

Notice to State of Washington Residents:

This is not your insurance policy. To obtain your state-specific insurance policy, visit www.insureamerica.com, or call 1.715.346.0860.

DESCRIPTION OF COVERAGE

Interval International Member Accommodations Program

Schedule of Benefits

Up to \$1,000	Trip Cancellation & Interruption
\$ 300	Travel Delay (\$100 maximum per day)
\$ 500	Baggage & Personal Effects
\$ 100	Baggage Delay
Included	Travel Guard Assist

IMPORTANT — Exclusions apply to certain medical conditions.

For coverage questions or to request a claim form, call toll-free 1.866.725.6900. For emergency help while on your trip, see the information and phone numbers on the reverse side.

Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

PLEASE READ THIS DOCUMENT CAREFULLY!

Insurance Coverage

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

- Coverage is valid only if plan cost has been paid -

PRODUCT NUMBER: 008627-P1 1/06

In the event of a claim, please refer to the above Product Number.

Definitions

"Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

"Common Carrier" means any conveyance operated under a license for the transportation of passengers for hire.

"Complication of Pregnancy" means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

"Confirmation" means written reservation of accommodations at a resort. Insurance must be purchased within twenty-one days of the date of issuance of the Confirmation.

"Confirmation Begin Date" means the date on which the Insured is originally scheduled to arrive at their destination resort.

"Confirmation End Date" means the date on which the Insured is originally scheduled to depart from the destination resort.

"Default" means any failure of a provider of travel related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

"Destination" means the place where the Insured expects to travel on his/her Trip as shown on the confirmation.

"Hospital" means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (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 nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, or a place for the aged.

"Immediate Family Member" means the Insured's spouse, child, spouse's child, daughter-in-law, son-in-law, mother, and father.

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

"Injury" means a bodily injury caused by an accident occurring while this Policy is in force as to the Insured whose Injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by this Policy. The injury must be verified by a Physician.

"Insured" means the eligible person named on the Confirmation who has elected to participate in this insurance program and who has paid the applicable plan cost, as well as such person's Traveling Companions.

"Insurer" means National Union Fire Insurance Company of Pittsburgh, PA.

"Natural Disaster" means a flood, hurricane, tornado, earthquake, or blizzard that is due to natural causes.

"Physician" means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member or Traveling Companion.

"Reasonable Additional Expenses" means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Interruption or Travel Delay and which are not provided by the Common Carrier or any other party free of charge.

"Return Destination" means the place to which the Insured expects to return from his/her Trip.

"Sickness" means an illness, disease, or Injury which requires treatment by a Physician.

"Strike" means a stoppage of work (a) announced, organized, and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns and sickouts.

"Travel Arranger" means the travel agent, tour operator, or other entity from which the Insured arranges the Confirmation and purchases his/her coverage or, and includes all officers, employees, and affiliates of the Travel Arranger or tour operator.

"Traveling Companion" means a person who is sharing accommodations with the eligible person named on the Confirmation.

"Trip" means the period of time between the Confirmation Begin Date and Confirmation End Date for which written reservation of accommodations at a resort are arranged and purchased as well as continuous travel to and from the destination resort.

Individual Eligibility, Effective & Termination Dates

Persons eligible for insurance under the policy are any traveler(s) who is a U.S. or Canadian resident who has been issued a Confirmation for resort accommodations, has elected to purchase insurance and has paid the appropriate plan cost to Travel Arranger providing they have not already departed on their Trip.

Effective Date: Trip Cancellation Benefit will be effective on the date the plan cost is paid to Travel Arranger.

All other coverages will begin on the later of: (a) the date the plan cost is paid; or (b) the date and time the Insured starts his/her Trip.

Termination Date: All coverage ends on the earlier of: (a) the date the Trip is completed; (b) the scheduled Confirmation End Date; (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip; or (d) cancellation of the Trip covered by the policy.

The policy covers Trips up to 180 days in length.

