

Dream. Explore. Travel On.



## VACATION OWNERSHIP TRAVEL PROTECTION

Designed for Vistana™ Signature Experiences Owners by Travelex Insurance Services

This travel protection plan gives you and your loved ones options when unexpected situations affect your trips. Let us help you *Dream. Explore. Travel On.*

### PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Pre-existing medical condition exclusion waiver<sup>1</sup>
- Coverage for multiple trips throughout the year with up to 180 days per trip (max 90 days per trip for FL residents)
- Once you depart for your trip, coverage starts 2 days prior to check-in date and ends 2 days after check-out date
- Protect yourself and up to 7 traveling companions
- May obtain coverage of up to \$10,000 for Trip Cancellation and Trip Interruption per coverage term<sup>2</sup>
- Fast online claims<sup>3</sup>

### PLAN BENEFITS

Benefits <sup>9</sup>	Coverage <sup>4</sup>
Trip Cancellation	100% of trip cost (up to \$10,000) <sup>2</sup>
Trip Interruption	100% of trip cost (up to \$10,000) <sup>2</sup>
• Vehicle Return	\$1,000
Frequent Flyer Benefit	\$200
Trip Delay	\$1,000 (\$25/day Pet Expense sublimit)
Missed Connection	\$1,000
Trip Inconvenience	\$300
Baggage & Personal Effects	\$2,000
Baggage Delay	\$1,000
Sporting Equipment Delay	\$2,000
Security Deposit Protection	\$2,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation	\$250,000
Accidental Death & Dismemberment <sup>8</sup>	\$25,000
Car Rental Collision Coverage <sup>5</sup>	\$35,000
Travel Assistance & Concierge Services <sup>6</sup>	Included

### COST PER PLAN\*

Plan Cost	\$199
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### BENEFITS<sup>9</sup>

#### BAGGAGE & PERSONAL EFFECTS

Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.

#### ACCIDENT & SICKNESS MEDICAL EXPENSE

Emergency medical treatment if a sickness or injury occurs while traveling.

#### EMERGENCY MEDICAL EVACUATION

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation of remains.

#### CAR RENTAL COLLISION<sup>5</sup>

Coverage for collision damage, vandalism, theft, windstorm, hail, fire or flood occurring to a rental car while on your trip.

#### FREQUENT FLYER BENEFIT

Reimbursement for the cost of re-depositing frequent flyer awards utilized for trip. Applies to airfare only.

### TO PURCHASE

Contact a Vacation Ownership Advisor at 800.847.8262 for plan options and the ability to pay for the insurance plan with StarOptions. Purchase online at [vistana.com](http://vistana.com).

\*Rates are subject to change.

Please note: This plan is available for Vistana Signature Experiences and/or Vistana Signature Network bookings and other travel arrangements (as defined in the Policy under Trip Cost) made in conjunction with a Vistana Signature Experiences and/or Vistana Signature Network booking. Travel arrangements made through Vistana Signature Network that involve third party cruise lines are excluded.

1 Must purchase plan within 3 days of your payment of maintenance fees and be medically fit to travel at the time of purchase to be eligible for the pre-existing medical condition exclusion waiver. 2 Limit is per Individual Coverage Term. Please Note: Trip Cancellation and Trip Interruption coverages are aggregate amounts which will diminish in value per paid claim during the Individual Coverage Term for annual plans. All other coverages will be paid per Trip. All coverages are shared between the Insured and Travel Companions. All benefits are paid to the primary Insured named on the Company's records. 3 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. 4 All coverages per reservation up to limits listed. Coverage and maximum trip length may vary by state. Please see your policy for details or call 844.240.8389. 5 Not available for KS, MA, NY and TX residents. 6 Provided by the designated provider as listed in the Policy. VSEB-0320C | 03.20

## MORE BENEFITS<sup>9</sup>

### TRIP CANCELLATION & TRIP INTERRUPTION

The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. Subject to exclusions and limitations, recover your non-refundable, prepaid trip costs if a trip is canceled or interrupted for any of the unforeseen events:

