

Annual Plan

Travel protection plan

Designed for Owners of The Marriott Vacation Clubs™, this annual travel protection plan gives you and your loved ones options when unexpected situations affect your trip.



Plan highlights

- Shared benefits among the primary traveler and up to 10 traveling companions.
- Annual coverage for multiple reservations throughout the insured's Use Year. If Club Points from multiple Use Years are used as payment for your reservation, then you must purchase a plan for each Use Year your reservation is associated with to be eligible for coverage.
- Pre-existing medical condition exclusion waiver is available when the plan is purchased within three days of payment for maintenance charges and may vary by state.
- Primary coverage for medical, baggage, and rental car damage is included.
- Coverage is available for outside components, such as airfare, car rental, and prepaid event passes.

Annual Plan benefits¹

Benefits	Coverage
<p>Trip cancellation² Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled for a covered reason. Popular covered cancellation reasons include:</p> <ul style="list-style-type: none"> • Sickness, injury, or death³ • Accommodations at destination uninhabitable or inaccessible • Quarantine, hijacking, jury duty, subpoena, kidnapping • Financial insolvency⁴ • Arrangements canceled by airline, or tour operator due to severe weather, mechanical breakdown, strike, or FAA mandate (12 hours) 	<p>Trip cost up to \$10,000 per coverage term</p>
<p>Trip interruption² Protect unused nonrefundable prepaid expenses and help cover additional transportation expenses to join the departed trip or return home if your trip is interrupted for a covered reason (see <i>trip cancellation</i> for popular covered reasons).</p>	<p>Trip cost up to \$10,000 per coverage term</p>
<p>Travel delay (5 hours) Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.</p>	<p>\$1,000</p>
<p>Missed connection (3 hours) Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply.</p>	<p>\$1,000</p>
<p>Trip inconvenience Reimbursement for travel inconveniences, such as a closed attraction or beach at your destination, or missed work due to a covered reason.</p>	<p>\$300</p>
<p>Baggage & personal effects Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.</p>	<p>\$2,000</p>
<p>Baggage delay (12 hours) Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.</p>	<p>\$1,000</p>

¹All coverages are per insured and up to the limits listed. Coverages, rates, and maximum trip length may vary by state. This plan is not available to residents of NY and WA. Please see your policy for details, or call +1.800.351.5212. All benefits provided are primary unless otherwise noted. ²Trip 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 coverage limits are 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. ³Of you, a traveling companion, family member, business partner, or host at destination. ⁴Must occur more than 14 days after the effective date of the applicable coverage. 1025-MSZFLY2_SR_040226_V1

View the description of coverage for Plan MSCZ-1025 if purchasing with credit card: Partner.TravelexInsurance.com/docs/AnnualPlanII-C-DOC.
View the description of coverage for Plan MSPZ-1025 if purchasing with Club Points: Partner.TravelexInsurance.com/docs/AnnualPlanII-P-DOC.

Annual Plan benefits continued¹

Benefits	Coverages
Sporting equipment delay (8 hours) Reimbursement for rental fees if your sporting equipment is delayed by a common carrier.	\$2,000
Property damage & security deposit protection Reimbursement for expenses, such as the cost of repairs, should you cause accidental damage to your accommodations. Does not cover damage from pets, and other exclusions may apply. See policy for details.	\$2,000
Emergency medical & dental expense⁵ Emergency medical and dental treatment if a sickness or injury occurs during your trip.	\$25,000
Emergency medical evacuation & repatriation Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	\$250,000
Accidental death & dismemberment Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.	\$25,000
Exposure & disappearance Provides coverage if the insured is exposed to weather due to an accident or if the conveyance a traveler is riding on disappears, wrecks, or sinks, and the traveler is not found within the time specified in the policy.	\$25,000
Rental car damage⁶ Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.	\$35,000
Travel assistance services⁷ Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included

Annual Plan features

Plan features	Plan features
Maximum trip length 180 days	Pre-existing medical condition look-back period⁸ 60 days
Outside components Yes, all	Pre-existing medical condition exclusion waiver Within three days of payment of maintenance charges ⁹
Medical coverage Primary	Review period¹⁰ 21 days
Medical coverage time frame Ends upon return from trip	

⁵\$50 deductible for residents of CT, IN, KS, MO, MT, and VT. ⁶\$100 deductible for residents of CT, IN, KS, MO, MT, and VT. Not available if traveling to the following countries: Costa Rica, Ireland, Jamaica, and Mexico. ⁷Provided by the designated provider as listed in the policy. ⁸State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. ⁹Within 21 days of payment of maintenance charges for residents of the following states: CT, IN, KS, MO, MT, and VT. ¹⁰State variations apply.

This plan is available for vacation ownership bookings and other travel arrangements (as defined in the policy under "Trip Cost") in conjunction with an ownership reservation through The Marriott Vacation Clubs™. Travel arrangements 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, 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 designated-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. Travelex Insurance Services Inc., ("Travelex") is not affiliated with MVW US Services, LLC, or its affiliates. MVW US Services, LLC, makes no warranty as to any aspect of the products or services provided by Travelex. MVW US Services, LLC, your travel retailer, can provide general information about these travel protection products, but cannot evaluate the adequacy of your existing insurance coverage or discuss the terms and conditions of the insurance offered. 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 Partner.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 +1.800.501.4781. Inquiries regarding 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.

Coverage available to residents of U.S. states (excluding NY and WA) and the District of Columbia only. Insurance coverage underwritten by 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; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA & U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT. 1025-MSZFLY2_SR_040226_V1

