

Travel Insurance Policy for participants of

DISNEY VACATION CLUB®



Annual Timeshare Travel Protection Plan for Washington Residents

program designed by:



SCHEDULE OF COVERAGE

Plan Benefits	Maximum Coverage*
Trip Cancellation	Up to \$10,000 per plan term
Trip Interruption	Up to \$10,000 per plan term
Trip Delay	\$1,000
Missed Cruise Connection	\$1,000
Baggage / Personal Effects	\$2,000
Baggage Delay	\$500
Recreation Equipment Delay	\$1,000
Emergency Medical Expenses	\$25,000
Emergency Medical Evacuation	\$250,000
Property Damage	\$2,000
Accidental Death & Dismemberment	\$25,000
Emergency Assistance Services	Included
Debit Identity Theft Prevention Services	Included
Roadside Assistance	\$100 (per occurrence)

*All coverage is per reservation unless otherwise noted. Coverage amounts shown are shared between all persons occupying the unit. All benefits are paid to the primary traveler listed on the Confirmation of Coverage.

IMPORTANT NOTES

This plan is effective when the plan cost has been received by Travelex Insurance Services or Disney Vacation Club. Please take Your Confirmation of Coverage and this Description of Coverage with You on Your Timeshare Trip. Should You have customer service questions about the coverage, please call Travelex Insurance Services at 1-877-886-4664.

Provided You have not incurred any claims or traveled on a Timeshare Trip, we allow a 100% refund within the first 21 days of purchase of the Plan. There are no refunds after that time and Your premium is fully earned. If for any reason, You wish to cancel this Plan, You may do so by calling Travelex Insurance Services at 1-877-886-4664 within 21 days of the date You purchased this Protection Plan. NOTE: The Insurer is under no obligation to reinstate or re-offer coverage once cancelled.

This plan affords coverage for the Timeshare Trips You own which annual or semi-annual Maintenance Charges are paid to Disney Vacation Club by You. Benefits are subject to the limits provided under the Schedule of Coverages, subject to a maximum of 90 days of accommodations pursuant of the timeshare.

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POLICY

**Annual Timeshare Protection Plan
for Disney Vacation Club Members**

Travel Protection Plan for Washington Residents

Underwritten by:

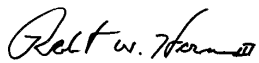
One Nationwide Plaza
MR-05-10
Columbus, Ohio 43215

This Policy describes all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company and herein referred to as the Company, and assistance services provided by On Call International. Please refer to the accompanying Confirmation of Coverage as it provides You with specific information about the program You purchased. Please contact Travelex Insurance Services immediately if You believe that the Confirmation of Coverage is incorrect.

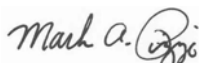
This Policy is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

NO DIVIDENDS WILL BE PAYABLE UNDER THIS POLICY.

The President and Secretary of Nationwide Mutual Insurance Company witness this Policy.



Secretary



President

TRAVEL PROTECTION POLICY

Excess Insurance

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General Definitions

General Provisions

Coverages:

- Trip Cancellation
- Trip Interruption
- Trip Delay
- Missed Connection
- Baggage/Personal Effects
- Baggage Delay
- Emergency Evacuation
- Repatriation of Remains

Limitations and Exclusions

GENERAL DEFINITIONS

Accident means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Actual Cash Value means purchase price less depreciation.

Additional Expense means any reasonable expenses for meals and lodging which were necessarily incurred as the result of a Hazard and which were not provided by the Common Carrier or other party free of charge.

Bodily Injury means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of Your death or dismemberment within twelve months from the date of the Accident.

Business Partner means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day-to-day management of the business.

Checked Baggage means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company means Nationwide Mutual Insurance Company.

Covered Trip means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

Cruise means any prepaid sea arrangements made by the Travel Supplier.

Default means a material failure or inability to provide contracted services due to financial insolvency.

Economy Fare means the lowest published rate for a one-way round trip economy ticket.

Effective Date means the date and time Your coverage begins, as outlined in the General Provisions section of this Policy.

Family Member means Your or Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

Hospital means a facility that: (a) holds a valid license if it is required by the law; (b) operates primarily for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Inclement Weather means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier.

Individual Coverage Term means the period of time beginning when You have been enrolled for coverage under this Policy and for whom the required premium has been paid.

Insured means the person who has enrolled for and paid for coverage under this Policy.

Land/Sea Arrangements means land and or sea arrangements made by the Travel Supplier or any activities undertaken by You while in the Individual Coverage Term.

Loss means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit means the largest total amount of Covered Expenses that the Company will pay for Your covered losses as found on the ID card.

Physician means a licensed practitioner of medical, surgical or dental services acting within the scope of his or her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition means any injury, sickness or condition of You or Your Traveling Companion and/or Your Family Member booked to travel with You for which within the sixty (60) day period prior to the effective date of Covered Trip Cancellation coverage under this Policy (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.

Scheduled Departure Date means the first day of any Covered Trip taken during the Individual Coverage Term.

Scheduled Return Date means the last day of any Covered Trip taken during the Individual Coverage Term.

Sickness means an illness or disease which is diagnosed or treated by a Physician after the effective date of insurance and while You are covered under this Policy.

Terrorist Incident means an incident deemed a terrorist act by the United States Government that causes property damage and or loss of life.