- Sickness, injury or death<sup>7</sup>
- Financial default of a common carrier, tour operator or resort
- Death/hospitalization of host
- Home or destination uninhabitable/inaccessible
- Traffic accident en route
- Strike
- Cancellation/delay caused by common carrier mechanical/equipment failure
- Inclement weather when traveling by a rented or an owned vehicle
- Mandatory evacuation
- Quarantine, hijacking, jury duty or subpoena
- Terrorist incident within 30 days of arrival or departure
- Involuntary termination
- Employer-initiated transfer (relocation of 250 or more miles)
- Theft of passport/visa
- Loss of more than 50% of trip due to covered trip delay
- Military leave revoked within 30 days of departure date
- Cancellation/delay of common carrier due to civil disorder
- Kidnap or disappearance
- Pregnancy complications
- Cancel for business reasons
- School year extension or academic exam

### TRIP DELAY

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 5 consecutive hours or more.

### MISSED CONNECTION

Reimbursement for additional transportation to join the departed trip if a connection is missed by 3 consecutive hours or more.

### BAGGAGE DELAY

Reimbursement for personal articles and expenses if bags are delayed for 12 consecutive hours or more.

<sup>7</sup> Of you, a Traveling Companion, Family Member or Business Partner. <sup>8</sup> The following exclusions also apply to Accidental Death and Dismemberment: loss caused by or resulting directly or indirectly from Sickness or disease of any kind. <sup>9</sup> Please refer to your policy for a complete list of plan exclusions and limitations.

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Traveling Companion while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, fertility treatments, or elective abortion, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord jumping, heli-skiing, spelunking; extreme snow-skiing; parkour; mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, civil disorder (unless specifically covered herein), riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician, or intoxication above the legal limit; military duty; participation in underwater activities or scuba diving (if the depth exceeds 66 feet or more); any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken against the advice of a Physician; a diagnosed Sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of the Insured's coverage effective date; Sickness, Injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; Elective Treatment and Procedures; or Pre-Existing Medical Conditions of an Insured or Traveling Companion (within a 60 day period immediately preceding coverage effective date).

The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided herein are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us at Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 844.240.8389. Email: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com). Any inquiry regarding new, existing, or denied claims and any other claims questions may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com); 855.205.6054. To view state specific fraud warnings, visit [travelexinsurance.com/company/fraud-warning](http://travelexinsurance.com/company/fraud-warning). Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #OD10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. All products listed are underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states unless otherwise noted) PG-TS-TS-US. In AK Policy Form # PG-TS-TS-AK, CO Policy Form # PG-TS-TS-COAH and PG-TS-TS-IM, GA Policy Form # PG-TS-TS-GA, IL Policy Form # PG-TS-TS-IL, IN Policy Form # PG-TS-TS-INAH and PG-TS-TS-IM, KS Policy Form # PG-TS-TS-KS, MA Policy Form # PG-TS-TS-MA, MD Policy Form # PG-TS-TS-MD, MN Policy Form # PG-TS-TS-MN, MO Policy Form # PG-TS-TS-MO, MT Policy Form # PG-TS-TS-MTAH and PG-TS-TS-MTPC, NH Policy Form # PG-TS-TS-NH, NY Policy Form # PG-TS-TS-NYAH and PG-TS-TS-NYPC, OR Policy Form # PG-TS-TS-OR, TN Policy Form # PG-TS-TS-TN, TX Policy Form # PG-TS-TS-TXAH and PG-TS-TS-TXPC, UT Policy Form # PG-TS-TS-UT, VA Policy Form # PG-TS-TS-VA, VT Policy Form # PG-TS-TS-VT, WA Policy Form # PG-TS-TS-WAAH and PG-TS-TS-WAPC. VSEB-0320C | 03.20 BYX



Questions about plan benefits?

Call 844.240.8389 & use Plan # VSEB-0320C  
or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com)

### SPORTING EQUIPMENT DELAY

Reimbursement for cost to rent sporting equipment if your sporting equipment is lost or delayed by a common carrier for 12 consecutive hours or more en route to your destination.

### TRIP INCONVENIENCE

If policy is purchased at least 30 days prior to scheduled departure date, reimbursement when the golf or ski resort is closed due to essential services being suspended during operating hours, beaches closed for at least 48 consecutive hours due to contamination, or when your arrival is delayed by a common carrier and causes absence from full-time employment for at least 2 work days.

### VIEW PLAN DETAILS

View your policy: [policy.travelexinsurance.com/VSEB-0320C](http://policy.travelexinsurance.com/VSEB-0320C)



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