Travel Delay Benefits:

The following benefit is not in addition to, and included within, the Travel Delay Benefit Maximum Covered Amount per **Reservation** shown in the **Schedule**.

Kennel Benefit

If the **Insured** is delayed by a **Common Carrier** while en route to his/her return **Destination** after the **Covered Trip** is completed, **We** will reimburse the **Insured** a Kennel Benefit, for additional kennel expenses, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**. The **Insured** must have placed his/her cat or dog in a licensed commercial kennel for the duration of the **Covered Trip** and the **Insured** must be unable to collect his/her cat or dog on the original pick-up date.

Receipts for the expenses must be submitted for reimbursement.

4. **BAGGAGE AND PERSONAL EFFECTS BENEFIT**

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Baggage and Personal Effects Benefit will take effect on the **Scheduled Date of Departure**.

We will reimburse the **Insured** for a Baggage and Personal Effects Benefit, for direct loss, theft, damage or destruction of his/her **Baggage, Personal Effects**, passports or visas during a **Covered Trip**, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**. **We** will also pay for loss due to unauthorized use of the **Insured's** credit cards that are not forgiven or otherwise waived by the applicable credit card companies, if the **Insured** has complied with all of the credit card conditions imposed by the credit card companies. The maximum amount **We** will reimburse for any one item is limited to the Per Item Limit shown in the **Schedule**.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon the **Actual Cash Value** or replacement cost basis, whichever is less. For items without receipts, payment of loss will be calculated based upon 100% of the **Actual Cash Value** 100% of the replacement cost at the time of loss, whichever is less. At **Our** option, **We** may elect to repair or replace the **Insured's Baggage**.

We may take all or part of a damaged **Baggage** as a condition for payment of loss. In the event of a loss to a pair or set of items, **We** will, solely at **Our** discretion: (i) repair or replace any part to restore the pair or set to its value before the loss; or (ii) pay the difference between the value of the property before and after the loss.

Items over \$300 must be accompanied by original receipts. **We** will pay the lesser of:

- a. the cash value (original cash value less depreciation) as determined by **Us**; or,
- b. the cost of replacement.

Items Subject to Special Limitations

We will not pay more than \$500 (or the Baggage and Personal Effects Benefit limit, if less) on all losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting in whole or in part of silver, gold, or platinum; cameras, camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur. For purposes of this Special Limitation of this Benefit, the loss of such items will be considered a one total combined loss and not separate losses for each separate item such that a single Special Limitation Maximum Covered Amount per **Reservation** will apply to the total loss of such items.

Continuation of Coverage

If the covered **Baggage**, passports, or visas are in the custody of a **Common Carrier**, and delivery is delayed, this coverage will continue until the property is delivered to the **Insured**. This continuation of coverage does not include loss caused by or resulting from the delay.

The Insured's Duties in the Event of a Loss

In case of loss, theft or damage to **Baggage** and **Personal Effects**, the **Insured** must: (i) immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police, or other local authorities and obtain their written report of his/her loss; and (ii) take reasonable steps to protect his/her **Baggage** from further damage, and make necessary, reasonable and temporary repairs. **We** will reimburse the **Insured** for these expenses. **We** will not pay for further damage if the **Insured** fails to protect his/her **Baggage**.

5. BAGGAGE DELAY BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Baggage Delay Benefit will take effect on the **Scheduled Date of Departure**.

If the **Insured's Baggage** is delayed or misdirected for 12 hours or more, **We** will reimburse the **Insured** a Baggage Delay Benefit, for: (i) the cost of reasonable additional clothing and personal articles purchased or rented by the **Insured** during the **Covered Trip**, and (ii) the expenses incurred during the **Insured's Covered Trip** to expedite the return of the **Insured's** delayed or misdirected **Baggage**; up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**. Coverage for Baggage Delay Benefits terminates upon the **Insured's** arrival at the return **Destination** of his/her **Covered Trip**.

Additional Baggage Delay Benefits:

The following benefit is in addition to, and not included within, the Baggage Delay Benefit Maximum Covered Amount per **Reservation** shown in the **Schedule**.

Sporting Equipment Delay Benefit

If the **Insured's Covered Trip** is delayed for 8 hours or more, **We** will reimburse the **Insured** a Sporting Equipment Delay Benefit for expenses to rent sporting equipment, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, if the **Insured's** sporting equipment is delayed, while on a **Covered Trip**. Receipts for the expenses incurred must be submitted for reimbursement, along with written proof that the **Insured's** sporting equipment was delayed.

6. MISSED CONNECTIONS FOR CRUISES ONLY BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Missed Connections For Cruises Only Benefit will take effect on the **Scheduled Date of Departure**.

We will reimburse the **Insured** a Missed Connections For Cruises Only Benefit, for reasonable additional lodging arrangements, meal expenses, and the unused portion of the **Insured's** travel arrangements, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, if he/she misses his/her **Cruise** departure as the result of a documented traffic accident while the **Insured** is en route to his/her departure, the cancellation of or the delay of three hours or more of all regularly scheduled departure times due to mechanical breakdown of the **Common Carrier** or due to **Adverse Weather Conditions**.

7. TRIP INCONVENIENCE BENEFITS

The **Insured's** coverage under the Trip Inconvenience Benefit[s] will take effect as stated in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE.

We will pay the **Insured** a one-time payment per **Policy** up to the Maximum Covered Amount, as shown in the **Schedule**, if while on a **Covered Trip**, any of the following **Unforeseen** events occur:

Closed Attractions

The ski resort, golf course, or amusement park at the **Insured's Destination** closes its facilities due to at least 75% of the primary attractions being closed from lack of snow, severe weather, or cessation of essential services during operating hours. This coverage is only available if the **Insured** purchases the insurance at least 21 days prior to the **Scheduled Date of Departure**.

Closed Beach

The beach at the **Insured's Destination** is closed for at least 48 consecutive hours by government authorities due to contamination by bacterial, algal, marine or water bloom, and there are no documented alternate open beaches within a 10 mile radius.

Missed Work

The **Insured's** arrival at his/her return **Destination** is delayed by the **Insured's Common Carrier** delay or cancellation which causes the **Insured** to be absent from the **Insured's** full-time scheduled employment for at least two workdays. A written statement by a company officer and/or the Human Resources department confirming the **Insured** was scheduled to work will be required.

Limitation Provision

We will pay the **Insured** for one occurrence of each **Unforeseen** event, per **Covered Trip**.

The maximum limit payable between all events will not exceed the Trip Inconvenience Benefit limit shown in the **Schedule**.

8. RENTAL CAR DAMAGE BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Rental Car Damage Benefit:

- i. will take effect when the **Insured** signs the rental car agreement and takes possession of the private passenger car; and
- ii. will terminate when the private passenger car is returned on, or before, the return date in the rental car agreement; or at 11:59 p.m. Standard Time on the return date in the rental car agreement, if the private passenger car is not returned as specified in the rental car agreement and the rental period has not been extended by the **Insured**.