Extension of Coverage: All coverage under the policy will be extended, if: (a) the Insured's entire Trip is covered by the policy; and (b) the Insured's return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

General Exclusions

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), the policy does not cover loss caused by:

(a) intentionally self-inflicted Injury, suicide, or attempted suicide while sane or insane; (b) pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountain climbing; (e) war or act

of war, whether declared or not; civil disturbance or insurrection; (f) military duty or service; (g) operating or learning to operate any aircraft, as student, pilot or crew; (h) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (i) loss or damage caused by detention, confiscation, or destruction by customs; (j) any unlawful acts, committed by the Insured, a Traveling Companion, or an Immediate Family Member, whether insured or not; (k) civil disorder or riot; (l) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis; or (m) alcohol or substance abuse.

**PRE-EXISTING MEDICAL CONDITION
EXCLUSION APPLICABLE TO ALL COVERAGES**

The Insurer will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or an Immediate Family Member which manifests itself during the 60 days immediately preceding the Insured's coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 day period. A Sickness has manifested itself when medical care, treatment, or diagnosis has been given.

Trip Cancellation and Interruption

The Insurer will pay the average room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an Insured or Immediate Family Member. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled or interrupted; (b) Inclement Weather or occurrence of a Natural Disaster that causes complete cessation of travel services at the point of departure and/or Destination; (c) the Insured's principal residence or Destination being made uninhabitable by fire, flood, vandalism, burglary or Natural Disaster (**benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage**); (d) the Insured being subpoenaed, required to serve on jury duty, hijacked or quarantined; or (e) being involved in or delayed due to a traffic accident en route to departure. This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured's coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of bad weather; (iii) changes in plans by the Insured, an Immediate Family Member or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the

Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured's coverage effective date.

Trip Cancellation Benefits: The Insurer will pay the average room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule of Benefits, for the use of resort and accommodations that are delayed or canceled before the scheduled Confirmation Begin Date.

Trip Interruption Benefits: The Insurer will pay the average room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule of Benefits, for the use of resort and accommodations that are interrupted or delayed due to the reasons shown at the beginning of this section. The Insurer will pay for the following: (a) average room rental rate at the Destination resort, less any used portion of the Trip; (b) additional transportation expenses incurred by the Insured, either (i) to the Return Destination; or (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination of the Insured is delayed, and leaves after the Confirmation Begin Date. However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.

Travel Delay

The Insurer will reimburse up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for more than 12 hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per Insured, per Trip. Travel Delay must be caused by: (a) carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

Loss of Baggage and Personal Effects

The Insurer will reimburse up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for loss, theft, or damage to the Insured's Baggage, passports, and visas during the Insured's Trip. The Insurer will also pay for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

Continuation of Coverage: If the covered Baggage, passports, and visas are in the charge of a charter or Common Carrier, and delivery is delayed, this coverage will continue until such property is delivered to the Insured. This coverage does not include loss caused by the delay.

Property Not Covered: The Insurer will not pay for damage or loss of: (a) animals; (b) property used in trade, business, or for the production of income; (c) motor vehicles, aircraft, and other conveyances; (d) artificial limbs, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; (e) tickets, except for

administrative fees required to reissue tickets; (f) money, stamps, stocks and bonds, postal or money orders; (g) property shipped as freight, or shipped prior to the Confirmation Begin Date; (h) credit cards, except as noted above; (i) contraband.

Special Limitation: The Insurer will not pay more than \$500 for the first item and, thereafter, no more than \$250 per item up to the limit of coverage as shown in the Schedule of Benefits. Items over \$150 should be accompanied by original receipts. If receipts are not provided, benefits may be reduced.

Additional Exclusions: In addition to the General Exclusions, the Insurer will not pay this benefit for loss due to: (a) defective materials or craftsmanship; or (b) normal wear and tear; or (c) deterioration; or (d) rodents, animals, or insects.

Payment of Loss: The Insurer will pay, the lesser of, the cost of repair or replacement of the Insured's damaged Baggage, less depreciation. The Insurer will notify the Insured within 30 days after the Insurer receive his/her proof of loss. The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at the Insurer's option: (a) repair or replace any part to restore the pair or set to its value before the loss; or (b) pay the difference between the value of the property before and after the loss.

