

.....
For Emergency Assistance, Call
Toll Free 1-800-654-1908
Collect 1-804-281-5700

To File a Claim or for Program Questions, Please Call
1-800-573-5665 and Refer to the
Disney Cruise Line® Vacation Protection Plan
(Product ID# 001000287).
.....



CST#1022229-50
Ships' Registry: The Bahamas ©Disney C7150113 07/06

Disney CRUISE LINE®

Vacation Protection Plan

Services provided by
AccessAmerica
a division of World Access Service Corp.
Insurance Benefits are underwritten by BCS
Insurance Company. Plan administered by
World Access Service Corp.

VACATION PROTECTION PLAN



Dear Passenger:

When planning a *Disney Cruise Line*[®] vacation, the only thing you'll want to worry about is which suntan lotion to pack! You shouldn't have to think about what would happen if you had to change your travel plans unexpectedly before or even during your vacation.

Just as we have created a vacation that anticipates your every need, we have also planned for the unexpected with the Vacation Protection Plan. The insurance portion of the Plan is arranged through Access America, a division of World Access Service Corp., and provides coverage for the following benefits and services:

- Trip Cancellation
- Trip Interruption
- Baggage Protection
- Baggage Delay
- Emergency Medical Transportation
- Emergency Medical/Dental
- 24-hour Emergency Assistance

This insurance provided by the Plan protects your vacation investment in the case of certain unforeseen circumstances such as illness or delays which could result in the cancellation or interruption of your trip.

Please take a few moments to read through this document to familiarize yourself with the benefits and assistance services you will receive. Then, sit back, relax and look forward to an unforgettable vacation.

We look forward to seeing you soon!

Thomas M. McAlpin
President - *Disney Cruise Line*

If you purchase the Vacation Protection Plan and cancel your vacation for any reason not covered by the insurance plan, *Disney Cruise Vacations* will credit 100% of the non-refundable cancellation fee toward a future *Disney Cruise Vacations* package commencing within one year after the start date of your original package.

ANSWERS TO COMMONLY ASKED QUESTIONS

The following Certificate of Insurance describes the benefits provided to you by Access America.

Why Should I Purchase Travel Protection?

Many travelers feel that a vacation is a significant financial investment and it's vital to protect your trip and yourself. No matter how hard you may try to prevent anything from happening to spoil your trip, there are some things you simply cannot control.

For example:

- What if your trip is suddenly cancelled or interrupted?
- What if you need emergency medical help?
- What if your luggage is lost or stolen?
- What if you need to be airlifted to the nearest medical facility?

Our 24-Hour Hotline Center can often solve your problems on the spot by assisting you with alternate travel arrangements, or by referring you to a medical provider.

What Happens If I Don't Use My Travel Benefits?

While some people may feel that they are entitled to a refund on unused insurance, the very nature of insurance is to protect yourself "just in case something happens." Just as your homeowner's insurance will not issue a refund of premium on unused coverage, your travel insurance premium has already been utilized by protecting you in the event of any incident.

If I'm Not Completely Satisfied, Is My Coverage Refundable?

Within 10 days of purchasing the program, you may request a full refund of premium from *Disney Cruise Vacations*, provided you have not already departed on your trip or filed a claim. No refunds shall be paid to you after 10 days of purchasing the program.

Are Assistance Services Included?

Yes. As part of your coverage, World Access Service Corp. is pleased to offer the Assistance Services described in the next section at no additional cost.

VACATION PROTECTION PLAN CERTIFICATE OF INSURANCE

This Certificate of Insurance describes all of the travel insurance benefits, underwritten by BCS Insurance Company and herein referred to as the Company, and assistance services provided by Access America. Please refer to the accompanying Schedule of Coverage. It provides You with specific information about the program You purchased.

RENEWAL CONDITIONS

This Policy is issued for a single term and is non-renewable.

SCHEDULE OF COVERAGE

The following maximum levels of coverage are available to *Disney Cruise Vacations* customers:

- 1) **Trip Cancellation & Interruption Protection**
Up to Trip Cost
- 2) **Travel Delay**
\$500 per individual
- 3) **Baggage Coverage**
\$3,000 per individual
- 4) **Baggage Delay**
\$500 per individual
- 5) **Emergency Medical Transportation**
\$30,000 per individual
- 6) **Emergency Medical/Dental**
\$10,000 per individual

Only expenses booked through *Disney Cruise Vacations* will be covered.