If the **Insured** rents a private passenger car that is not an **Exotic Vehicle** and is not a vehicle with an original manufacturer's suggested retail price greater than \$75,000 while on his/her **Covered Trip**, and that car is damaged due to accidental collision, theft, vandalism, windstorm, fire, hail, flood, any cause not in the **Insured's** control while in the **Insured's** possession, or that car is stolen while in the **Insured's** possession and not recovered, **We** will reimburse the **Insured** a Rental Car Damage Benefit, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, for the lesser of:

- a. the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or
- b. the **Actual Cash Value** of the car, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**.

Coverage is provided to the **Insured**, as long as he/she is a licensed driver, is listed on the rental agreement, and is legally and financially responsible for the damages. This coverage is primary to other

forms of insurance or indemnity.

The Insured's duties in the event of rental car damage:

The **Insured** must:

- (1) take all reasonable, necessary steps to protect the vehicle and prevent further damage to it;
- (2) report the loss to the appropriate local authorities and the rental company as soon as possible;
- (3) obtain all information on any other party involved in an accident, such as name, address, insurance information, and driver's license number; and
- (4) provide **Us** with all documentation such as rental agreement, police report, and damage estimate.

9. PROPERTY DAMAGE AND SECURITY DEPOSIT PROTECTION BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Property Damage and Security Deposit Protection Benefit will take effect on the **Scheduled Date of Departure**.

If the **Insured** occupies a property unit, and any applicable security deposit has been paid or will be payable, and the **Insured** damages the real or personal property assigned to that unit during the **Covered Trip**, **We** will reimburse the **Insured** a Property Damage and Security Deposit Protection Benefit, for accidental damage for which the **Insured** is legally liable for the lesser of: (i) the cost of repairs or (ii) the **Actual Cash Value** of the property, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**.

Coverage is provided to the **Insured** occupying the property unit during the **Covered Trip** provided the **Insured** is listed on the lease or rental agreement.

The Insured's Duties in the Event of a Loss:

The **Insured** must:

- a. take all reasonable, necessary steps to protect the property and prevent further damage to it;
- b. report the loss in writing within three days of the completion of the **Covered Trip** to the staff responsible for managing the property unit; and
- c. provide **Us** with all documentation such as the lease or rental agreement, proof of payment by the **Insured**, police report, and damage estimate.

B. EMERGENCY EVACUATION AND REPATRIATION PLAN

1. EMERGENCY EVACUATION AND REPATRIATION BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Emergency Evacuation And Repatriation Benefit will take effect on the **Scheduled Date of Departure**.

We will pay the **Insured** an Emergency Evacuation And Repatriation Benefit, for the following Covered Expenses incurred by the **Insured**, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, subject to the following: (i) health care related Covered Expenses will only be payable at the **Usual and Customary** level of payment; Covered Expenses not related to health care will only be payable at the reasonable and customary level of payment; (ii) benefits will be payable only for Covered Expenses resulting from a **Sickness** that first manifests itself or a **Covered Injury** that occurs while on a **Covered Trip**; (iii) the **Insured** must first receive treatment during his/her **Covered Trip**.

The following are Covered Expenses under this Emergency Evacuation and Repatriation Benefit:

- a. expenses incurred by the **Insured** for **Physician**-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable **Hospital**, if the onsite attending **Physician** certifies that the **Insured** is medically able to travel when the **Insured** is critically **Sick** or **Injured** and no suitable local care is available, subject to **Our** or the **Assistance Provider's** prior approval; and
- b. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a **Hospital** or to the **Insured's Home** when deemed medically necessary by the attending **Physician**, subject to **Our** or the **Assistance Provider's** prior approval; and
- c. expenses for transportation not to exceed the cost of one round-trip economy class air fare subject to a maximum of \$2,500 to the place of **Hospitalization** for one person chosen by the **Insured** as well as lodging and meals not to exceed \$250 per day for a maximum of 7 days, provided the **Insured** is traveling alone and is **Hospitalized** for more than 7 days. Coverage is also provided immediately (to up to 15 days) following the **Insured** being a victim of a **Felonious Assault** and needs the support of a **Family Member**;
- d. expenses for transportation not to exceed the cost of one-way economy class air fare to the **Insured's Home**, including escort expenses, if the **Insured** is 18 years of age or younger and left unattended due to the death or **Hospitalization** of an accompanying adult(s), subject to **Our** or the **Assistance Provider's** prior approval; and
- e. expenses for one-way economy class air fare (or **We** will match the class of the original tickets) to the **Insured's Home**, from a medical facility to which the **Insured** was previously evacuated, less any refund paid or payable from the **Insured's** unused transportation tickets, if these expenses are not covered elsewhere in this **Policy**; and
- f. repatriation expenses for preparation and air transportation of the **Insured's** remains to his/her **Home**, or up to an equivalent amount for a local burial in the country where death occurred, if the **Insured** dies while outside the United States of America. Covered Expenses under this benefit include the reasonable and customary expenses for: (i) embalming; (ii) cremation; (iii) the most economical coffins or receptacles adequate for transportation of the remains; and (iv) transportation of the remains, by the most direct and economical conveyance and route possible. The **Assistance Provider** must make all arrangements and authorize all expenses in advance for this benefit to be payable.

C. EMERGENCY MEDICAL EXPENSE PLAN

1. EMERGENCY MEDICAL AND DENTAL BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Emergency Medical and Dental Expense Benefit will take effect on the **Scheduled Date of Departure**.

We will pay the **Insured** an Emergency Medical and Dental Expense Benefit, for the Covered Expenses described below in this Emergency Medical and Dental Expense Benefit section, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule** for:

(I.) Medical Coverage:

the following Covered Medical Expenses incurred by the **Insured**, subject to the following: (i) Covered Medical Expenses will only be payable at the **Usual and Customary** level of payment; (ii) benefits will be payable only for Covered Medical Expenses resulting from a **Sickness** that first manifests itself or a **Covered Injury** that occurs while on a **Covered Trip**; and (iii) the **Insured** must first receive treatment by a **Physician**, in person during his/her **Covered Trip**

The following are Covered Medical Expenses under this Emergency Medical and Dental Expense Benefit:

- (1) expenses for the following **Physician**-ordered medical services: services of legally qualified **Physicians** and graduate nurses, charges for **Hospital** confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services incurred by the **Insured** that occurred during a **Covered Trip**;
- (2) expenses for a **Hospital Admission Guarantee Charge** or a **Medical Expense Guarantee Charge** if while traveling outside of the **Insured's** country of **Primary Residence** on a **Covered Trip**, the **Insured** suffers a medical emergency. **We** or **Our Assistance Provider** will pay on the **Insured's** behalf or reimburse up to the Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge Benefit, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**, for actual expenses incurred for guarantee of payment to the **Hospital** or the medical provider.

The Insured's duties in the event of a Medical Expense:

- (i) The **Insured** must provide **Us** with all bills and reports for medical expenses claimed.
- (ii) The **Insured** must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
- (iii) The **Insured** must sign a patient authorization to release any information required by **Us** to investigate his/her claim; and

(II.) Dental Coverage:

the following Covered Dental Expenses incurred by the **Insured**, subject to the following: (i) Covered Dental Expenses will only be payable at the **Usual and Customary** level of payment; (ii) benefits will be payable only for Covered Dental Expenses resulting from a **Covered Injury** that occurs while on a **Covered Trip**; and (iii) the **Insured** must first receive treatment during his/her **Covered Trip** by a **Dentist**.