Baggage Delay

The Insurer will reimburse incurred expenses up to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 24 hours for the cost of necessary personal effects. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured reaches his/her Return Destination.

Payment of Claims

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e. Travel Delay), the name of the company that arranged the trip (i.e. tour operator, cruise line, or charter operator), the trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, P.O. Box 47, Stevens Point, Wisconsin 54481 (Telephone: 1.715.295.5452 or 1.866.725.6900). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Insurer has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name and the policy number.

Payment of Claims: When Paid: Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

Problems with your insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street; Stevens Point, WI 54481 or call 1.866.725.6900.

General Provisions

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify or waive any of the provisions of the policy.

Autopsy - The Insurer at its own expense, may require an autopsy where permitted by law.

Concealment or Fraud - The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

Insurer's Recovery Rights - In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. The provision does not apply in North Carolina.

Legal Actions - No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment of Plan cost - Coverage is not effective unless all plan cost due has been paid to Travel Guard prior to a date of loss or insured occurrence.

Termination of the Policy - Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

Transfer of Coverage - Coverage under the policy cannot be transferred by the Insured to anyone else without prior written consent.

Notice to Florida residents: The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

Notice to North Carolina residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Notice to Texas residents: The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

Notice to Washington residents: Under Trip Cancellation and Interruption, the following is also considered a covered reason for Trip cancellation or Trip interruption: A Terrorist Incident committed by an organized terrorist group that results in property damage, Injury or loss of life. The incident must take place in a foreign City in which the Insured is scheduled to arrive within the 14 days following the incident. The Insured's Tour Operator (if applicable) must not have offered a substitute itinerary. Coverage for travel to or through countries in which such a documented reported incident has occurred in the 6 months prior to purchase of the insurance is excluded. Losses resulting due to the issuance of travel advisories, bulletins or alerts; war or acts of war; civil disorder, riot or unrest; bomb scares or threats of terrorist activity; or terrorist activity against any Common Carrier (e.g., airline or cruise line) are not covered.

Travel Guard Assist*

All benefits provided are service benefits, not financial benefits. Any costs associated with benefits not purchased will be paid by the named Insured.

24-HOUR MEDICAL ASSISTANCE

24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician, and Immediate Family Members.

Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back home when Medically Necessary.

Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement of funds to cover on-site medical expenses.

Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

Family Visit: If the Insured is hospitalized for ten or more days, Travel Guard Assist will arrange transportation for an Immediate Family Member or close friend to visit him/her.

Transportation of Mortal Remains: In the event of death while traveling, arrangements for the return of remains to the place of burial.

24-HOUR LEGAL ASSISTANCE

In a legal emergency, referral to a local legal advisor, and advance of funds for bail and legal fees.

24-HOUR TRAVEL ASSISTANCE

Travel Documents Assistance: Travel Guard will help retrieve, report, and reissue lost or stolen travel documents.

Emergency Cash Transfer: Travel Guard Assist will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.

Emergency Message Center: Transmission of emergency messages to family and business associates.

Interpretation Services: Travel Guard Assist provides emergency language support or referral to the appropriate local services.

*Non-insurance services are provided by Travel Guard Assist.

Make sure you call Travel Guard Assist (1.800.826.1300 or collect 1.715.345.0505) before you seek medical care while traveling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at: www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

**Travel
Guard.**

Travel Smart. Travel Insurance.

When calling from the U.S., **1.866.725.6900.**
When calling from abroad, call collect **1.715.295.5452.**

We will coordinate your assistance needs with the appropriate TGA Center.

Benefits are payable up to the amount of coverage in the assistance plan provided by TRAVEL GUARD. Failure to call Travel Guard Assist may invalidate any payments applicable on your claim. TGA shall not be responsible for the availability, quality, or results of any medical treatment or the failure of the insured person to obtain medical treatment.