PROGRAM FEATURES

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Signed for BCS Insurance Company, 2 MidAmerica Plaza, Suite 200, Oakbrook Terrace, Illinois 60181.

PART I. EFFECTIVE DATE

Coverage is effective at 12:01 a.m. on the day Your Trip begins. Trip Cancellation coverage is effective when full payment is received by *Disney Cruise Vacations*. Insurance payments will not be accepted after Your final Trip payment has been made to *Disney Cruise Vacations*.

In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Departure Date or prior to the Trip Cancellation date if You cancel Your Trip or it is cancelled for any reason.

PART II. TERMINATION DATE

Coverage ends at midnight on the day Your Trip ends, or when You return to Your city of residence, or when Your Trip is cancelled, whichever date is earliest. If Your Trip is delayed for any covered reason, coverage is extended until You are able to return home or 48 hours after the Trip completion date, whichever is earliest. The day You depart and the day You return are counted and included as separate days when determining duration of coverage.

PART III. DESCRIPTION OF TRAVEL INSURANCE BENEFITS (what is covered)

The following insurance benefits are designed to protect You against situations or losses that result from sudden and unexpected conditions or events. **The benefits do not cover conditions or events that, on the date of purchase, are either known to You or likely to occur.**

TRIP CANCELLATION AND INTERRUPTION PROTECTION*

Trip Cancellation coverage provides benefits for loss(es) You incur for Trips cancelled up to the time and date of departure. Trip Interruption coverage provides benefits for loss(es) You incur for Trips that are interrupted or delayed after the time and date of departure.

For all of the covered reasons outlined below, You must notify the appropriate travel supplier(s) of Your cancellation or interruption within 72 hours of the occurrence, unless the condition prevents it, then as soon as reasonably possible. Otherwise, the right to compensation will lapse.

A maximum benefit of up to the amount indicated

on Your Schedule of Coverage is provided to cover certain expenses as listed below which result from the cancellation or interruption of Your Trip due to:

1. Any serious Injury or any unforeseen serious medical condition:
 - a. Occurring to You or a Traveling Companion, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their Trip;
 - b. Occurring to a Family Member that is considered life threatening or requiring hospitalization; or
 - c. Occurring to a Family Member requiring Your care.

For Trip Cancellation benefits, an actual examination by a licensed Physician must take place within 72 hours of the cancellation. For Trip Interruption benefits, this examination must take place during Your Trip. The Physician may not be a member of Your or Your Traveling Companion's Immediate Family or yourself, or an Immediate Family Member of the person whose condition caused the cancellation or interruption.

2. Your death, the death of a Family Member or a Traveling Companion if the death occurs prior to Your Scheduled Departure Date, or during Your Trip;
3. Natural disasters or bad weather resulting in the complete cessation of services by the airline,

the tour operator or the cruise line for at least 24 consecutive hours;

4. You or a Traveling Companion being hijacked or quarantined;
5. You being required to serve on a jury, served with a court order or subpoena;
6. Your home being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters;
7. You or a Traveling Companion being directly involved in a traffic Accident while directly en route to a departure;
8. You or a Traveling Companion, who are on Active Military Duty in the United States Armed Forces:
 - a. Having Your personal leave revoked within 10 days prior to Your departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or
 - b. Are personally reassigned within 10 days prior to Your departure date, whether temporary or permanent.
9. You or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to Your departure date. A Felonious Assault may not be inflicted by You, a Family Member, Traveling Companion or Traveling Companion's Family Member;

10. You or a Traveling Companion, after having been with the same employer for at least three continuous years, are terminated or laid off, through no fault of Your own, after Your effective date of coverage;

11. Your family or friends living abroad with whom You were planning to stay, are unable to accommodate You due to life threatening Illness, life threatening Injury or death of one of them;

12. A covered Travel Delay that results in the loss of more than 50% of Your scheduled Trip length;

13. For Trip Cancellation only, Your Normal Pregnancy as long as the pregnancy occurs after Your effective date of coverage that can be verified by medical records; or

14. For Trip Cancellation only, You will be attending an Immediate Family Member's Childbirth as long as the pregnancy occurs after the effective date of coverage that can be verified by medical records.