The following are Covered Dental Expenses under this Emergency Medical and Dental Expense Benefit:

- a. expenses for emergency dental treatment incurred by the **Insured** during his/her **Covered Trip**.

The Insured's duties in the event of a Dental Expense:

- (1) The **Insured** must provide **Us** with all bills and reports for dental expenses claimed.
- (2) The **Insured** must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
- (3) The **Insured** must sign a patient authorization to release any information required by **Us** to investigate his/her claim.

D. ACCIDENT PLAN

In the event of multiple covered benefits under this Accident Plan section of this plan, **We** will pay one benefit, the benefit that offers the **Insured** the largest benefit.

1. ACCIDENTAL DEATH BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Accidental Death Benefit will take effect on the **Scheduled Date of Departure**.

If an **Insured** suffers a loss of life as a result of a **Covered Injury** while on a **Covered Trip**, **We** will pay the Accidental Death Benefit Maximum Covered Amount per **Reservation** shown in the **Schedule**.

2. ACCIDENTAL DISMEMBERMENT BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Accidental Dismemberment Benefit will take effect on the **Scheduled Date of Departure**.

If a **Covered Injury** to an **Insured** while on a **Covered Trip** results in any of the following **Covered Losses**, **We** will pay the percentage shown below. The **Covered Loss** must occur within 365 days of the **Covered Accident**.

The benefit amount is based on the Accidental Dismemberment Benefit Maximum Covered Amount per **Reservation** shown in the **Schedule** for the person suffering the **Covered Loss**. If the **Insured** suffers more than one **Covered Loss** from one **Covered Accident**, **We** will pay only for the **Covered Loss** with the larger benefit.

The **Covered Loss** benefit is payable based on the following table.

Covered Loss of	Percentage of Maximum Amount
Both Hands or Both Feet	100%
One Hand and One Foot	100%
One Hand or One Foot plus the loss of Sight of One Eye	100%
One Hand; One Foot; or Sight of One Eye	50%
Sight of Both Eyes	100%

A reduced benefit will be payable equal to 50% of the applicable Accidental Dismemberment Benefit for dismemberment where the dismembered body part is surgically reattached, provided all other provisions of this plan are met. The balance of the applicable Accidental Dismemberment Benefit for such dismemberment will be paid if, after 365 days, the reattachment has failed to the extent that **Covered Loss of Use** then exists, provided all other provisions of this plan are met.

Definitions:

For purposes of this Section III. B. 2. Accidental Dismemberment Benefit only, the following definitions apply:

Covered Loss means:

- for a foot or hand, actual severance through or above the ankle proximal to the knee or actual severance through or above a wrist joint proximal to the elbow;
- for thumb and index finger, complete severance through or above the metacarpophalangeal joint of both digits proximal to the wrist;
- total and permanent loss of sight;
- total and permanent loss of speech; or
- total and permanent loss of hearing.

Covered Loss of Use means total paralysis of a **Limb** or **Limbs**, that has continued for 12 consecutive

months and is determined by **Our** competent medical authority to be permanent, complete and irreversible.

3. EXPOSURE AND DISAPPEARANCE BENEFIT

Subject to SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE, the **Insured's** coverage under the Exposure and Disappearance Benefit will take effect on the **Scheduled Date of Departure**.

If, while on a **Covered Trip**, an **Insured** is exposed to weather because of an **Accident** and this exposure results in a **Covered Loss**, **We** will pay the Exposure and Disappearance Benefit Maximum Covered Amount per **Reservation** shown in the **Schedule**.

If the conveyance in which an **Insured** is riding while on a **Covered Trip** disappears, is wrecked, or sinks, and the **Insured** is not found within 365 days of the event, **We** will presume that the **Insured** lost his/her life as a result of **Covered Injury**. If travel in such conveyance was covered under the terms of this plan, **We** will pay the Exposure and Disappearance Maximum Covered Amount per **Reservation** shown in the **Schedule**. **We** have the right to recover the benefit if **We** find that the **Insured** survived the event.

E. EXTRA COVERAGE

1. WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The **Pre-Existing Condition** Exclusions for Emergency Medical and Dental Expense Benefit, Emergency Evacuation and Repatriation Benefit, Vacation Ownership Pre-Departure Trip Cancellation Benefit, Vacation Ownership Post-Departure Trip Interruption Benefit, and Travel Delay Benefit, if included in this **Policy**, are waived provided the **Insured** meets the following requirements:

- a. the **Insured's** premium for this coverage is received within three days from the date the **Insured** paid the initial billing payment for his/her **Maintenance Charges**;
- b. the **Insured** is not disabled from travel at the time he/she pays his/her premium;
- c. the **Insured** purchases a renewal of this plan without lapse after his/her previous twelve-month plan term is completed.

SECTION IV – GENERAL DEFINITIONS

Bold terms within this plan, whether in the singular or plural, are defined as follows. Additional definitions applicable to specific benefits only can be found in Section III – Benefits.

Accident or **Accidental** means a sudden, unexpected, and unforeseen event that occurs while this **Policy** is in force and that is the direct and independent cause of bodily injury to the **Insured**.

Accommodation means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are secured.

Actual Cash Value means the lesser of an item's original purchase price less depreciation or the replacement cost of such item or an item of similar characteristic and quality.

Administrator means Travelex Insurance Services, Inc.

Adverse Weather Conditions means any severe weather conditions which prevents the **Insured** from reaching his/her **Destination** or delay the scheduled arrival and/or departure of a **Common Carrier**.

Application means the hard copy paper, telephone, telefax, or electronic request to effect insurance under this **Policy** for a prospective **Insured**.

Assistance Provider means Zurich Travel Assist or the travel assistance provider approved or designated by **Us**.

Baggage means luggage, personal possessions, and travel documents taken by the **Insured** on the **Covered Trip**.

Bankruptcy means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under the United States Bankruptcy Code.

Business Partner means a person who: (i) is involved with the **Insured** or the **Insured's Traveling Companion** in a business relationship, and (ii) is actively involved in the daily operation of the **Insured's** or the **Insured's Traveling Companion's** business.

Caregiver means an individual employed for the purpose of providing assistance with activities of daily living to the **Insured** or to a **Family Member** traveling with the **Insured** who has a physical or mental impairment. The **Caregiver** must be employed directly by the **Insured** or the **Family Member** traveling with the **Insured**. A **Caregiver** is not a babysitter; childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living or skilled nursing personnel.

Common Carrier means any regularly scheduled land, water, or air conveyance operated under a license for the transportation of passengers for hire not including taxicabs or rented, leased or privately owned motor vehicles.

Complications of Pregnancy means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. **Complications of Pregnancy** also include non-elective cesarean section, ectopic pregnancy that is terminated and spontaneous termination of pregnancy that occurs during a period of gestation in which a viable birth is not possible. **Complications of Pregnancy** do not include false labor, occasional spotting, **Physician**-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

Covered Accident means an **Accident** that results in a **Covered Loss**.

