



**As an Annual Travel Protection Plan Member who paid the annual premium of \$44.99, you will receive Emergency Medical Transportation Benefits whenever you are traveling more than 100 miles from home. You will also receive Additional Resort-Based Insurance Benefits while you are on a vacation to Your Resort Club.**

### **Year Round Coverage**

Available when traveling ANYWHERE over 100 miles from home—not just while you are on a resort trip!

### **Year Round Benefits**

#### **Emergency Medical Transportation Benefits:**

- Up to \$500,000 Worldwide Emergency Evacuation\*
- Up to \$2,500 Return of Minor Children\*
- Up to \$2,500 for a Visit by Family Member or Friend for Hospitalized Member\*
- Up to \$10,000 Return of Deceased Remains\*

#### **24/7 Non-Insurance Assistance Services: (Provided by On Call International)**

- Medical Monitoring
- Medical Referrals
- 24/7 U.S. Nurse Help Line
- Medical/Dental/Pharmacy Referrals
- Hospital Deposit and Guarantees
- Dispatch of Medication
- Dispatch of Physician/Nurse
- 24/7 Emergency Travel Arrangements
- Translation Assistance
- Emergency Travel Funds Assistance
- Worldwide Legal Assistance
- Emergency Message Forwarding Assistance
- Lost Luggage Assistance

*Once enrolled as an Annual Travel Protection Plan Member, you will receive these additional benefits while you are on a trip to your Resort Club!*

#### **Additional Resort-Based Insurance Benefits**

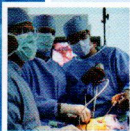
- Up to \$5,000 Emergency Accident and Sickness Medical Expense (\$250 deductible)\*
  - Review terms and conditions for pre-existing condition information\*
- Up to \$200 Trip Delay Expense (Max \$600)\*
- Up to \$1,000 Lost Baggage/Personal Effects\*
- Up to \$100 Baggage Delay\*
- Up to \$10,000 Accidental Death & Dismemberment Common Carrier (Air Only)\*
- Roadside Assistance (\$100 limit per occurrence while on a covered trip)
  - Emergency Towing
  - Gasoline and Fluid Delivery
  - Flat Tire Assistance
  - Jump Start
  - Lock Out Assistance
  - Includes U.S. and Canada

*Call your reservations office today or enclose a check with the additional \$44.99 when you mail in your maintenance fees. You'll be glad you did, knowing that you and your family are protected anywhere you travel around the world!*

[www.oncallinternational.com/oncalltravelprotection](http://www.oncallinternational.com/oncalltravelprotection)

\* This is only a brief description of coverage. For full terms and exclusions, please visit our website. If you have questions regarding this product, please call the Annual Travel Protection Hotline at 866-816-2087 or call your resort reservation office during regular business hours. 24/7 Non-Insurance Assistance Services are provided by On Call International.

\*\* Insurance benefits are underwritten by International Insurance Company of Hannover SE, UK Branch. Branch Office: 10 Fenchurch Street, London EC3M 3BE. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany. Registered in Germany, Registration No. HRB 211924. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.



Each section of the policy contains specific exceptions. They must be read in conjunction with the following Policy Exceptions which apply to all sections unless otherwise stated. Refer to the policy document for more information.

**The policy DOES NOT cover:**

1. Intentionally self-inflicted injuries, suicide, or any attempted threat (in Missouri, suicide or any attempted threat, while sane) except when hospitalized as an inpatient.
2. Services provided for You for which no charge is normally made.
3. Expenses incurred if the original or ancillary purpose of Your trip is to obtain medical treatment.
4. Participation in a declared or undeclared act of war, civil disturbance, or insurrection, or an accident occurring while You are serving on full-time or active duty in the Armed Forces of any country.
5. Participation in an international authority flight in aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport Services Account of other), or while serving as a member of the crew of any aircraft.
6. Use of any alcohol or drug, unless prescribed by a physician, or except if hospitalized as an inpatient.
7. Any services provided to an injured person where You are entitled to receive reimbursement for such expenses under any group insurance program maintained by Your insurance company or employer.
8. Routine or non-disabling medical problems, such as simple fractures, or sickness, which can be treated by local doctors and do not prevent the injured person from continuing the trip or returning home.
9. Any treatment or expense related to childbirth, miscarriage or pregnancy; except for any abnormal pregnancy or vital complication of pregnancy which if not treated endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
10. Transportation for an organ transplant when You were on an organ transplant list prior to enrollment.
11. Any expenses incurred while traveling within 100 miles of Your Permanent Primary Residence.

*It Could Happen to You!*

**DON'T WAIT!  
HELP PROTECT  
YOU AND YOUR  
FAMILY TODAY!**

For just \$44.99, you can purchase the Annual Travel Protection Plan to cover you wherever you and your immediate family members are traveling, *anywhere in the world!* Call your resort reservation number today to sign up!



*Insurance benefits are underwritten by International Insurance Company of Hannover SE-UK Branch\*\*  
24/7 Non-Insurance Assistance Services are provided by On Call International.*