In all cases You must notify the appropriate travel supplier(s) of Your cancellation or interruption within 72 hours, unless the condition prevents it, then as soon as reasonably possible. Otherwise, the right to compensation will lapse.

Coverage is for:

1. Forfeited, published, non-refundable Trip payments or deposits made by You if Your Trip is cancelled;

2. For Trip Interruption, the prorated portion of the prepaid Trip missed;

3. The additional cost resulting from a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is cancelled or interrupted for one of the above covered reasons and Yours is not;

4. Reasonable, additional accommodation and transportation expenses up to \$100 per day up to a maximum of five days if a covered Traveling Family Member or Traveling Companion must remain hospitalized;

5. Reasonable, additional travel costs for You to reach Your original destination if You must depart after Your planned departure date due to one of the above reasons; or

6. Reasonable, additional transportation expenses needed to reach Your return destination or to travel from the place Your Trip was interrupted to the place where You can rejoin Your Trip and the unused portion of any non-refundable land, sea and air arrangements that were paid as part of Your Trip.

The benefits paid under 5. and 6. above will not exceed the cost of economy airfare by the most direct route on the next available carrier, less any refunds paid to You.

Trip Cancellation/Interruption benefits do not cover loss(es) due to:

1. Any General Program Exclusion or Pre-existing Condition;

2. You or a Traveling Companion:

a) Making changes to personal plans;

b) Having a business or contractual obligation;

c) Being unable to obtain necessary travel documents; or

d) Being detained or having property confiscated by any Customs authority.

3. Carrier-caused delays (including bad weather) unless as covered above;

4. Prohibition or regulation by any government; or

5. Travel arrangements cancelled by an airline, cruise line, or tour operator.

Please refer to Your Schedule of Coverage to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

TRAVEL DELAY COVERAGE*

Coverage under the program will pay on a one-time basis up to the maximum amount listed on Your Schedule of Coverage for reasonable, additional accommodation and traveling expenses due to a departure delay. Prepaid expenses are covered. Expenses must be incurred by You.

Payments for the above expenses will not exceed \$150 per day per person.

Covered reasons for Travel Delay are:

1. Carrier caused delay (including bad weather);

2. Lost or stolen passports, money, or travel documents;

3. Quarantine;

4. Hijacking;

5. Unannounced strikes;

6. Natural disaster; or

7. Civil disorder or unrest.

No coverage will be provided for loss(es) due to any General Program Exclusion.

Please refer to Your Schedule of Coverage to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

EMERGENCY MEDICAL AND DENTAL BENEFITS*

This coverage is secondary over any existing health coverage You may have.

A maximum benefit of up to the amount listed on Your Schedule of Coverage is provided for covered Emergency Medical or Dental Care expenses incurred as a result of accidental Injury or Illness

occurring during a Trip within the Coverage Period.

We will only pay for health care services or supplies provided by Physicians, licensed dentists, Hospitals, and Other Licensed Providers that are received **during Your Trip and that are received greater than 100 miles from home** and which are Medically Necessary for:

1. Emergency Medical Care; and

2. Emergency Dental Care. **There is a \$500 maximum for all covered dental expenses.**

Coverage is not provided for:

1. Expenses incurred as a result of any General Program Exclusion or Pre-existing Condition;

2. Non-emergency services, supplies, or charges (examples are those for cosmetic surgery, physical exams, allergies, hearing aids, eyeglasses, contact lenses, palliative or cosmetic foot care, experimental treatment, or other services which are not Medically Necessary to provide Emergency Medical or Dental Care);

3. Treatment received in unlicensed facilities or given by unlicensed health care providers;

4. Treatment given by a Family Member or a Traveling Companion, whether or not a licensed provider;

5. Any Illness or bodily Injury which occurs in the course of employment if benefits or compensation

is provided, in whole or in part, under the provisions of any legislation of any governmental unit; or

6. Benefits provided by any governmental agency or unit.

Benefits may be coordinated with any other excess coverage You may have and any benefits paid in excess of Your actual loss may be recovered.