Covered Injury means bodily injury directly caused by **Accidental** means that is independent of all other causes, results from a **Covered Accident**, occurs while the **Insured** is insured under this **Policy**, and results in a **Covered Loss**.

Covered Loss means a loss that meets the requisites of one or more benefits or additional benefits, and for which benefits are payable under this **Policy**.

Covered Trip means:

- (i) a period of round-trip travel away from **Home** to a **Destination** at least 100 miles from the **Insured's Primary Residence**; the purpose of the trip is business or pleasure and is not to obtain healthcare or treatment of any kind; the trip has defined departure and return dates specified when an **Insured** applies; the trip does not exceed 180 days (90 days in WA), or
- (ii) a period of one-way travel that starts in the United States (except United States residents or citizens may begin their trip outside the United States, if returning to the United States); the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and arrival dates and defined departure and arrival places specified when coverage is elected; and the trip does not exceed 180 days (90 days in WA).

Covered Vehicle means a private passenger vehicle (including mini-vans, pickup trucks and sport utility vehicles) owned by or under long term lease (for one year or more) to the **Insured**.

Cruise means any prepaid cruise ship arrangements made by the **Insured**.

Currency Units mean the units of currency purchased from a travel/vacation club to be used as valuation and to access units of travel arrangements. **Currency Units** must be used in accordance with the travel/vacation club rules and must be for travel and use membership or for a deeded real estate product. **Currency Units** will be reimbursed in the same manner that payment was made.

Deductible means the amount shown in the **Schedule** for which an **Insured** is responsible, and such amount will be deducted from any payment made by **Us** for a **Covered Loss**. The **Deductible** equals the amount shown in the **Schedule** for each **Insured** for each **Covered Trip**.

Destination means any place where the **Insured** expects to travel to on his/her **Covered Trip**.

Dentist means someone who is licensed and legally entitled to practice dentistry or dental surgery who is not the **Insured**, a **Traveling Companion**, any member of the **Insured's** immediate family, or any member of the **Sick** or **Injured** person's immediate family.

Domestic Partner means a person who qualifies as a **Domestic Partner** under the law of the state of residence or who meets the following requirements:

- a. the **Insured** and the **Domestic Partner** must both be at least 18 years of age; and
- b. the **Insured** and the **Domestic Partner** are not related by blood or adoption.

Exchange Company means an organization under contract with the **Insured** to provide **Vacation Ownership Exchange** vacation time within a network of **Exchange Properties**.

Exchange Fees mean the fees paid to a company that administers exchange services for its members to trade his/her **Vacation Ownership** for alternate arrangements.

Exchange Properties means resorts or hotels within an **Exchange Company** network to provide **Vacation Ownership Exchange** accommodations for contracted members.

Exotic Vehicle means antique vehicles that are over 20 years old or vehicles that have not been manufactured for 10 or more years.

Family Member means the **Insured's** or the **Insured's Traveling Companion's Spouse**, ex-Spouse, **Fiancé**, **Fiancé's** child, child, **Spouse's** child, **Caregiver**, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, **Domestic Partner**, foster child, or ward.

Felonious Assault means an act of violence against the **Insured**, a **Traveling Companion**, or a **Family Member** that requires medical treatment in a **Hospital**. The act may not be inflicted by the **Insured**, a **Traveling Companion**, or a **Family Member** of either the **Insured** or the **Insured's Traveling Companion**.

Fiancé means a person who has documented proof indicating the intent to enter into a legal marriage with the **Insured** at the time of the effective date of the applicable coverage under this **Policy**.

Financial Insolvency means total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other travel supplier of travel services that is duly licensed in the state(s) of operation other than the entity of the person, organization, agency or firm from whom the **Insured** directly purchased or paid for the **Covered Trip**. **Financial Insolvency** does not include the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

Foreign National means a person who is a citizen of a country or other jurisdiction other than the United States of America and who is not a resident of the United States of America.

Golf or Golfing means the recreation of playing golf on an officially registered **Golf Course** measuring over 4,000 yards with a par rating of at least 68 for 18 holes of play, or that might have multiple 18 hole Courses of at least 4,000 yards each, within the resort and operated by the same management, which is accessed by a prepaid use ticket for rounds, play time, and/or use or admission. However, **Golf** or **Golfing** does not include miniature, executive or par-3 courses, or **Golf** which takes place where discounted rates are in effect for "twilight," early evening, winter season, or nighttime play.

Golf Course means land which is specifically and physically maintained for use as a golf course and depicted for such

on a course scorecard with distance and/or slope and handicap ratings as provided by Course management.

Guest Fees means the fees associated with the issuance of a guest certificate on behalf of the **Insured** to another person when such guest certificate has been used for an exchange.

Home means the **Insured's Primary** or secondary **Residence**.

Home Resort means a resort at which the **Insured** owns **Vacation Ownership Exchange** vacation time, or privileges, or vacation time and privileges.

Hospital means an institution that:

- a. operates pursuant to applicable local laws and regulations governing such facilities;
- b. primarily and continuously provides medical care and treatment to sick and injured persons on an inpatient basis;
- c. operates facilities for medical and surgical diagnosis and treatment by or under the supervision of **Physicians**; and
- d. provides 24-hour nursing service by or under the supervision of Registered Nurses (R.N.) or graduated nurses.

Hospital does not mean any institution or part thereof that is used primarily as:

- (1) a nursing home, convalescent home, or skilled nursing facility;
- (2) a place of rest, custodial care, or for the aged;
- (3) a clinic; or
- (4) a place for the treatment of mental sickness, alcoholism or substance abuse.

However, a place for the treatment of mental sickness, alcoholism or substance abuse will be regarded as a **Hospital** if it is:

- (i) part of the institution that meets the requirements in subparagraphs a. to d. of this definition above; and
- (ii) listed in the American Hospital Association Guide as a general hospital.

Hospitalized or Hospitalization means admitted to a **Hospital**.

Hospital Admission Guarantee Charge means any charge or expense made by a **Hospital** prior to and as a condition of an **Insured's** admission to that **Hospital**.

Host means the person the **Insured** intends to visit at the **Destination** during a **Covered Trip**.

Immediate Family Member means the **Insured's** or the **Traveling Companion's** dependent, **Spouse**, ex-**Spouse**, child, **Spouse's** child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, cousin, guardian, **Domestic Partner**, **Key Person**, **Caregiver**, foster-child, or ward.

Inaccessible means an **Insured** cannot reach his/her **Destination** by original mode of transportation.

Injured, Injury or Injuries means a bodily injury or injuries and is not limited to accidental bodily injuries.

Insured means any person who is covered under this **Policy**, and who has arranged to take a **Covered Trip**, and who has completed and submitted the **Application** and who has paid the required premium, and who is a citizen or resident of the United States of America. Coverage is also provided to up to 9 **Traveling Companions** traveling with the **Insured**.

Key Employee means an employee of an employer who is responsible for policy and decision making.

Key Person means an employed **Caregiver** of a legal dependent.

Limb means an arm or a leg.

