

## 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 outside 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 following exclusions also apply to Accidental Death and Dismemberment:** loss caused by or resulting directly or indirectly from Sickness or disease of any kind.

Please refer to your policy for a complete list of plan exclusions and limitations. 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 here 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. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 877.886.4664. Email: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com).

Any inquiry regarding claims may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com), P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address.

Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex CA Agency License #0D10209.

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 (formerly known as Stonewall Insurance Company), 1314 Douglas Street, Suite 1400, Omaha, NE 68102; 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. OII

## IS TRAVEL PROTECTION FOR ME?

Dream. Explore. Travel On. This travel protection plan gives you and your loved ones options when unexpected situations affect your trip.

- Coverage for multiple trips taken throughout the year (maximum of 180 days per trip<sup>6</sup>)
- Protect yourself and up to 7 traveling companions
- View complete travel protection plan details: [policy.travelexinsurance.com/SDVC-1217](http://policy.travelexinsurance.com/SDVC-1217).

### PRE-EXISTING EXCLUSION WAIVER

If plan is purchased within 3 days of payment for maintenance charges, pre-existing medical conditions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

### PURCHASE GUARANTEE

If you are not completely satisfied within 21 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

### ONLINE CLAIMS

New claims process that pays up to five times faster than industry average. Most claims can be filed with a "pic and click" on the go without piles of claim forms.<sup>7</sup>

To Learn More or Enroll, Contact  
*Disney Vacation Club Member Services*  
or visit [disneyvacationclub.com](http://disneyvacationclub.com)



## TRAVEL PROTECTION

designed by the exclusive travel protection provider for



## BENEFIT HIGHLIGHTS<sup>1</sup>

**TRIP CANCELLATION** 100% OF TRIP COST (\$10,000 limit)<sup>2</sup>

**TRIP INTERRUPTION** 100% OF TRIP COST (\$10,000 limit)<sup>2</sup>

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is canceled or interrupted. Reasons include:

- Sickness, Injury or Death<sup>3</sup>
- Financial Default
- Home Uninhabitable/Inaccessible
- Inclement Weather
- Cancel for Business Reasons
- Pregnancy Complications
- Mandatory Evacuation
- Employment Termination/Transfer
- Death/Hospitalization of Host
- Mechanical/Equipment Failure
- Loss of Over 50% of Trip Due to Covered Trip Delay
- Strike
- Quarantine/Hijacking
- Jury Duty/Subpoena
- Terrorist Incident
- Military Duty
- Traffic Accident
- Passport/Visa Theft
- School Year Extension
- Academic Exams
- Kidnap/Disappearance
- Destination Uninhabitable/Inaccessible
- Civil Disorder

**FREQUENT TRAVELER BENEFIT** \$200

Reimbursement for the cost of re-depositing frequent traveler awards utilized for trip.

**TRIP DELAY** \$1,000

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 5 hours or more. Includes Pet Expense Coverage (\$25/day sublimit).

**MISSED CONNECTION** \$1,000

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

**TRIP INCONVENIENCE** \$300

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 employment for at least 2 work days.

**BAGGAGE & PERSONAL EFFECTS** \$2,000

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



## ADDITIONAL BENEFITS

**BAGGAGE DELAY** \$1,000

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

**SPORTING EQUIPMENT DELAY** \$2,000

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

**SECURITY DEPOSIT PROTECTION** \$2,000

Reimbursement for costs associated with accidental and unintentional physical damage to the occupied unit.

**EMERGENCY MEDICAL & DENTAL EXPENSES** \$25,000

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

**EMERGENCY MEDICAL EVACUATION** \$250,000

Emergency medical evacuation to the nearest suitable medical facility. Includes repatriation and travel expenses (maximum \$25,000) for escort.

**ACCIDENTAL DEATH & DISMEMBERMENT** \$25,000

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

**CAR RENTAL COLLISION COVERAGE<sup>4</sup>** \$35,000

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

**TRAVEL ASSISTANCE SERVICES<sup>5</sup>** INCLUDED

A wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services and much more.

## RATE<sup>1</sup>

### PLAN RATE

Cost Per Plan

\$89

## More Coverages

PRE-EXISTING EXCLUSION WAIVER

INCLUDED

If plan is purchased within 3 days of payment for maintenance charges, pre-existing medical conditions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

PRIMARY COVERAGE

INCLUDED

Primary coverage pays your claim first with no deductibles. This means faster payment to you. Purchase any time before your trip and primary coverage is automatically included!

With Questions about Plan Benefits,  
call 877.886.4664 and use Plan Number SDVC-1217  
or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com)

1 All coverages per reservation up to limits listed. Coverage and rates may vary by state. Please see your policy for details or call 877.886.4664. 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 Of you, a traveling companion, family member, domestic partner or business partner. 4 Not available for KS, MA, NY and TX residents 5 Provided by the designated provider as listed in the Policy. 6 Maximum trip length is 90 days for FL and WA residents. 7 Based on industry average. Fastest payments on approved claims when debit card or other EFT method is chosen as preferred payment method. Speed of transaction varies by processing financial institution.