Trip means any trip taken during the Individual Coverage Term travel arrangements charged to the eligible credit card. Travel must be more than one mile from Your legal primary residence. Maximum Trip duration is 6 months.

You or Your refers to all persons listed on the Confirmation of Coverage under the program purchased by the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

When Your Coverage Begins: All coverage (except Covered Trip Cancellation) will take effect at 12:01 A.M. local time, at Your location, on the Scheduled Departure Date provided: (a) coverage has been elected; and (b) the required premium has been paid.

Covered Trip Cancellation coverage will take effect at 12:01 A.M. local time at Your location, on the date the required premium for such coverage is received by the Company or its authorized representative.

When Your Coverage Ends: Your coverage will end at 11:59 local time on the date that is the earliest of the following: (a) The Scheduled Return Date as stated on the travel tickets; or (b) The date You return to Your origination point if prior to the Scheduled Return Date; or (c) The date the Insured cancels the Covered Trip.

Extended Coverage: Coverage will be extended under the following conditions: (a) When You commence air travel from Your origination point: within two (2) days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; or (ii) greater than two (2) days before the commencement of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or (b) If You return to Your origination point: within two (2) days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; or (ii) greater than two (2) days after the completion of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or (c) If You are a passenger on a scheduled common carrier that is unavoidably delayed in reaching the final destination coverage will be extended for the period of time needed to arrive at the final destination.

In no event will coverage be extended for unscheduled extensions to Your Covered Trip for which premium has not been paid in advance.

Arbitration: Notwithstanding anything in this Policy to the contrary, any claim arising out of or relating to this contract, or its breach, will be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial rules except to the extent provided otherwise in

this clause. Judgment upon the award rendered in such arbitration may be entered in any court having jurisdiction thereof. All fees and expenses of the arbitration shall be borne by the parties equally.

However, each party will bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. The arbitrators are precluded from awarding punitive, treble or exemplary damages, however so denominated. If more than one Insured is involved in the same dispute arising out of the same Group Policy and relating to the same loss or claim, all such Insureds will constitute and act as one party for the purposes of the arbitration. Nothing in this clause will be construed to impair the rights of the Insureds to assert several, rather than joint, claims or defenses.

Legal Actions: No legal action for a claim can be brought against the Company until sixty (60) days after the Company receives proof of loss. No legal action for a claim can be brought against the Company more than two (2) years after the time required for giving proof of loss.

Controlling Law: Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

Subrogation: To the extent the Company pays for a loss suffered by You, the Company will take over the rights and remedies You had relating to the loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

The following provisions will apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Emergency Evacuation, and Repatriation of Remains:

Payment of Claims: The Company, or its designated representative, will pay a claim after receipt of acceptable proof of loss. Benefits for loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries: (a) Your spouse; (b) Your child or children jointly; (c) Your parents jointly if both are living or the surviving parent if only one

survives; (d) Your brothers and sisters jointly; or (e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangement to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by this Policy may, at the option of the Company, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You. Any payment made in good faith will discharge the Company's liability to the extent of the claim. The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other Insurance Policies. In no event will the Company reimburse You for an amount greater than the amount paid by You.

Notice of Claim: Written notice of claim must be given by the claimant (either You or someone acting for You) to the Company or its designated representative within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Supplier's name and this Policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of this Policy, or to the Company's designated representative.

Proof of Loss: The Claimant must send the Company, or its designated representative, proof of loss within ninety (90) days after a covered loss occurs or as soon as reasonably possible.

Physical Examination and Autopsy: The Company, or its designated representative, at their own expense, have the right to have You examined as often as reasonably necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:

Notice of Loss: If Your property covered under this Policy is lost, stolen or damaged, You must: (a) notify the Company, or its authorized representative as soon as possible; (b) take immediate steps to protect, save and/or recover the covered property; (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage; (d) notify the

police or other authority in the case of robbery or theft within twenty-four (24) hours.

Proof of Loss: You must furnish the Company, or its designated representative, with proof of loss. This must be a detailed sworn statement. It must be filed with the Company or its designated representative within ninety (90) days from the date of loss. Failure to comply with these conditions shall invalidate any claims under this Policy.

Settlement of Loss: Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to the Company.

Valuation: The Company will not pay more than the actual cash value of the property at the time of loss. Damage will be estimated according to actual cash value with proper deduction for depreciation as determined by the Company. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

Disagreement Over Size of Loss: If there is a disagreement about the amount of the loss either You or the Company can make a written demand for an appraisal. After the demand, You and the Company will each select Your own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. The Company will pay the appraiser they choose. You will share equally with the Company the cost for the arbitrator and the appraisal process.

TRIP DELAY

The Company will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Confirmation of Coverage, if You are delayed en route to or from the Covered Trip for twelve (12) or more hours due to a defined Hazard.

Covered Expenses include:

- (a) Any prepaid, unused, non-refundable land and water accommodations;
- (b) Any reasonable additional expenses incurred;
- (c) An Economy Fare from the point where the You ended Your Covered Trip to a destination where You can catch up to the Covered Trip; or
- (d) A one-way Economy Fare to return You to Your originally scheduled return destination.

MISSED CONNECTION (For Disney Cruises only)

This benefit covers missed Cruise departures that result from cancellation or delay (for 3 or more hours) of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay. Maximum benefits of up to the amount shown in the Confirmation of Coverage are provided to cover additional transportation expenses needed for You to join the departed Cruise, reasonable accommodation and meal expenses (up to the per day amount shown in the Confirmation of Coverage) and nonrefundable trip payments for the unused portion of Your Cruise. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise due to Inclement Weather.