Maintenance Charges means the annual assessment or fees billed and paid for **Maintenance Fees**, taxes, dues and

management fees to the property management company for the use of the property in the year insured. **Maintenance Charges** specifically excludes special assessments by the property management company, non-ordinary late federal or state income or governmental taxes by any authority, regardless if billed, filed and reconciled on the **Insured's** behalf by the property management company.

Maintenance Fees means established and collected fees by the property management company, the **Home Resort**, or the resort management company for maintenance, property taxes, insurance, utilities, and management for the **Vacation Ownership**. **Maintenance Fees** are not special assessment fees or late fees.

Medical Expense Guarantee Charge means any charge or expense made by a medical provider other than a **Hospital** prior to and as a condition of **Insured** being provided with the medical service or treatment by that provider.

Natural Disaster means flood, hurricane, tornado, earthquake, volcano, wildfires, or blizzard that renders the **Insured's Common Carrier** unable to provide a travel service due to a shutdown of all local airports for a duration of greater than 6 hours.

Normal Pregnancy means a pregnancy that is not considered a **Complication of Pregnancy**.

Ownership Dues mean the monies paid to remain an owner in good standing in a travel/vacation club. Ownership Dues do not include the purchase price for **Vacation Ownership**.

Parachuting means an activity involving the breaking of a free fall from an airplane using a parachute.

Payments and Deposits mean the prepaid non-refundable amounts actually paid to the property management company for the **Insured's Covered Trip**. **Payments and Deposits** also mean forfeited, prepaid, non-refundable, non-refunded, and published airfare, **Cruise**, hotel, land and sea excursions, and rental car charges not made directly with the property management company, provided the appropriate **Trip Cost** has been insured and plan cost has been paid and the amount paid by the **Insured** for the **Covered Trip** that may be done by cash, check, credit card, prepaid vouchers or similar form of payment. The amount includes incurred change fees and administrative fees. **Payments and Deposits** or portions of **Payments and Deposits** satisfied by non-paid vouchers, non-paid certificates or discounts are not considered **Payments and Deposits** under this **Policy**. Payments for cultural, religious, wedding, business and trade event planning and or services are not **Payments and Deposits**.

Personal Effects means items such as clothing and toiletry items that are included in the **Insured's Baggage** and are required for the **Insured's Covered Trip**.

Physician means a person who is:

- a. a doctor of medicine, osteopathy, psychology or other legally qualified practitioner of a healing art that **We** recognize or are required by law to recognize;
- b. licensed to practice in the jurisdiction where care is being given;
- c. practicing within the scope of that license referenced in b. above; and
- d. not related to the **Insured** by blood, marriage, or adoption.

Policy means this Individual Travel Insurance Policy, the Declarations, and any rider, endorsement, or amendment attached thereto.

Pre-Existing Condition means a sickness, disease, or other condition during the 60 day⁵ period immediately prior to the date the plan payment has been received by **Us** or the **Administrator** for which the **Insured**, the **Traveling Companion**, or **Family Member** who is scheduled or booked to travel with the **Insured**:

- a. received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or
- b. took or received a prescription for drugs or medicine.

Item b. of this definition does not apply to a condition that 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

⁵ ID: 30 days prior to date premium received CT, MN: 90 days prior to date premium received IN: 90 days prior to effective date KS: 60 days from date premium received IL: 6 months prior to covered loss MI: If policy has been in effect for 6 months, look back period is considered met MT: 6 months prior to enrollment date NH: pre-existing conditions exclusions not applicable NY: For those 65+, if in effect for 6 months, pre-existing lookback period is considered met for Emergency Medical and Dental Benefits

throughout the 60 day period before the date stipulated in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE.

Primary Residence means an **Insured's** fixed, permanent and main home for legal and tax purposes.

Quarantine means the **Insured** is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the **Insured** either having, or being suspected of having, a contagious disease, infection or contamination while the **Insured** is traveling. An embargo preventing the **Insured** from entering a country is not a **Quarantine**.

Reservation means the combination of all members of a group of travelers who have booked one single travel arrangement contract with a **Travel Supplier**.

Schedule means the schedule in SECTION I – SCHEDULE OF BENEFITS.

Scheduled Date of Departure means the date on which the **Insured** is originally scheduled to depart on the **Covered Trip**.

Scheduled Date of Return means the date on which the **Insured** is originally scheduled to return to where the **Covered Trip** departed from or to a different final **Destination** as noted on the **Insured's** initial itinerary.

Scheduled Trip Departure City means the city from which the **Insured** is originally scheduled to depart on the **Covered Trip**.

Sickness or **Sick** means a sickness, illness or disease, that impairs the normal functions of the body and that requires examination and treatment by a **Physician**.

Spouse means the **Insured's** legally married spouse.

Strike means a stoppage of work that: (i) is an unannounced labor disagreement, (ii) interferes with the normal departure and arrival of a **Common Carrier**, and (iii) the **Insured's** Vacation Ownership Trip Cancellation Benefit coverage must be effective prior to when the strike is foreseeable. A **Strike** is foreseeable on the date labor union members vote to approve a **Strike**.

Terrorist Act means an act of violence other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization that is generally recognized as having the intent to overthrow or influence the control of any government.

Travel Supplier means the tour operator, hotel, rental company, cruise line or airline, and similar companies that provides prepaid travel arrangements for the **Insured's Covered Trip**.

Traveling Companion means up to 9 persons accompanying the **Insured** on the **Covered Trip** and who, during the **Covered Trip**, will share **Accommodations** with the **Insured** in the same room, cabin, condominium unit, apartment unit, or other lodging. A group or tour leader is not considered a **Traveling Companion** unless the **Insured** is sharing room **Accommodations** with the group or tour leader.

Trip Cost means the dollar amount of **Covered Trip Payments and Deposits** paid by the **Insured** prior the **Schedule Date of Departure**, that is subject to cancellation penalties or restrictions. **Trip Cost** also includes the cost of any subsequent arrangement added to the **Insured's Covered Trip**.

Uninhabitable means not suitable for human occupancy in accordance with local public health or safety guidelines.

Usual and Customary means the common charge made by other health care providers in the same locality for the treatment furnished. If the common charge for a service cannot be determined due to the unusual nature of such service, **We** or **Our Assistance Provider** will determine the amount based upon:

- a. the complexity involved;
- b. the degree of professional skill required; and
- c. any other pertinent factor.

Vacation Ownership means the scheduled use of the pre-purchased travel arrangements owned through a timeshare organization or travel/vacation club.

Vacation Ownership Exchange means the process pursuant to an agreement between the **Insured** and the **Exchange Company** whereby the **Insured** exchanges vacation time in the **Insured's Home Resort** for a comparable vacation in an **Exchange Property**.

We or **Our Assistance Provider** will make the final determination of what is **Usual and Customary** based on all the circumstances.

We, Us, and Our means Zurich American Insurance Company.

SECTION V – GENERAL EXCLUSIONS

Notwithstanding any other term, condition or provision under this plan, **We** shall not provide coverage nor will **We** make any payments or provide any service or benefit to any **Insured**, beneficiary, or third party who may have any rights under this plan to the extent that such cover, payment, service, benefit, or any business or activity of the **Insured** would violate any applicable trade or economic sanctions law or regulation.

