



## **INDIVIDUAL TRAVEL PROTECTION POLICY**

This Insurance Policy describes all the travel insurance benefits provided by Williamson RV Rentals, referred to as the “Company” or as “We”, “Us” or “Our”. The benefits vary from program to program. Please refer to the Schedule of Benefits, which provides the Renter, also referred to as “You” or “Your”, with specific information about the Policy purchased. You should contact Williamson RV Rentals immediately if You believe any information on Your Schedule of Benefits is incorrect.

This Protection Policy is issued in consideration of the purchase transaction and payment of any premium due.

All premium is refundable only during the ten (10) day review period from the date of Policy purchase (or from the date of receipt, if mailed) provided You have not already departed on Your Trip and You have not incurred any claimable losses during that time. If you depart on Your Trip prior to the expiration of the review period, the review period shall automatically end upon Your departure.

You are not eligible to purchase coverage or receive benefits under this Policy if You are unable to travel, are limited from travel, are medically restricted from travel, or are experiencing and/or are under treatment for any illness or injury that limits or restricts Your ability to travel on the date of purchase. This Policy will not provide benefits for events that occur prior to Your purchase of coverage.

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## SCHEDULE OF BENEFITS

Any sub-limit values listed below a Maximum Benefit are included in the Maximum Benefit Amount, and any amounts paid under a sub-limit will reduce the Maximum Benefit amount available under each Coverage.

COVERAGES	
Trip Cancellation Maximum Benefit	Up to 100% of trip cost
Trip Interruption Maximum Benefit	Up to 100% of trip cost for unused days

## BENEFITS

No benefit is intended to duplicate any other benefit or coverage provided under this Policy. Should there be any inadvertent duplication of benefit or coverage in this document, We will pay the benefit providing the largest amount of benefit or coverage.

### TRIP CANCELLATION

If You cancel Your Trip prior to departure due to one of the covered Unforeseen reasons listed below, We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits for the amount of unused, non-refundable, prepaid Payments or Deposits for the Travel Arrangements You purchased for Your Trip.

Payable benefit amounts are reduced by any refunds or reimbursements to which You are entitled from any Travel Supplier, whether You requested reimbursement or not. In no event shall the amount reimbursed under this benefit exceed the lesser of the prepaid Payments or Deposits made for Your Travel Arrangements or the Maximum Benefit Amount shown in the Schedule of Benefits.

Cancellation must be due to one of the following Unforeseen reasons that occurs after the purchase of this Policy and while this coverage is in effect for You:

1. Your, a Family Member's, a Traveling Companion's or a Service Animal's death that occurs prior to departure on Your Trip;
2. Your, a Family Member's, a Traveling Companion's or a Service Animal's covered Sickness or Injury that: (a) occurs before departure on Your Trip; (b) requires the in-person Medical Treatment by a Physician at the time of cancellation; and (c) as certified by a Physician prior to cancellation, results in medical restrictions so disabling as to cause You to cancel Your Trip;
3. the following other Unforeseen reasons which occur to You or Your Traveling Companion provided such events occur while this coverage is in effect:
  - (a) Your booked accommodations at Your Trip destination are made Uninhabitable by a Natural Disaster occurring after this coverage is in effect for the greater of: 1) four (4) days; or 2) fifty percent (50%) of Your scheduled Trip duration. We will only pay benefits for this coverage for losses occurring within thirty (30) days of the event making Your destination accommodations Uninhabitable. Benefits are available only if Your Policy was purchased thirty (30) days or more prior to the event that caused the destination to be Uninhabitable;
  - (b) receiving official notification of an organ match available for immediate transplant, provided the transplant is considered medically necessary, the notification is received after this coverage is in effect, and, in the written opinion of the Physician, the transplant surgery and/or recovery is so disabling as to prevent participation in the Trip;
  - (c) Complications of Pregnancy, as verified by medical records, provided the pregnancy begins after this coverage is in effect; Inclement Weather that causes complete cessation of services for at least three (3) consecutive hours of the Common Carrier on which You or Your Traveling Companion are scheduled to travel;