BAGGAGE/PERSONAL EFFECTS

The Company will reimburse You, or Your Traveling Companion up to the maximum shown on the Confirmation of Coverage, for loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Covered Trip.

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the Confirmation of Coverage.

There will be a combined maximum limit shown on the Confirmation of Coverage for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur;

personal computers, cameras and their accessories and related equipment.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company; or
- (b) the cost of repair or replacement.

Extension of Coverage: If You checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

BAGGAGE DELAY

The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Confirmation of Coverage, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 12 hours, while on a Covered Trip, except for travel to final destination or place of residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

EMERGENCY MEDICAL EVACUATION

The Company will pay benefits for Covered Expenses incurred, up to the maximum shown on the Confirmation of Coverage, if an Accidental Injury or Sickness commencing during the course of the Covered Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants Your Emergency Evacuation.

Emergency Evacuation means:

- (a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- (b) after being treated at a local Hospital, Your medical condition warrants transportation to the United States where You reside, to obtain further medical treatment or to recover; or
- (c) both (a) and (b), above.

Covered Expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and
- (c) authorized in advance by the Company or its authorized representative.

Transportation of Dependent Children: If You are in the Hospital for more than seven (7) days following a covered Emergency Evacuation, the Company will return Your dependents, who are under 18 years of age and accompanying You on the scheduled Trip, to their home, to the domicile of a person nominated by You or Your next of kin with an attendant, if necessary.

Transportation to Join You: If You are traveling alone and are in a Hospital alone for more than seven (7) consecutive days or if the attending Physician certifies that due to Your Injury or Sickness, You will be required to stay in the Hospital for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by You, for a single visit to and from Your bedside provided that repatriation is not imminent.

If You suffer an Injury or Sickness while on the Covered Trip, which results in hospitalization and the attending Physician advises You against driving Your vehicle home, the Company will pay the charges imposed up to \$1,000 to return the unattended vehicle to Your primary residence. This coverage is only afforded to non-commercial vehicles.

Transportation services are provided if authorized in advance by the assistance provider, and are limited to necessary economy fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

Excess Insurance Limitation: The insurance provided by this Policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred to return Your body to Your primary place of residence if You die during the Trip. This will not exceed the maximum shown on the Confirmation of Coverage.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

Excess Insurance Limitation: The insurance provided by this Policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

LIMITATIONS & EXCLUSIONS

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Emergency Evacuation, and Repatriation of Remains:

Loss caused by or resulting from: Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains) unless coverage was purchased at time of guaranteed payment; suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) unless results in the death of a non-traveling immediate Family Member; intentionally self-inflicted injuries; war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; participation in any military maneuver or training exercise any loss starting while the Insured is in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to the Insured pro-rata any

premium paid, less any benefits paid, for any period during which the Insured is in such service; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; participation as a professional in athletics; participation in underwater activities; being under the influence of drugs or intoxicants, unless prescribed by a Physician unless results in the death of a non-traveling immediate Family Member; commission or the attempt to commit a criminal act; participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing; dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury limited to up to \$750; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy) except if hospitalized; curtailment or delayed return for other than covered reasons; traveling for the purpose of securing medical treatment; services not shown as covered; directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination; confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions; care or treatment that is not medically necessary; care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation; care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You; Injury or Sickness when traveling against the advice of a Physician; cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child; this Policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of

any other cause or event contributing concurrently or in any other sequence thereto.

The following exclusions apply to Baggage/Personal Effects, Baggage Delay:

The Company will not provide benefits for any loss or damage to: animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; motorcycles; aircraft; bicycles (except when checked as baggage with a Common Carrier); household effects and furnishing; antiques and collectors items; eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; prescribed medications; keys, money, stamps, securities and documents; tickets; credit cards; professional or occupational equipment or property, whether or not electronic business equipment; personal computers or telephones or computer hardware or software; sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded: breakage of brittle or fragile articles; wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance; property illegally acquired, kept, stored or transported; insurrection or rebellion; imprudent action or omission; property shipped as freight or shipped prior to the Scheduled Departure Date.

INSURANCE WITH OTHER INSURERS: If there be other valid coverage, not with this Company, providing benefits for the same loss on a provision of service basis or on an expense incurred basis and of which this Company has not been given written notice prior to the occurrence or commencement of loss, the only liability under any expense incurred coverage of this policy shall be for such proportion of the loss as the amount which would otherwise have been payable hereunder plus the total of the like amounts under all such other valid coverages for the same loss of which this insurer had notice bears to the total like amounts under all valid coverages for such loss, and for the return of such portion of the premiums paid as shall exceed the pro-rata portion for the amount so determined. For the purpose of applying this provision when other coverage is on a

provision of service basis, the "like amount" of such other coverage shall be taken as the amount which the services rendered would have cost in the absence of such coverage.

PROPERTY AND CASUALTY ENDORESEMENT

DEFINITIONS

Accidental Injury means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss. The Injury must be verified by a Physician.