We will not pay for any loss under this plan, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the **Insured** or the **Insured's Family Member, Traveling Companion, Business Partner** for the following:

- a. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO).⁶
- b. mental, nervous, or psychological disorders. This exclusion does not apply to the Emergency Medical and Dental Expense Benefit.⁷
- c. being under the influence of drugs or intoxicants, unless prescribed by a **Physician**;⁸
- d. **Normal Pregnancy** including **Hospitalization**, resulting childbirth, and elective abortion.⁹ This exclusion does not apply to Pre-Departure Trip Cancellation Benefit
- e. participation as a professional in athletics while on a **Covered Trip**;¹⁰
- f. participation in organized amateur or interscholastic athletic or sports competition or related practice events;¹⁰
- g. riding or driving in any motor competition;¹⁰
- h. off-road driving, whether as a driver or as a passenger;¹⁰
- i. declared or undeclared war, or any act of war;
- j. civil disorder. This exclusion does not apply to the Travel Delay Benefit;¹¹
- k. service in the armed forces of any country;
- l. nuclear reaction, radiation or radioactive contamination;¹²
- m. operating or learning to operate any aircraft, as pilot or crew;
- n. mountain climbing, bungee jumping, skydiving, **Parachuting**, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device, other than on a regularly scheduled airline or air charter company, or extreme sports;¹⁰
- o. mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabineers, crampons, lead/top- rope anchoring equipment and pick-axes;¹⁰

⁶ CT: applicable to Insured only

⁷ VT, WA: deleted

⁸ MI, NV, VT, WA: deleted

⁹ IN, MT, VT, WA: deleted. KS: deleted except for abortion

¹⁰ IL: deleted

¹¹ CA: doesn't apply to Rental Car Damage Benefit

¹² CT, IL, VT, WA: deleted

- p. participating in underwater activities if the depth of the water exceeds 75 feet or more or scuba diving if the depth of the water exceeds 75 feet or more;¹⁰
- q. the **Insured's** commission of or attempt to commit a felony;
- r. elective medical or holistic treatment or procedures;
- s. failure of any tour operator, **Common Carrier**, other travel supplier, person or agency to provide the bargained-for prepaid travel arrangements/services;
- t. a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when this plan is not in effect for the **Insured**;
- u. a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this plan;
- v. sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; or
- w. traveling against the advice or recommendations made by [the United States Centers for Disease Control and Prevention (CDC) or the World Health Organization (WHO) or the United States Department of State.

We will not pay for any loss under this **Policy**, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the **Insured**:

- a. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
- b. a loss or damage caused by detention, confiscation or destruction by customs;
- c. medical treatment during a **Covered Trip**, or arising from a **Covered Trip** undertaken for the purpose or intent of securing medical treatment;
- d. **Financial Insolvency** of the person, organization or agency that solicited this coverage for the **Insured**, or **Financial Insolvency** of the person, organization or agency that helped the **Insured** book his/her arrangements for travel with a third party, or **Financial Insolvency** for which a petition for bankruptcy was filed by a travel supplier, before the on date stipulated in SECTION II – EFFECTIVE AND TERMINATION DATES OF INSURANCE, A. EFFECTIVE DATE. There is no coverage for **Financial Insolvency** due to fraud or negligent misrepresentation by the supplier of travel services.

The following additional exclusion applies to the Accidental Death Benefit and Accidental Dismemberment Benefit:

- a. **We** will not pay for loss caused by or resulting from sickness of any kind.

The following additional exclusion applies to the Emergency Medical and Dental Expense Benefit, Vacation Ownership Trip Cancellation Benefit, Vacation Ownership Post-Departure Trip Interruption Benefit, and Travel Delay Benefit:

- a. **We** will not pay for loss or expense caused by or incurred resulting from a **Pre-Existing Condition** including death that results therefrom.

The following additional exclusion applies to the Emergency Evacuation and Repatriation Benefit:

- b. **We** will not pay for loss or expense caused by or incurred resulting from a **Pre-Existing Condition** including death that results therefrom. This Exclusion does not apply to the following benefits under the Covered Expenses shown in the Emergency Evacuation and Repatriation Benefit: (i) item a. (emergency evacuation); (ii) item b. (non-emergency medical evacuation); or item f. (return of remains).

The following additional exclusion applies to the Vacation Ownership Pre-Departure Trip Cancellation Benefit and Vacation Ownership Post-Departure Trip Interruption Benefit:

- a. **We** will not pay for any loss under this **Policy**, caused by, or resulting from being unable to assume the scheduled tenancy in a booked **Accommodation** due to the **Accommodation** being made **Uninhabitable or Inaccessible** other than mandatory evacuation orders or public official evacuation advisements.
- b. travel arrangements canceled by an airline, charter, **Cruise**, or tour operator, except as provided elsewhere in the **Policy**;

- c. financial circumstances of the **Insured**, a **Family Member**, or a **Traveling Companion**;
- d. any government regulation or prohibition.

The following additional exclusion applies to the Vehicle Return Benefit:

- a. Coverage does not include costs incurred for:
 - (1) the **Insured's** transportation to the vehicle in connection with any service to make the vehicle operational or from the vehicle to another **Destination** after such service has been rendered;
 - (2) service rendered in areas not regularly traveled, such as undeveloped vacant lots, beaches, open fields, or other places where it would be hazardous for service vehicles to reach;
 - (3) service provider towing a vehicle off a boat dock or marina; or
 - (4) delivery or repair of tires; installation or removal of snow tires and chains; dismounting, repairing, or rotating tires; vehicle's storage charges; cost of parts, installation, products, materials, impounding and additional labor relating to towing; service of any kind for vehicles used for commercial purposes or using dealer tags*; service for taxicabs, tractors, boats, trailers, dune buggies, or vehicles used for competition; service for stolen or unlicensed vehicles; service for vehicles with expired safety inspection sticker(s), license plate sticker(s), or emission sticker(s) where required by law; service for vehicles illegally parked or impounded; repeated service calls for a car in need of routine maintenance; service when a vehicle is snowbound. Service provider does not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.
- * All trucks in New York have commercial license plates whether they are used for business or private use. If the truck is used for private use, service will be provided.

The following additional exclusions apply to the Baggage and Personal Effects Benefit:

- a. **We** will not pay for damage to or loss of the following items:
 - (1) animals;
 - (2) property used in trade, business or for the production of income; household furniture; musical instruments; brittle or fragile articles, or if the loss results from the use thereof, sporting equipment;
 - (3) boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances (except wheelchairs) or equipment, or parts for such conveyances;
 - (4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses;
 - (5) documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket;
 - (6) money, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards, except as otherwise specifically included elsewhere in this **Policy**;
 - (7) property shipped as freight or shipped prior to the **Scheduled Date of Departure**;
 - (8) contraband.
- b. **We** will not pay for loss to **Baggage** and **Personal Effects** arising from:
 - (1) defective materials or craftsmanship;
 - (2) normal wear and tear, gradual deterioration, inherent vice;
 - (3) rodents, animals, insects or vermin;
 - (4) electrical current, including electric arcing that damages or destroys electrical devices or appliances;
 - (5) mysterious disappearance; or

- (6) confiscation by airport personnel.