Please refer to Your Schedule of Coverage to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

California Residents: If You are purchasing a plan that includes Emergency Medical and Dental Benefits, please note the following: NOTICE: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered Trip. You may have coverage from other sources that already provides You with these benefits. You should review Your existing policies. If You have any questions about Your current coverage, call Your insurer or health plan.

BAGGAGE COVERAGE*

Coverage is secondary to any coverage provided by a Common Carrier.

If Baggage is lost, damaged or stolen, the Company will pay the loss, up to the maximum amount indicated on Your Schedule of Coverage,

provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. **Notwithstanding the foregoing, We will cover up to a maximum amount of \$1,000 for any and all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items and only when original receipts are provided.**

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of Your property within **24 hours after the loss**. Finally, You must file written proof of loss with the Company within **90 days from the date of loss**, except as otherwise prohibited by law, attaching copies of airline, cruise line or Common Carrier claims forms, original police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, cancelled checks, photos, or other appropriate documentation as may be required.

Property or losses not covered:

1. Losses incurred as a result of any General Program Exclusion;
2. Animals;
3. Automobiles and equipment, motorcycles and motors;
4. Bicycles, skis, snowboards (except when checked with a Common Carrier);

5. Aircraft, boats or any other vehicles or conveyances;

6. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;

7. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;

8. Property shipped as freight or shipped prior to Your Trip departure date;

9. Rugs or carpets of any type;

10. Perishables, medicines, perfumes, cosmetics and consumables;

11. Property used in trade, business or for the production of income;

12. Property that is left in or on a vehicle or in a car trailer; or

13. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.

The program will pay the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Please refer to Your Schedule of Coverage to determine which benefits are specifically

included within the plan You purchased and their corresponding maximum amount of coverage.

BAGGAGE DELAY COVERAGE*

If Your personal Baggage is delayed or misdirected for at least 24 hours by a Common Carrier, the program will reimburse You on a one-time basis for the reasonable, additional purchase of essential items up to the amount listed on Your Schedule of Coverage. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

No coverage will be provided for loss(es) due to any General Program Exclusion.

Please refer to Your Schedule of Coverage to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

*Indicates insurance coverage provided under a Master Policy issued by BCS Insurance Company.

PART IV. GENERAL PROVISIONS RELATED TO INSURANCE BENEFITS

1. All information in this Certificate with regard to the insurance benefits is subject to the terms

and conditions of the Policy underwritten by BCS Insurance Company.

2. All suits, actions or legal proceedings arising from the programs, benefits, or services provided through the programs (collectively “Controversies”) may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to World Access Service Corp. No action in any form can be brought after three years from the date Your claim was submitted to World Access Service Corp.

3. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Certificate.

4. Claims must be submitted to World Access Service Corp. within 365 days from date of loss, except as otherwise prohibited by law.

5. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will adjust Your claim by applying terms and conditions from the coverage that pays the most. Any premium paid for duplicate coverage will be refunded.

6. Benefits are payable to You or, if applicable, to Your estate.

Assignment: You may assign Your interest under the Policy by giving Us written notice of such assignment. The assignment will not be effective until We receive the written notice. Neither the Company nor We assume any responsibility for the validity of any assignment.

Subrogation: The Company or We have the right to recover any payments We have made from anyone who may be responsible for the loss. You and/or any person to whom We make a payment must sign any papers and do whatever is necessary to transfer this right to Us. You and/or any person to whom We make a payment agree(s) to cooperate with Us and to do nothing after the loss that will adversely affect Our rights or those of the Company.

Physical Examinations and Autopsy: The Company has the right to physically examine You as often as reasonably needed while a claim is pending. The Company may also require an autopsy in the case of death, where it is not forbidden by law. The Company will bear all costs for these.

PART V. DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

Our goal is to provide immediate help for common travel problems almost everywhere in the world.

However, despite Our best efforts, situations arise which are beyond Our control and under these circumstances, We can only promise to make every reasonable effort to help You resolve Your problems. The hotline center staff will do its best to refer You to appropriate medical and legal providers. However, We cannot be held responsible for the quality of results of any medical or legal services provided by these independent practitioners.

If You are in trouble and need help:

1. Call the hotline. From the U.S., call 1.800.654.1908. From all other locations call collect to 1.804.281.5700 or non-U.S. toll-free to 800.4000.4444. If Your emergency is immediate and life threatening, seek local emergency assistance at once and contact the hotline as soon as possible.