Exchange Fee means the pre-trip assessment paid to transfer the Insured's Timeshare Trip from their owner occupied Timeshare property to a Timeshare property the Insured does not own; or the Property Management Company to transfer the Insured's Timeshare Trip to another time or vacation property as a result of a covered loss or means the pre-trip assessment paid to the Property Management Company to transfer the Insured's Timeshare Trip to another time or vacation property as a result of a covered loss.

Hazard means:

1. Any delay of a Common Carrier (including Inclement Weather).
2. Any delay by a traffic Accident en route to a departure, in which the Insured or Traveling Companion is not directly involved.
3. Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot.
4. A closed roadway causing cessation of travel to the Participating Organization or destination of the Timeshare Trip (substantiated by the department of transportation, state police, etc).
5. Mechanical breakdown of the Insured's Covered Vehicle while en-route to their scheduled Timeshare destination.

Maintenance Charges means only the normal annual assessment or fees billed to the Insured and to be paid for maintenance fees, property taxes, dues, and/or management fees for the Timeshare property the insured owns to the Property Management Company. Maintenance Charges specifically excludes special assessments by the Insured's Property Management Company as well as any non-ordinary late, federal or state income or governmental taxes by any authority, regardless if billed, filed, and reconciled on the Insured's behalf via the Insured's Property Management Company.

Points means the currency or value used in valuation, use or reservation rights of the Insured's Timeshare utilization and vacation-oriented benefits with the Property

Management Company, in accordance with the club or owner rules filed with regulatory authorities.

Property Management Company means the "Property Management Company", developer, association, leasing company, rental company, exchange company or hotel or condominium operator, who has the financial responsibility for the maintenance, repairs, reservations, and/or operation of the unit used for the Insured's Timeshare Trip.

Strike means an unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

Timeshare means an agreement between an owner of a timeshare vacation property and a Property Management Company whereby a confirmed scheduled use of their owner occupied Timeshare (or) transfer of a timeshare takes place.

Timeshare Trip means the Insured's pre-arranged trip for Timeshare based on the Insured's Scheduled Departure Date, including 2 day(s) before their arrival date and 2 day(s) after the Insured's Scheduled Departure Date.

Traveling Companion means up to the lesser of the maximum occupancy of the Timeshare unit confirmation, less 1 or 8 people booked to accompany the Insured on scheduled Timeshare Trip.

Travel Supplier means a tour operator, cruise line, hotel etc. who has made the Insured's land and/or sea arrangements; and/or a vendor from whom the Insured has purchased an event, activity, attraction or other tickets from, the cost of which has been included in the cost paid for this policy.

TIMESHARE CANCELLATION

The Company will pay a benefit, up to the maximum shown on the Schedule, if the Insured is prevented from taking his/her Timeshare Trip due to one of the following reasons which occurs after the Insured's Effective Date:

1. Sickness, Accidental Injury or death of the Insured, Family Member or Traveling Companion or Business Partner occurring within 30 days of the date of the Insured's Timeshare Trip which results in medically imposed restrictions as certified by a Physician at the time of loss preventing the Insured's continued participation in the Timeshare Trip. A Physician must advise cancellation of the Timeshare Trip on or before the Scheduled Departure Date;

2. The Insured is transferred within 30 days of the date of the Insured's Timeshare Trip by their employer with whom the Insured is employed on the Insured's Effective Date of the Policy which requires the Insured to relocate from their principle residence;
3. The Insured is terminated or laid off 30 days of the date of the Insured's Timeshare Trip from full time employment subject to 1 year of continuous employment at the place where employment was terminated;
4. The Insured or Traveling Companion is hijacked, quarantined, required to serve on a jury, or subpoenaed, the victim of a felonious assault within 10 days of the Scheduled Departure Date; or has their principal place of residence made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; is directly involved in a documented traffic accident while en-route to departure or burglary of the Insured's principal place of residence within 10 days of the Scheduled Departure Date;
5. The air conveyance is unable to provide air service to the Insured's scheduled Timeshare destination due to a natural disaster at the Insured's or within a 50 mile radius of the Insured's destination which causes complete cessation of services for at least 24 consecutive hours;
6. The Timeshare unit remains uninhabitable within 14 days immediately prior to and including the Insured's scheduled arrival date from the date of documented fire, flood, volcano, earthquake, hurricane, or other natural disaster;
7. Weather at the departure site that causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the Insured from reaching his or her destination;
8. Strike that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours and prevents the Insured from reaching his or her destination;
9. A Terrorist Incident that occurs in the city that is Your Timeshare Trip destination and within 30 days prior to Your scheduled arrival date at the Timeshare destination. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the cancellation of Your Timeshare Trip. Benefits are not provided if the Timeshare offers a substitute location.

Timeshare Cancellation Fee

The Company will pay the Insured the following up to the maximum benefit shown in the Schedule per policy term for:

- (a) reimbursement of non-refundable Maintenance Charge. Note the Company reserves the right to pursue reimbursement for Maintenance Charges in the event a claim has been paid and the Timeshare owner subsequently reschedules and uses the Timeshare within the same policy term. Maintenance Charges will only be reimbursed if the Timeshare Trip cannot be rescheduled;
- (b) applicable Timeshare Exchange Fees;
- (c) applicable Maintenance Charge and/or dues value of Timeshare Points;
- (d) non-refundable cancellation charges and/or change fees imposed by the Property Management Company and/or the Participating Organization;
- (e) airfare change fees and/or cancellation fees up to \$500 per person per Timeshare Trip for flights in connection with the Timeshare Trip commencing within 2 days of the Timeshare Trip.