The following additional exclusions apply to the Property Damage Liability Waiver Benefit:

- a. **We** will not pay for loss or expense caused by or incurred resulting from:
 - (1) any loss to motor homes; recreational vehicles; trailers; campers; boats or other watercraft; or any other vehicle or conveyance, whether motorized or not;
 - (2) any loss that occurs as the result of an act or activity of the **Insured**, the **Insured's Traveling Companion** or **Immediate Family Member** traveling with the **Insured** that is in violation of the written agreement for the rental or use of any such unit by the **Insured** during his/her **Covered Trip**;
 - (3) any loss or damage to any other property or person as a result of a **Covered Loss**;
 - (4) any loss or damage resulting from a criminal, fraudulent or intentional act of the **Insured**, the **Insured's Traveling Companion** or **Immediate Family Member** traveling with the **Insured**; or
 - (5) any loss or damage arising from pets or other animals accompanying the **Insured**, the **Insured's Traveling Companion** or **Immediate Family Member** traveling with the **Insured's** during the **Insured's Covered Trip**.

The following additional exclusions apply to the Rental Car Damage Benefit:

- a. **We** will not pay for loss or expense caused by or incurred resulting from:
 - (1) any obligation assumed by the **Insured** under any agreement (except insurance collision deductible); rentals of trucks, campers, trailers, off-road or four wheel drive vehicles, motor bikes, motorcycles, recreational vehicles, or vehicles used for commercial or livery use, **Exotic Vehicles**, or any vehicle with an original manufacturer's suggested retail price greater than \$75,000;
 - (2) any loss that occurs if the **Insured** is in violation of the rental agreement;
 - (3) failure to report the loss to the proper local authorities and the rental car company;
 - (4) damage to any other vehicle, structure or person as a result of a **Covered Loss**;
 - (5) hauling or vehicles used off maintained roadways; or
 - (6) any intentional act by the **Insured** resulting in damage to the **Insured's** rented vehicle.

The following additional exclusions apply to the Security Deposit Protection Benefit:

- a. **We** will not pay for loss or expense caused by or incurred resulting from:
 - (1) severe weather conditions or natural disaster;
 - (2) intentional acts or gross negligence of the **Insured**;
 - (3) normal wear and tear of the real or personal property assigned to the property unit;
 - (4) any damage that occurs if the **Insured** is in violation of the lease or rental agreement;
 - (5) loss, theft or damage to any personal effect owned by the **Insured** or brought on the **Covered Trip** by the **Insured**;
 - (6) loss, theft or damage caused by any person other than the **Insured** unless substantiated by a police report.

SECTION VI – GENERAL LIMITATIONS

LIMITATION ON MULTIPLE COVERED POLICIES: If an **Insured** can recover benefits under more than one travel or accident policy written by **Us**, **We** will pay under only one policy, the plan policy that offers the **Insured** the largest benefit. **We** will refund premium for any duplicate coverage.

SECTION VII – PREMIUMS

PREMIUMS: Premiums are due and payable to **Us** at the rates and in the manner described in the Declarations. All rates are expressed and all premiums are payable in United States currency. If, at any time, it is determined that additional premium or a premium credit is due, the additional premium must be paid or the premium will be refunded within 15 days.

SECTION VIII - HOW TO FILE A CLAIM

- A. **NOTICE:** The **Insured** or the beneficiary, or someone on their behalf, must give **Us** written notice of the **Covered Loss** within 90 days of such **Covered Loss**, or as soon thereafter as reasonably possible. The notice must name the **Insured**, and this plan's policy number. To request a claim form, the **Insured** or the beneficiary, or someone on their behalf may contact **Us** at 1-800-501-4781 or support@zurichtravelclaims.com. The notice must be sent to the address shown in this paragraph below, or to any of **Our** agents. Notice to **Our** agents is considered notice to **Us**.
- Zurich Travel Claims Administrator
P.O. Box 1019
Youngwood, PA 15697
Telephone: 1-800-501-4781
- B. **CLAIM FORMS:** **We** will send the claimant Proof of Loss forms within 15 days after **We** receive notice. If the claimant does not receive the Proof of Covered Loss form in 15 days after submitting notice, he or she can send **Us** a detailed written report of the claim and the extent of the **Covered Loss**. **We** will accept this report as a Proof of Covered Loss if sent within the time fixed below for filing a Proof of Covered Loss.
- C. **PROOF OF COVERED LOSS:** Written Proof of Covered Loss, acceptable to **Us**, must be sent within 90 days of the **Covered Loss**. Failure to furnish Proof of Covered Loss acceptable to **Us** within such time will neither invalidate nor reduce any claim if it was not reasonably possible to furnish the Proof of Covered Loss, and the proof was provided as soon as reasonably possible.
- D. **BENEFIT SPECIFIC DETAILS:** Additional details on benefit-specific requirements are found in Section III – Benefits.

SECTION IX - PAYMENT OF CLAIMS

- A. **TIME OF PAYMENT:** **We** will pay claims for all **Covered Losses**, other than **Covered Losses** for which this plan provides any periodic payment, as soon as practicable upon receipt of written proof of loss that is acceptable to **Us**. Unless an optional periodic payment is stated or chosen, any **Covered Loss** to be paid in periodic payments will be paid at the end of each four-week period. The unpaid balance, that remains when **Our** liability ends, will then be paid when **We** receive the Proof of Covered Loss that is acceptable to **Us**.
- B. **WHO WE WILL PAY:**
1. **LOSS OF LIFE OF AN INSURED:** **Covered Losses** resulting from the **Insured's** death are paid to the named beneficiary at the time of death. If there is no beneficiary named or the named beneficiary predeceases or dies at the same time as the **Insured**, **We** will pay the benefit to the **Insured's** estate. If any **Insured** is a minor or is not competent to give a valid release for the payment, the payment will be made to his/her parent, guardian, or other person actually supporting the **Insured**.
 2. **ALL OTHER CLAIMS:** Benefits are to be paid to the **Insured**. He or she may direct in writing that all, or part of the Emergency Medical and Dental Expense Benefit and Emergency Evacuation and Repatriation Benefit, if applicable, will be paid directly to the party who furnished the service. The direction may be changed by the **Insured** at any time up to the filing of the Proof of Covered Loss.
 3. If a **Foreign National** is entitled to benefits for a **Covered Loss** and **We** are unable to make payment directly to him or her because of legal restrictions in the country or jurisdiction where such **Foreign National** is located, **We** will either: (i) pay the benefits to a bank account owned by the **Foreign National** in the United States of America; or (ii) if no such bank account is established or maintained,

We will pay the benefits to this **Insured** on behalf of the **Foreign National**.

It will then be the responsibility of this **Insured** to remit the benefit to such **Foreign National**. Payment of the benefit to this **Insured** will release **Us** from any further liability to the **Foreign National**. If this **Insured** does not remit the payment to the **Foreign National**, this **Insured** will indemnify **Us** and hold **Us** harmless against any and all liability incurred by **Us** including, but not limited to, interest, penalties, and attorneys' fees in connection with, arising or resulting from such failure to remit payment. This **Insured** will not be considered the beneficiary under this plan's policy if payment is made to the **Insured** in accordance with this provision.