2. Have the following information ready for the hotline coordinator:

a. Your name and Product ID number which can be found on the back cover; and

b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and provide You with assistance.

Note: In some countries it may not be possible to call collect. If You must phone the hotline directly, give Your location and phone number to the hotline coordinator who will call You back.

Medical Assistance

If You have medical problems and are unable to find local care, We will refer You to a local Physician, dentist, Hospital, medical facility or other appropriate resource, when available.

Medical Consultation and Monitoring

If You are hospitalized, the hotline center medical staff will keep in frequent contact with You and Your local Physician to get information on the care You are receiving and to determine the need for further assistance. We will also contact Your personal Physician and family at home, if necessary.

On-Site Hospital Payments

We will advance payments to Hospitals or guarantee payments up to the amount provided in medical expense coverage (see Emergency Medical and Dental Benefits), if needed, to secure Your Medically Necessary admission to a Hospital.

Emergency Medical Transportation

All medical transportation services must be authorized in advance and organized by the World Access Hotline Center.

We will arrange and pay for medical transportation services required by You as a result of an Injury or Illness that occurs during the coverage period and requires medical evacuation and/or repatriation.

A **medical evacuation** is defined as You being transported to the nearest appropriate medical facility as a result of Our consulting Physician and the local attending Physician's determination that adequate treatment is not available locally.

A **medical repatriation** takes place once You have received medical care and the local attending Physician and Our consulting Physician determines You are able to return home.

All medical transportation services are provided only if they are determined to be Medically Necessary by the hotline center medical staff in consultation with the local attending Physicians. We will arrange and pay, up to the amount indicated on Your Schedule of Coverages, for the following services and expenses:

1. Reasonable and necessary medical services required for Your medical evacuation to the nearest appropriate facility from the place where the Injury or Illness occurred;
2. Reasonable and necessary escort expenses required by You during a medical evacuation, if this service is deemed Medically Necessary by Our consulting Physician and the local attending Physician;
3. If Our consulting Physician and the local attending Physician anticipate that You will be hospitalized for more than seven consecutive days, We will pay for either the cost of a round-trip economy airline ticket over the most direct route to bring a friend or Family Member to

Your bedside, or the cost to return accompanying dependents under 23 years of age back to their home;

4. The cost of an economy class ticket to repatriate You back home, less any refunds from any unused return Trip tickets; and

5. The cost for reasonable and necessary services needed for the transport of Your remains from the place of death to Your place of residence.

Travel Document and Ticket Replacement Assistance

The program provides You with information to assist in obtaining replacements of lost passports or other important travel documents. We also help You to replace lost airline and other travel tickets and will assist You in obtaining money for this purpose. These funds will come from Your family or friends. We will make all the necessary arrangements for You, including assisting You to return home if Your Trip is interrupted.

Legal Assistance

If You have legal problems, Our hotline center staff will help You find a local legal advisor. If You require the posting of bail or immediate payment of legal fees, We will help arrange a cash transfer from Your family or friends.

Emergency Cash Transfer

If Your cash or traveler's checks are lost or stolen, or if You need funds for the immediate payment of unanticipated expenses, We will help

arrange to have emergency cash (in currency, traveler's checks or any other form acceptable to Us) transmitted to You in a timely fashion. These funds will come from Your family or friends. Our hotline center staff will make all the necessary arrangements for You.

Emergency Message Center

In the event of an emergency, call the hotline center, identify yourself by Your Product ID number, and give the hotline coordinator Your message. We will make at least 3 attempts in 24 hours to reach Your requested party, and We will provide You with an update on the disposition of Our attempts to deliver the message. (We are not responsible for delivery of a message if the recipient cannot be reached). This service can be used for Trips anywhere in the world.

Flight Information

If You are faced with a cancelled or missed flight, just call the hotline center for 24-hour information on alternate flights. We can provide You with scheduled departure and arrival times of alternate, direct flights only. We do not book reservations or pay for tickets. This service can be used on Trips within the U.S., Canada, the Caribbean and Mexico only.