In no event shall the amount reimbursed exceed the lesser of the amount the Insured prepaid for the Timeshare Trip or the maximum benefit shown on the Schedule.

Coverage does not include default of a Participating Organization Property Management Company or other organization that results in loss of services.

SPECIAL CONDITIONS: The Insured must advise the Participating Organization and the Company no later than 7 days in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had the Insured notified the Participating Organization Property Management Company as soon as reasonable possible.

Single Occupancy Coverage

The Company will reimburse the Insured, up to the maximum shown on the Schedule, for the additional cost incurred for the Timeshare Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with the Insured has his/her Timeshare Trip delayed, canceled, or interrupted for a covered reason and the Insured does not cancel.

TIMESHARE INTERRUPTION

The Company will pay a benefit, up to the maximum shown on the Schedule, if the Insured is prevented from continuing his/her Timeshare Trip due to one of the following reasons which occur after the Insured's Effective Date and during the Timeshare Trip:

1. Sickness, Accidental Injury or death of the Insured, Family Member or Traveling Companion or Business Partner which results in medically imposed restrictions as certified by a Physician at the time of loss preventing the Insured's continued participation in the Timeshare Trip;
2. The Insured is transferred by their employer with whom the Insured is employed on the Insured's Effective Date of the Policy which requires the Insured to relocate from their principle residence;
3. The Insured is terminated or laid off from full time employment subject to 1 year of continuous employment at the place where employment was terminated;
4. The Insured or Traveling Companion is hijacked, quarantined, required to serve on a jury, or subpoenaed, the victim of a felonious assault; has their principal place of residence made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; burglary of the Insured's principal place of residence;
5. The air conveyance is unable to provide air service to the Insured's scheduled Timeshare destination due to a natural disaster at the Insured's or within a 50 mile radius of the Insured's destination which causes complete cessation of services for at least 24 consecutive hours;
6. The Timeshare unit, during the course of the Insured's Timeshare Trip, becomes inaccessible for 24 consecutive hours at the direction of local authorities due to closure of local roadways or local municipality as a result of fire, flood, volcano, earthquake hurricane or other natural disaster;
7. Weather at the departure site that causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the Insured from reaching his or her destination;
8. Strike that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours and prevents the Insured from reaching his or her destination;
9. A Terrorist Incident that occurs in the city that is Your Timeshare Trip destination and within 30 days prior to Your scheduled arrival date at the Timeshare destination. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the interruption of Your Timeshare Trip. Benefits are not provided if the Timeshare offers a substitute location.

Timeshare Interruption Fee

The Company will pay the Insured the following up to the maximum benefit shown in the Schedule per policy term for:

- (a) reimbursement of non-refundable Maintenance Charge. Note the Company reserves the right to pursue reimbursement for Maintenance Charges in the event a claim has been paid and the Timeshare owner subsequently reschedules and uses the Timeshare within the same policy term. Maintenance Charges will only be reimbursed if the Timeshare Trip cannot be rescheduled;
- (b) applicable Timeshare Exchange Fees;
- (c) applicable Maintenance Charge and/or dues value of Timeshare Points;
- (d) non-refundable cancellation charges and/or change fees imposed by the Property Management Company and/or the Participating Organization;
- (e) airfare paid up to \$1,000 per person per Timeshare Trip, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Timeshare Trip (limited to the cost of one-way economy airfare or similar quality as originally issued ticket by schedule carrier, from the point of destination to the point of origin shown on the original travel tickets;
- (f) reasonable additional accommodation and transportation expenses incurred by the Insured up to \$250 a day if the Insured or the Insured's Traveling Companion must remain hospitalized or if the Insured must extend the Timeshare Trip with additional hotel nights due to a Physician certifying the Insured can not fly home due to an Accidental Injury or Sickness but does not require hospitalization.

In no event shall the amount reimbursed exceed the lesser of the amount the Insured prepaid for the Timeshare Trip or the maximum benefit shown on the Schedule.

Coverage does not include default of a Participating Organization or Property Management Company or other organization that results in loss of services.

Single Occupancy Coverage

The Company will reimburse the Insured, up to the maximum shown on the Schedule, for the additional cost incurred for the Timeshare Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with the Insured has his/her Timeshare Trip delayed, canceled, or interrupted for a covered reason and the Insured does not cancel.

TRIP DELAY

If the Insured accepts a relocation arrangement provided by the Property Management Company due to a documented hurricane event, such relocation occurring within 10 days of the Insured's originally scheduled Timeshare check-in date, they will be reimbursed for their additional, reasonable out of pocket expenses incurred for meals, lodging and transportation expenses not to exceed \$500 per Timeshare Trip.

If a mandatory evacuation is ordered by local authorities due to a documented weather condition, the Insured will be reimbursed for reasonable, additional out of pocket expenses incurred for meals and lodging up to \$300 per day not to exceed \$500 per Timeshare Trip.

BAGGAGE DELAY

If the sporting equipment the Insured planned to use on the Timeshare Trip is lost, delayed or misdirected by a Common Carrier for more than 12 hours from the time the Insured was scheduled to arrive at the destination stated on the ticket, the Insured will be reimbursed for expenses for rental of similar sporting equipment, up to the maximum benefit shown per reservation for the Insured, the Insured's Family Members and Traveling Companions traveling with the Insured during the Timeshare Trip. The Insured must be ticketed passenger on the Common Carrier.