4. Any payment **We** make will fully discharge **Us** to the extent of the payment.

SECTION X - GENERAL CONDITIONS

- A. **BENEFICIARIES:** The **Insured** first shown in Item 1. of the Declarations has the sole right to name a beneficiary. The beneficiary has no interest in this plan's policy other than to receive certain payments. Unless an irrevocable beneficiary is named, The **Insured** may change the beneficiary at any time unless he or she has assigned the interest in this plan's policy. In such case, the person to whom he or she has assigned the interest in this plan's policy may have the right to change the beneficiary. Consent to a change by a prior beneficiary is not needed. Any beneficiary designation must be in writing on a form acceptable to **Us**.
- B. **CHANGE OR WAIVER:** A change or waiver of any term or condition of this plan's policy must be issued by **Us** in writing and signed by one of **Our** executive officers. No agent has authority to change or waive this plan's policy provisions, terms or conditions. A failure to exercise any of **Our** rights under this plan's policy will not be deemed as a waiver of such rights in the same or future situations.
- C. **CLERICAL ERROR:** A clerical error or omission will not increase or continue an **Insured's** coverage, that otherwise would not be in force. If an **Insured** applies for insurance for which he or she is not eligible, **We** will only be liable for any premium paid to **Us**.
- D. **CONFORMITY WITH STATUTE:** Terms of this plan's policy that conflict with the laws of the state where it is delivered are amended to conform to such laws.
- E. **ENTIRE CONTRACT:** This Individual Travel Insurance Policy, the Declarations, and any rider, endorsement, or amendment attached thereto, represent the entire insurance contract.
- F. **SUIT AGAINST US:** No action on this plan's policy may be brought until 60 days after written Proof of Covered Loss has been sent to **Us**. Any action must commence within three years, (five years in Kansas and Tennessee; and six years in South Carolina and Wisconsin) of the date the written Proof of Covered Loss was required to be submitted. If the law of the state where the **Insured** lives makes such limit void, then the action must begin within the shortest time period permitted by law. In those states where binding arbitration is allowed, binding arbitration will supersede this provision.
- G. **PHYSICAL EXAMINATION AND AUTOPSY:** **We** have the right to examine an **Insured** when and as often as **We** may reasonably request while the claim is pending. Such examination will be at **Our** expense. **We** can have an autopsy performed unless forbidden by law.
- H. **ARBITRATION:** Any contest to a claim denial under this plan will be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. The arbitration will occur at the offices of the American Arbitration Association nearest to the **Insured**. The arbitrator(s) will not award consequential or punitive damages in any arbitration under this section. This provision does not apply if the **Insured** is a resident of a state where the law does not allow binding arbitration in an insurance policy, but only if this plan is subject to its laws. In such a case, binding arbitration does not apply. This provision bars the institution of a lawsuit by the **Insured**.
- J. **MISSTATEMENT OF AGE:** If the age of the **Insured** has been misstated, all amounts payable under this plan shall be such as the premium paid would have purchased at the correct age.
- K. **SUBROGATION:** **We** have the right to recover from any third party all payments that **We** have made to

the **Insured** or on behalf of the **Insured's Spouse** or **Domestic Partner**, child, heirs, guardians or executors or will be obligated to pay in the future to the **Insured**, from any third party. If the **Insured** recovers from any third party, **We** will be reimbursed first from such recovery to the extent of **Our** payments to or on behalf of the **Insured**. The **Insured** agrees to assist **Us** in preserving its rights against any third party, including but not limited to, signing subrogation forms supplied by **Us**. If **We** seek to recover any amount paid by **Us**, **We** are entitled to recovery of those amounts before the **Insured** is entitled to share in any amount so recovered by **Us**.

- L. VALUATION: All premiums, limits, **Deductibles**, and other amounts under this plan are expressed and payable in the currency of the United States unless otherwise stated. If judgment is rendered, settlement is denominated or another element of loss under this plan is stated in a currency other than United States dollars, payment under this plan shall be made in United States dollars at the rate of exchange on the date the final judgment is reached or the amount of the settlement is agreed upon.
- M. HEADINGS: The titles and headings to the various sections, subsections and endorsements of this plan, are included solely for ease of reference and do not in any way limit, expand or otherwise affect the provisions or existence of such sections, subsections or endorsements.

TRAVEL ASSISTANCE SERVICES (Provided by Zurich Travel Assist)

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll-free number.

Within USA & Canada: 800.555.0870

Outside USA & Canada: 416.977.1803

Your Plan Number: DVCZ-0824

MEDICAL SERVICES

- **Medical Assistance** – Our multi-lingual team operates within a best-practice framework that places your health and wellbeing at the heart of our decision-making. Our care includes 24/7 emergency assistance and medical case management and extends to vaccination support, medical assessments, counselling, and mobile telemedicine. We also provide information on local medical facilities, clinics, and other service providers.
- **Medical Consultation and Monitoring** – If you become seriously ill or injured, we will provide medical monitoring of your condition. All medical cases are reviewed by our medical case management team at inception of the claim. All cases are risk rated for visibility and determine the number of contacts made to the treating physician and to you and your family. Medical monitoring is performed to ensure the appropriate level of care is provided and to determine the next steps within a case (i.e. if repatriation or evacuation is required).
- **Medical Evacuation** – If you require medical attention of an emergency nature that is not available locally and determined to be medically necessary, you may be transported to a qualified facility capable of stabilizing and/or treating your medical needs. Zurich Travel Assist will make arrangements for ground/air transportation and accompanying medical care as needed.
- **Emergency Medical Payments** – In order to avoid out-of-pocket expenses, Zurich Travel Assist will deal directly with the facility to arrange for the bills to be sent to the appropriate insurance carrier. If treatment or discharge is being denied without a deposit, Zurich Travel Assist can arrange for the deposit by debiting a credit card or receiving a bank wire from either the eligible insured person or other party when payability is not yet established.
- **Prescription Assistance** – Zurich Travel Assist will arrange the replacement of medications that are lost, stolen, or spoiled during a Covered Trip, either locally or by special courier
- **Dependent Transportation & Family Visits** – Depending on the coverage provided in the travel plan, Zurich Travel Assist will arrange for the return home and escort expenses of a minor (age 18 or younger) if s/he is left unattended on a Covered Trip due to hospitalization or death of the accompanying adult. If the travel plan provides the coverage, Zurich Travel Assist will arrange transportation for a person the Insured chooses to visit him/her if the Insured is traveling alone and hospitalized 7 days or more.
- **Repatriation of Remains** – If the need arises in the event of death, we liaise with our panel of vetted providers, to arrange transport burial and cremations, or the careful return of mortal remains.

While the assistance company strives to provide help and advice for unfortunate situations encountered by travelers, immediate resolution may not be possible due to the availability and circumstances beyond their control. The assistance company will make every reasonable effort to refer you to an appropriate medical and legal provider. Neither the Company, assistance company nor Travelex Insurance Services may be held responsible for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive medical treatment.