PART VI. GENERAL PROGRAM EXCLUSIONS

These exclusions apply to all program benefits and services. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Traveling Companion or a Family Member;
2. Normal Pregnancy (unless as specifically covered herein), fertility treatments, Childbirth or elective abortion, other than unforeseen complications of pregnancy, of You, a Traveling Companion or a Family Member;
3. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto, of You, a Traveling Companion or a Family Member;
4. Alcohol or substance abuse or use; or conditions or physical complications related thereto, of You, a Traveling Companion or a Family Member;
5. War (whether declared or undeclared), acts of war, military duty (unless as covered herein), civil disorder, or unrest (except as provided for in Travel Delay);
6. Participation in professional or amateur sport events (including training);

7. All extreme, high-risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;

8. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);

9. Operating or learning to operate any aircraft as pilot or crew;

10. Nuclear reaction, radiation or radioactive contamination;

11. Natural disasters (unless as specifically covered below);

12. Epidemic;

13. Pollution or threat of pollutant release;

14. Any unlawful acts committed by You, Family Members, or Traveling Companions, whether they are insured or not; or

15. Any expected or foreseeable events.

These programs do not cover You:

1. If the purpose of the travel is to receive medical care, medication or treatment;

2. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;

3. If the tickets do not indicate the travel dates;

4. If You give incorrect data or facts; or

5. If the loss is not submitted to Us within 365 days from the date of loss, except as otherwise prohibited by law.

Maximum Limit of Liability:

All limits are applied per Trip. The Company's maximum limit of liability resulting from same occurrence will be \$5,000,000 under all of Our programs. If loss for all insureds for such an occurrence exceeds \$5,000,000, We will pay each insured that portion of the benefits stated which \$5,000,000 bears to the total loss of all persons the Company insures under all travel and flight insurance in force, under all of Our programs. The Company will pay no more than \$500,000 per occurrence, under Our programs, to or on account of any person insured under Our programs.

PRE-EXISTING CONDITIONS EXCLUSION

This exclusion applies to Trip Cancellation and Interruption Protection, Emergency Medical and Dental Benefits and to those Travel Assistance Services related to medical problems.

The program does not cover losses or expenses if they result from:

1. Any injury occurring to You, a Traveling Companion or a Family Member prior to and including the effective date of insurance;

2. Any illness occurring to You, a Traveling Companion or a Family Member during the 60 days prior to and including the effective date of Your insurance for which medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Insurance effective date, if Trip Cancellation Insurance is purchased. If no Trip Cancellation Insurance is purchased, it will be Your Trip departure date.

PART VII. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Active Military Duty means serving in the United States Armed Forces on a full-time basis, not including the United States Armed Forces Reserves.

Actual Cash Value means the amount an item is determined to be worth based on its market value, age and condition at the time of loss.

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

Common Carrier means an entity licensed to carry passengers for hire on land, water or air, excluding vehicle rental companies.

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Service means a service or supply specified herein for which benefits will be provided.

Emergency Dental Care means the services or supplies provided by a licensed dentist, Hospital or Other Licensed Provider that are medically and immediately necessary to treat dental problems resulting from Injury, infection, breakage to tooth surface or loss of filling.

Emergency Medical Care means the services or supplies provided by a Physician, Hospital or Other Licensed Provider that are Medically Necessary to treat any covered medical Illness or Injury that is acute (onset is sudden and unexpected) and: 1) considered life threatening; or 2) which, if left untreated, could deteriorate resulting in serious and irreparable harm.

Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; sibling; grandparent or grand-child(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; nephew; legal guardian; ward; business partner;

an employed caregiver who lives with You; or a person with whom You have lived for 12 continuous months prior to the effective date of coverage; whether or not they travel with You.

Felonious Assault is an act of violence against You or a Traveling Companion requiring medical treatment in a Hospital.

Hospital means a provider that is a short-term, acute, general Hospital that:

1. Is a duly licensed institution;
2. In return for compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of Physicians;
3. Has organized departments of medicine and major surgery;
4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period

and is not a Pre-existing Condition.

Immediate Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; Your siblings; Your grandparent or grandchild(ren); step-parent; step-child; or step-sibling.