PROPERTY DAMAGE

The Company will reimburse the Insured, up to the maximum shown on the Schedule, for direct physical damage to Covered Real or Personal Property within the Timeshare unit the Insured or the Insured's Family Member or Insured's Traveling Companion(s) occupy while on the Insured's Timeshare Trip due to the Insured's or Insured's Family Member's or Insured's Traveling Companion's inadvertent acts or omissions.

Covered Real and Personal Property is defined as: (a) the alterations, appliances, fixtures and improvements which are part of the building contained within the Timeshare unit the Insured is registered in; and (b) items of real property which pertain exclusively to the Timeshare unit the Insured is registered in.

The Insured must report any and all damage to the Timeshare unit and/or its contents to the Property Management Company staff by their scheduled check-out date.

LIMITATIONS & EXCLUSIONS

Loss caused by or resulting from: scuba diving (unless accompanied by a dive master and not deeper than 50 feet)

Any loss caused by the Insured or the Insured's Family Member or the Insured's Traveling Companion(s) and resulting from the following is excluded: intentional acts; gross negligence or willful and wanton conduct; any cause, normal wear and tear; loss of use of the Timeshare unit; damage to any property owned by or brought onto the premises by the Insured or the Insured's Family Member or the Insured's Traveling Companion(s); property damage resulting from any motorized conveyance, vehicle, aircraft, or watercraft operated by the Insured or the Insured's Family Member or the Insured's Traveling Companion(s).

POLICY

**Annual Timeshare Protection Plan
for Disney Vacation Club Members**

Travel Protection Plan for Washington Residents

Underwritten by:

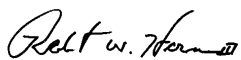
Nationwide Life Insurance Company
One Nationwide Plaza
MR-05-10
Columbus, Ohio 43215

This Policy describes all of the travel insurance benefits, underwritten by Nationwide Life Insurance Company and herein referred to as the Company, and assistance services provided by On Call International. Please refer to the accompanying Confirmation of Coverage as it provides You with specific information about the program You purchased. Please contact Travelex Insurance Services immediately if You believe that the Confirmation of Coverage is incorrect.

This Policy is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

NO DIVIDENDS WILL BE PAYABLE UNDER THIS POLICY.

The President and Secretary of Nationwide Life Insurance Company witness this Policy.



Secretary



President

TRAVEL PROTECTION POLICY

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DEFINITIONS

Accident means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

Bodily Injury means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of Your death or dismemberment within twelve months from the date of the Accident.

Common Carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company means Nationwide Life Insurance Company.

Covered Trip means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

Cruise means any prepaid sea arrangements made by the Travel Supplier.

Effective Date means the date and time Your coverage begins, as outlined in the General Provisions section of this Policy.

Family Member means Your or Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

Hospital means a facility that: (a) holds a valid license if it is required by the law; (b) operates primarily for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Individual Coverage Term means the period of time beginning when You have been enrolled for coverage under this Policy and for whom the required premium has been paid.

Insured means the person who has enrolled for and paid for coverage under this Policy.

Land/Sea Arrangements means land and or sea arrangements made by the Travel Supplier.

Loss means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Physician means a licensed practitioner of medical, surgical or dental services acting within the scope of his or her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition means any injury, sickness or condition of Yours, Your Traveling Companion and Your Family Member booked to travel with You for which within the sixty (60) day period prior to the effective date under this Policy (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.

Scheduled Departure Date means the first day of any Covered Trip taken during the Individual Coverage Term.

Scheduled Return Date means the last day of any Covered Trip taken during the Individual Coverage Term.

Sickness means an illness or disease which is diagnosed or treated by a Physician after the effective date of insurance and while You are covered under this Policy.

Traveling Companion means person(s) sharing travel arrangements with You.

Travel Supplier means airline, tour operator, cruise line, hotel or other organization that has made the Land and/or Sea arrangements or other travel plans for the Insured.

Trip means any trip taken during the Individual Coverage Term.

You or Your refers to all persons listed on the Confirmation of Coverage under the program purchased by the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

When Your Coverage Begins: All coverage will take effect at 12:01 A.M. local time, at Your location, on the Scheduled Departure Date provided: (a) coverage has been elected; and (b) the required premium has been paid.

When Your Coverage Ends: Your coverage will end at 11:59 local time on the date that is the earliest of the following: (a) the Scheduled Return Date as stated on the travel tickets; (b) the date You return to Your origination point if prior to the Scheduled Return Date; (c) The date the Insured cancels the Covered Trip.

Extended Coverage: Coverage will be extended under the following conditions: (a) When You commence air travel from Your origination point: within two (2) days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; or (ii) greater than two (2) days before the commencement of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; (b) If You return to Your origination point: within two (2) days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; or (ii) greater than two (2) days after the completion of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; (c) If You are a passenger on a scheduled common carrier that is unavoidably delayed in reaching the final destination coverage will be extended for the period of time needed to arrive at the final destination.

In no event will coverage be extended for unscheduled extensions to Your Covered Trip for which premium has not been paid in advance.

Arbitration: Notwithstanding anything in this Policy to the contrary, any claim arising out of or relating to this contract, or its breach, may be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial rules except to the extent provided otherwise in this clause. Arbitration must be by mutual consent and agreed to by all parties. The suit must be in a court of competent jurisdiction. Judgment upon the award rendered in such arbitration may be entered in any court having jurisdiction thereof. All fees and expenses of the arbitration shall be borne by the parties equally.

