

Owner Advantage

Travel protection plan

Designed for Owners of The Marriott Vacation Clubs™ by Travelex Insurance Services, this travel insurance plan provides coverage for travel-related arrangements, risks, and expenses that occur outside the scope of vacation ownership through The Marriott Vacation Clubs™. This plan can insure all your prepaid nonrefundable trip costs under one comprehensive program.



Plan highlights

- Primary coverage for medical and baggage is included.
- Pre-existing medical condition exclusion waiver is available when the plan is purchased within 21 days of initial trip deposit.
- Rental car damage upgrade (primary coverage) is available and can be purchased up to the day before departure.
- Coverage is available for all prepaid nonrefundable trip components.

Owner Advantage Plan benefits¹

Benefits	Coverage
Trip cancellation Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled for a covered reason. Popular covered cancellation reasons include: <ul style="list-style-type: none"> • Sickness, injury, or death² • Accommodations at destination uninhabitable or inaccessible • Quarantine, hijacking, jury duty, subpoena, kidnapping • Named hurricane • Arrangements canceled by airline, or tour operator due to severe weather, mechanical breakdown, strike, or FAA mandate (12 hours) 	Up to 100% of insured trip cost
Trip interruption Protect unused prepaid nonrefundable expenses and help cover additional transportation expenses to join the departed trip or return home if your trip is interrupted for a covered reason (see <i>trip cancellation</i> for popular covered reasons).	Up to 150% of insured trip cost
Trip interruption—return air only³ Reimbursement for additional transportation expenses to return home if your trip is interrupted for a covered reason.	\$1,000
Travel delay (5 hours) Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.	\$1,000 (\$200/day)
Missed connection (3 hours) Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply.	\$750
Baggage & personal effects Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.	\$1,500
Baggage delay (12 hours) Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.	\$200
Emergency medical expense⁴ Coverage for emergency medical treatment if a sickness or injury occurs during your trip.	\$150,000⁵
Emergency dental expense⁴ Coverage for emergency dental treatment if an injury occurs during your trip.	\$500
Emergency medical evacuation & repatriation Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	\$500,000

¹All coverages are per insured and up to the limits listed. Coverages, rates, and maximum trip length may vary by state. This plan is not available to residents of WA. Please see your policy for details, or call +1.800.351.5212. All benefits provided are primary unless otherwise noted. ²Of you, a traveling companion, family member, business partner, or host at destination. ³Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, and VT. ⁴\$50 deductible for residents of CT, IN, KS, MO, MT, and VT. ⁵\$50,000 for residents of NH. 1025-MRZFLY1_SR_102225_V1

Owner Advantage Plan benefits continued¹

Benefits	Coverages
Accidental death & dismemberment Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.	\$25,000
Exposure & disappearance Provides coverage if the insured is exposed to weather due to an accident or if the conveyance a traveler is riding on disappears, wrecks, or sinks, and the traveler is not found within the time specified in the policy.	\$25,000
Travel assistance services⁶ Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included

Owner Advantage Plan upgrades

Rental car damage upgrade⁷

(\$35,000 | \$100 deductible)

Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.

Pet care upgrade⁸

The pet care benefit provides coverage for kennel expenses to extend your dog or cat's stay in a licensed kennel if you experience a covered travel delay on your return home.

The pet veterinarian expense benefit provides coverage if your dog or cat traveling with you becomes injured or sick.

Pet care benefit (\$250)

Pet veterinarian expense (\$2,500)

Baggage upgrade

Increase your maximum coverage limit for lost or stolen baggage and add coverage for lost or stolen electronics and professional equipment if your bags are delayed by a common carrier.

Baggage & personal effects (additional \$2,000)

Increase per-item limit to (\$1,500)

Electronic & professional equipment (\$2,000)

Owner Advantage Plan features

Plan features	Plan features
Maximum trip length	90 days
Maximum trip costs	\$50,000
Medical coverage	Primary
Medical coverage time frame	Ends upon return from trip
Pre-existing medical condition look-back period ⁹	180 days
Pre-existing medical condition exclusion waiver	21 days from initial deposit
Review period ¹⁰	21 days

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

This travel insurance plan provides coverage for travel-related arrangements, risks, and expenses that occur outside the scope of vacation ownership through The Marriott Vacation Clubs™.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Travelex Insurance Services Inc. ("Travelex") is not affiliated with MVW US Services, LLC, or its affiliates. MVW US Services, LLC, makes no warranty as to any aspect of the products or services provided by Travelex. MVW US Services, LLC, your travel retailer, can provide general information about these travel protection products, but cannot evaluate the adequacy of your existing insurance coverage or discuss the terms and conditions of the insurance offered. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services Inc., CA agency license #OD10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110-MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT. 0925-MRZFLY1_SR_102225_V1