Travelex INSURANCE SERVICES

Vacation Ownership | Travel Protection Plan

Designed for Marriott Vacation Club® & Vistana® Signature Experiences Owners

Created especially for Marriott Vacation Club® and Vistana® Signature Experiences Owners, this comprehensive travel protection plan gives you and your loved ones options when unexpected situations affect your trip. Let us help you dream, explore, and travel on.

Plan benefits[1]

Benefits	Coverage[1]
Trip cancellation	Trip cost up to $10,000 per coverage term
Trip interruption	Trip cost up to $10,000 per coverage term
Travel delay (5 hours)	$1,000
Missed connection (3 hours)	$1,000
Trip inconvenience	$300
Baggage & personal effects	$2,000
Baggage delay (12 hours)	$1,000
Sporting equipment delay (8 hours)	$2,000
Property damage & security deposit protection	$2,000
Emergency medical & dental expenses[2]	$25,000
Emergency evacuation & repatriation of remains	$250,000
Accidental death & dismemberment	$25,000
Exposure & disappearance	$25,000
Rental car damage[3]	$35,000
Travel assistance services[4]	Included

Plan rate[1]

Plan cost
$188

Rates are per policy and subject to change. Maximum trip length allowed is 180 days (90 days for residents of Washington).

Trip cancellation & trip interruption

Protect your travel and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Subject to exclusions and limitations. Popular covered reasons include:

- Sickness, injury, or death[5]
- Home uninhabitable or inaccessible
- Financial insolvency[6]
- Terrorist act
- Involuntary termination of employment[6]
- Theft of passport or visa
- Common carrier cancellation/ delay due to severe weather, mechanical breakdown, strike, or FAA mandate (12 hours)
- Traffic accident en route to departure

[1]Trip cancellation and trip interruption benefits are aggregate amounts that will diminish in value per paid claim during the coverage term, all other benefits will be eligible for coverage per trip. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.351.5212. All coverages are shared between the insured and travel companions. All benefits are paid to the primary insured named on the company's records. [2]$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. [3]$100 deductible for residents of CT, IN, KS, MO, MT, NY, VT, and WA. Not available if traveling to Costa Rica, Ireland, Jamaica, or Mexico. [4]Provided by the designated provider as listed in the policy. [5]Of you, a traveling companion, family member, business partner, or family host at destination. [6]Occurs more than 14 days after policy's effective date. MVCFLY1 SR 071824 V2

Questions about plan benefits?

Call +1-800-351-5212 and use **Plan MVWCZ-0724**,
or email customersolutions@travelexinsurance.com.

Travel delay

Reimbursement for reasonable additional expenses — such as lodging, local transportation, and meals — if a trip is delayed five hours or more for a covered reason.

Missed connection

Reimbursement for reasonable additional lodging, meal expenses, and the unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

Baggage & personal effects

Reimbursement for luggage and personal articles, as well as costs to reissue passports or visas, if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if bags are delayed for 12 hours or more.

Emergency medical & dental expenses[2]

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

Emergency medical evacuation

Ovvers coverage for physician-ordered emergency medical evacuation to a hospital, help returning home if medically necessary, and repatriation.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Exposure & disappearance

Reimbursement for a covered loss in the event of an accident due to weather exposure, or if the conveyance a traveler is riding on disappears, wrecks, or sinks, and the traveler is not found within 180 days.

Pre-existing condition exclusion waiver[7]

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase.
- The plan is purchased within three days of payment of maintenance charges.
- The traveler purchases a renewal of this plan without laps after his/her previous twelve month plan term is completed.

A pre-existing medical condition is a sickness, disease, or other condition of the insured, a traveling companion, or a family member traveling with the insured for which they have received a recommendation, diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 60-day look-back period (in most states) immediately preceding the insured's plan purchase date.

Plan details

To view complete details of this travel protection plan, please visit policy.travelexinsurance.com/MVWCZ-0724.

[7]Exclusions for pre-existing medical conditions are not allowed for residents of NH.

This plan is available for Marriott Vacation Club, Vistana Signature Experiences, and Vistana Signature Network bookings and other travel arrangements (as defined in the Policy under Trip Cost) made in conjunction with a Marriott Vacation Club, Vistana Signature Experiences, or Vistana Signature Network booking. Travel arrangements made through Marriott Vacation Club, Vistana Signature Experiences, or Vistana Signature Network that involve third-party cruise lines or Collette Travel Services are excluded.

Unless otherwise stated in the plan, this plan will not pay for any loss 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, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE 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; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; 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 Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss 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: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 provides similar benefits but may be subject to different restrictions, depending on 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at support@zurichtravelclaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-833-264-9693. Inquiriesregarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

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Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT. MVCFLY1 SR 071824 V2

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