However, each party will bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. The arbitrators are precluded from awarding punitive, treble or exemplary damages, however so denominated. If more than one Insured is involved in the same dispute arising out of the same Policy and relating to the same loss or claim, all such Insureds will constitute and act as one party for the purposes of the arbitration. Nothing in this clause will be construed to impair the rights of the Insureds to assert several, rather than joint, claims or defenses.

Legal Actions: No legal action for a claim can be brought against the Company until sixty (60) days after the Company receives proof of loss. No legal action for a claim can be brought against the Company more than two (2) years after the time required for giving proof of loss.

Controlling Law: Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

Subrogation: To the extent the Company pays for a loss suffered by You, the Company will take over the rights and remedies You had relating to the loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

The following provisions will apply to Accidental Death & Dismemberment, Emergency Sickness Medical Expense, and Emergency Accident Medical Expense:

Payment of Claims: The Company, or its designated representative, will pay a claim after receipt of acceptable proof of loss. Benefits for loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries: (a) Your spouse; (b) Your child or children jointly; (c) Your parents jointly if both are living or the surviving parent if only one survives; (d) Your brothers and sisters jointly; or (e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangement to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by this Policy may, at the option of the Company, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You. Any payment made in good faith will discharge the Company's liability to the extent of the claim. The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other Insurance Policies. In no event will the Company reimburse You for an amount greater than the amount paid by You.

Notice of Claim: Written notice of claim must be given by the claimant (either You or someone acting for You) to the Company or its designated representative within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Supplier's name and this Policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of this Policy, or to the Company's designated representative.

Proof of Loss: The Claimant must send the Company, or its designated representative, proof of loss within ninety (90) days after a covered loss occurs or as soon as reasonably possible.

Physical Examination and Autopsy: The Company, or its designated representative, at their own expense, have the right to have You examined as often as reasonably necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

EMERGENCY SICKNESS MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses as a result of Emergency Treatment of a Sickness that first manifests itself during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include but are not limited to:

- (a) the services of a Physician;
- (b) charges for Hospital confinement and use of operating rooms;
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

EMERGENCY ACCIDENT MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses for Emergency Treatment of an Accidental Injury that occurs during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include, but are not limited to:

- (a) the services of a Physician;
- (b) charges for Hospital confinement and use of operating rooms;
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;

- (d) ambulance service;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

ACCIDENTAL DEATH & DISMEMBERMENT

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table below. The loss must occur within 365 days after the date of the Accident causing the loss.

The Principal Sum is shown on the Confirmation of Coverage. If more than one loss is sustained, as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

TABLE OF LOSSES

<u>Loss of:</u>	<u>Percentage of Principal Sum:</u>
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

Loss with regard to: hand or foot, means actual complete severance through and above the wrist or ankle joints; eye means an entire and irrecoverable loss of sight; speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE: The Company will pay benefits for covered losses that result from Your being unavoidably exposed to

the elements due to an Accident. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE: The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

LIMITATIONS & EXCLUSIONS

The following exclusions apply to, Accidental Death & Dismemberment, Emergency Sickness Medical Expense, Emergency Accident Medical Expense:

Loss caused by or resulting from: Pre-Existing Conditions, as defined in the Definitions section, unless coverage was purchased at time of guaranteed payment; suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only); intentionally self-inflicted injuries; war or act of war (whether declared or not); participation in any military maneuver or training exercise; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; participation as a professional in athletics; alcoholism or drug addiction; commission or the attempt to commit a criminal act; participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest (speed contest shall not include any of the regatta races), scuba diving, spelunking or caving, heliskiing, extreme skiing. Bodily contact sports mean any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate; dental treatment except as a result of an injury to sound natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; traveling for the purpose of securing medical treatment; services not shown as covered.

CLAIMS ADMINISTRATION

To facilitate prompt claims settlement, please initiate your claim online at www.travelexinsurance.com or call Nationwide Claims Administration immediately at 1-800-581-7677 to notify them of Your loss and to avoid any non-covered expenses due to late reporting.

In order to facilitate prompt claims settlement, be sure to complete all procedures as follows:

CANCELLATION / INTERRUPTION: Obtain medical statements and receipts for medical services and supplies from the Physicians in attendance where Sickness or Accidental Injury occurred. These statements should give complete diagnosis, stating that the Sickness or Accidental Injury prevented traveling on dates contracted. If applicable, obtain police reports or claim reports from the parties responsible (i.e., airline, etc.) for Interruption. Provide all unused transportation tickets, official receipts, etc.

TRIP DELAY: Obtain police reports or claim reports from the parties responsible (i.e., airline, etc.) for delay. Receipts for any additional covered expenses will be required as well as verification of the delay.

BAGGAGE: In case of loss, theft or damage to personal belongings, immediately contact the Property Management Company or representative, transportation official and/or local police; report the occurrence and obtain a written statement. Submit claim first to the party responsible, (i.e. airline, Property Management Company, hotel, etc.). Provide a copy of the outcome of Your claim, along with the written loss statements, receipts, etc.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment; submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

PROPERTY DAMAGE: Obtain receipts from the Property Management Company stating the damage incurred and amount paid or charged to You for the repair or replacement of the item(s).