Individual Coverage is the insurance plan under which only You are covered.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Inpatient means a person who is treated as a registered bed patient in a Hospital or Other Licensed Provider and for whom a room and board charge is made.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician or Other Licensed Provider that are required to identify or treat Your Illness or Injury and which, as determined by Us, are:

1. Consistent with the symptom or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. Appropriate with regard to standards of good medical practice;
3. Not solely for the convenience of You, a Physician or other provider; and

4. The most appropriate supply or level of service that can be safely provided to You.

When applied to the care of an Inpatient, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to You as an Outpatient.

Normal Pregnancy or **Childbirth** means a pregnancy or Childbirth that is free of any complications or problems.

Other Licensed Providers means any person or entity other than a Hospital or Physician, which is licensed, where required, to render medical or dental services.

Outpatient means someone who receives medical or dental services or supplies while not an Inpatient.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered.

Pre-existing Conditions means:

1. Any injury occurring to You, a Traveling Companion or a Family Member prior to and including the effective date of Your insurance; and
2. Any illness occurring to You, a Traveling Companion or a Family Member during the 60 days prior to and including the effective date of Your insurance for which medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would

cause a prudent person to seek diagnosis, care or treatment.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Insurance effective date.

Reasonable and Customary Charge means a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced personnel, availability of services or parts.

Scheduled Departure Date means the date You have selected to begin travel as shown on Your tour invoice and for which paid travel arrangements have been made.

Terrorism means the unsanctioned and illegal use of force that caused destruction of property, Injury, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal or result. Terrorism does not include general civil protest, unrest, rioting, or an act of war.

Traveling Companion is a person traveling with You and who shares the same accommodations as You.

Traveling Family Member is Your spouse, and any of Your unmarried children under the age of 23, including stepchildren or legally adopted

children, or grandparents and grandchildren when traveling together without a parent. Any unmarried child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation or physical handicap and became so incapable prior to age 23, shall be eligible for coverage.

Trip means:

1. A period of round-trip travel to a destination that is at least 100 miles from Your main place of residence; and
2. Is not to obtain health care or treatment of any kind.

We, Us or **Our** refers to World Access Service Corp. and Access America.

You or **Your** refers to all persons covered under the program purchased.

PART VIII. CLAIM FILING PROCEDURES

To file a claim for covered benefits, please call

1.800.573.5665

24 hours a day, seven days a week to receive a claim form. Make sure to write Your Product ID number and the name of Your sponsoring Group (*Disney Cruise Line*® - Product ID 001000287) on the claim form and submit it with the required

documentation. This documentation will include, but is not limited to, the following:

1. General Documentation

- a. Receipts and itemized bills for all expenses;
- b. Original of any refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.

2. Trip Cancellation/Interruption Claims

- a. Any appropriate documentation that officially explains the cause of Your trip cancellation or interruption. Any explanation of diagnosis along with Your original itemized bills, receipts, and proof of other insurance payments;
- b. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption;
- c. Documentation of refunds received from the travel supplier(s) and/or Common Carrier(s).

3. Emergency Medical and Dental Claims

Any explanation of diagnosis(es) along with Your original itemized bills, receipts, and proof of other insurance payment(s).

4. Baggage Insurance Claims

- a. Original claim determination from the Common Carrier, if applicable;
- b. Original police report or other report of local authorities;

c. Original receipts and list of stolen, lost or damaged items;

d. Proof of loss providing amount of loss, date, time and cause of loss.

5. Baggage Delay Claims

Proof from the Common Carrier that personal Baggage was delayed or misdirected for at least 24 hours.

6. Travel Delay Claims

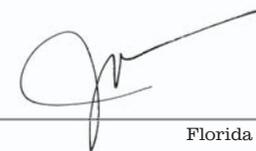
Original police, Common Carrier or other report that verifies the cause and duration of the delay.

SATISFACTION GUARANTEE

Within 10 days of purchasing the program, *Disney Cruise Vacations* will process a full refund of premium to You, as long as You have not already departed on Your Trip or filed a claim. No refunds shall be paid to You after 10 days of purchasing the program.

California Residents: Please note that We are doing business in California as WASC Insurance Agency and Our California License # is OBO1400.

Notice to Florida Residents: The benefits of the Policy providing Your coverage are governed primarily by the law of a state other than Florida.



Florida Licensed Agent