TRAVEL ASSISTANCE SERVICES

A 24-hour emergency telephone assistance service is available for Your benefit so that, in the event of an emergency while on the Trip, English speaking help and advice may be furnished to You.

Traveler's Assistance

Our multilingual staff can assist You in solving a variety of unexpected complications during the Trip such as lost tickets or belongings and if necessary, may also help locate legal counsel. Pre-Trip information such as cultural, visa requirements and exchange rates can also be provided.

Medical Assistance

If a medical emergency arises during travel, we will help You find local medical care. Physicians and hospitals worldwide can contact us to confirm coverage and, if required, help You arrange immediate settlement of medical expenses resulting from an Accidental Injury during the Covered Trip. We will coordinate emergency medical situations, with Your home Physician and arrange Emergency Evacuation services.

Emergency Cash Transfer

We can help arrange a fund transfer through Your credit cards, family, friends, employer or similar source if You need cash while on the Trip.

Debix® Identity Prevention Services

(registration by You is required)

As part of Your Annual Timeshare Protection Plan, up to two (2) family member adults, who are living in the same household full-time, are provided free registration to the Debix® Identity Protection Network during Your plan term, stopping ID theft before it happens, and giving you Fraud Resolution Services to remedy any incident. Simply register to have a Debix® consumer alert placed on Your credit card files(s), which prevents any issuance of new credit without Your direct permission. In addition, Your children may be added for a 20% discount off the retail price to protect their identity as well. Learn more and enroll here: <http://www.Debix.com/Travelex/index.php>.

Roadside Assistance

Roadside Assistance Services are provided under this Plan 24 hours a day, 365 days a year while You are on a scheduled Trip. Please refer to the attached Explanation of Roadside Assistance Services which outlines the terms and conditions that apply.

Emergency Roadside Assistance is available 24 hours a day, 365 days a year. You will only have to pay for any non-covered expenses or covered costs in excess of Your \$100 per occurrence maximum. Service must be a covered benefit under the terms and conditions of this contract while You are on a scheduled Trip and is available only for the specific Covered Vehicle.

Covered Vehicle means any vehicle registered to You and used while on Your covered Trip that is rated ¾ ton in weight or less, and not used for racing, rentals, dealer services, dealer loaners, taxi, limousine, shuttle, delivery, hauling, towing, road repair service, construction service, snow removal, or as a public livery vehicle, or any other commercial use.

All of the services provided are described herein and are applicable throughout the United States and Canada.

All 24 Hour Roadside Assistance services are provided by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, FL. 33126. For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services Motor Club. For California customers, services are provided by Road America Motor Club, Inc.

Just call the toll-free number, **1-866-684-9735**, and a service Vehicle will be dispatched to Your assistance. **Important:** Please be with Your Covered Vehicle when the service provider arrives, as they cannot service an unattended Vehicle. *Note: Only one service call for the same cause will be covered during any seven-day period.*

Covered Services include:

1. Towing Assistance. When towing is necessary, Your Covered Vehicle will be towed to the nearest qualified service facility.
2. Flat Tire Assistance. Service consists of the removal of the flat tire and its replacement with the spare tire;
3. Fuel, Oil, Fluid and Water Delivery Service. An emergency supply of fuel, oil, fluid and water will be delivered if You are in immediate need. Up to 3 gallons of fuel will be provided at no charge.
4. Lock-out Assistance. If Your keys are locked inside a compartment of Your Covered Vehicle, assistance will be provided to supply assistance in gaining entry into the locked compartment.

5. Battery Assistance. If battery failure occurs, a jump start will be provided to start Your Covered Vehicle.
6. Collision Assistance. If Your Covered Vehicle is involved in a collision, towing assistance will be provided when needed to direct the Vehicle to the nearest qualified repair facility.

The following items are not included as part of the emergency roadside assistance benefit: cost of parts, replacement keys, fluids, cost of fuel (except as covered above), material, additional labor relating to towing, or the cost of installation of products; non-emergency mounting or removing of any tires, snow tires, off-road tires, or similar items; tire repair at any location other than a roadside disablement site; service for any Vehicles in tow; any and all taxes or fines; damage or disablement due to fire, flood, terrorism or vandalism; winching, extrication, towing from, service or repair work performed at a service station, garage or repair shop; service on a Covered Vehicle that is not in a safe condition to be towed; non-emergency towing or other non-emergency service; impound towing or towing by other than an authorized service provider; Vehicle storage charges; a second tow for the same disablement; towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc; towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.

Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered Vehicle in the commission of a felony; repeated service calls for a Covered Vehicle in need of routine maintenance or repair.

Only one disablement for the same cause during any seven day period will be accepted. Services obtained independently of Road America. This is not a Reimbursement Service.

CONTACTS

Emergency Travel Assistance:

On Call International

1-866-635-2179

1-603-328-1915

mail@oncallinternational.com

7 days a week / 24 hours a day

Customer Service Inquiries:

Travelex Insurance Services

1-877-886-4664

disney@travelexinsurance.com

Monday – Friday, 8:00 a.m. – 5:00 p.m. CST

Claim Inquiries:

Nationwide Claims Administration

1-800-581-7677

customerservice@travelclaimsonline.com

Monday – Friday, 7:00 a.m. – 5:00 p.m. CST

Claim Initiation:

<https://www.travelexinsurance.com>

and choose the File a Claim option

Brochure/Plan Number:

DVCT-WA 1009