- (d) being directly involved in a traffic accident while en route to the scheduled Trip point of departure (must be substantiated by a police report);
- (e) You or Your Traveling Companion being called into emergency service to provide aid or relief for a Natural Disaster or Terrorist Incident as part of military, police or fire personnel duties;
- (f) Your or Your Traveling Companion's Home is made Uninhabitable by fire, flood, other Natural Disaster, vandalism, or burglary within thirty (30) days of departure;
- (g) mandatory evacuation ordered by local government authorities, or public evacuation notices, recommendations or advertisements in geographic areas where government authorities will not under any circumstance issue a mandatory evacuation order to its residents, at Your Trip destination due to a Natural Disaster or Inclement Weather. You must have four (4) days or fifty percent (50%) or less of Your Trip length remaining at the time the mandatory evacuation ends in order to cancel Your Trip and for this benefit to be payable;
- (h) being hijacked, Quarantined, required to serve on a jury, or served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers). Notice must be received after this coverage is in effect;
- (i) receiving a court-issued notice to attend an Adoption Proceeding or child custody hearing, provided attendance is not a condition of employment, and provided the person being adopted or whose custody is being considered is not You, Your Traveling Companion or Your current Family Member. The date of the scheduled Adoption Proceeding or custody hearing must be announced after this coverage is in effect, and must be scheduled for a date that falls during Your scheduled Trip dates;
- (j) a Terrorist Incident that occurs within thirty (30) days of the Trip's Scheduled Departure Date in a city listed on the Trip itinerary. For benefits to be payable, there must not have been a Terrorist Incident in the city in the sixty (60) days prior to the purchase of the Policy. Benefits are not available if the Travel Supplier offers a substitute itinerary;
- (k) revocation of previously granted military leave. Official written notice by a supervisor or commanding officer of the original approval and the revocation must be provided;

SPECIAL CONDITIONS: You must advise the Rental Management Company as soon as possible in the event of a cancellation and claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Property Management Company within seventy-two (72) hours of the need to cancel.

## **TRIP INTERRUPTION**

If You must start Your Trip later than scheduled or are unable to complete Your Trip due to one of the covered Unforeseen reasons listed below, We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the following:

1. unused, prepaid, nonrefundable Payments or Deposits You paid for Your Travel Arrangements insured under this Policy;

In no event shall the amount reimbursed for this benefit exceed the lesser of the prepaid Payments or Deposits made for Your Trip or the Maximum Benefit Amount shown in the Schedule of Benefits.

Trip Interruption must be due to one of the following Unforeseen reasons that occurs while this coverage is in effect for You:

1. Your, a Family Member's, a Traveling Companion's or a Service Animal's death that occurs prior to departure on Your Trip;
2. Your, a Family Member's, a Traveling Companion's or a Service Animal's covered Sickness or Injury that: (a) occurs before departure on Your Trip; (b) requires the in-person Medical Treatment by a Physician at the time of cancellation; and (c) as certified by a Physician prior to cancellation, results in medical restrictions so disabling as to cause You to cancel Your Trip;
3. the following other Unforeseen reasons which occur to You or Your Traveling Companion provided such events occur while this coverage is in effect:
  - a. Your booked accommodations at Your Trip destination are made Uninhabitable by a Natural Disaster occurring after this coverage is in effect for the greater of: 1) four (4) days; or 2) fifty percent (50%) of Your scheduled Trip duration. We will only pay benefits for this coverage for losses occurring within thirty (30) days of the event making Your destination accommodations Uninhabitable. Benefits are available only if Your Policy was purchased thirty (30) days or more prior to the event that caused the destination to be Uninhabitable;
  - b. receiving official notification of an organ match available for immediate transplant, provided the transplant is considered medically necessary, the notification is received while on Your Trip, and in the written opinion of the Physician, the transplant surgery and/or recovery is so disabling as to prevent continued participation on the Trip; Complications of Pregnancy, as verified by medical records, provided the pregnancy begins after Your Effective Date of Your Policy;
  - c. You or Your Traveling Companion being called into emergency service to provide aid or relief for a Natural Disaster as part of military, police or fire personnel duties;
  - d. Your or Your Traveling Companion's Home is made Uninhabitable by fire, flood, other Natural Disaster, vandalism, or burglary;
  - e. mandatory evacuation ordered by local government authorities, or public evacuation notices, recommendations or advertisements in geographic areas where government authorities will not under any circumstance issue a mandatory evacuation order to its residents, at Your Trip destination due to a Natural Disaster or Inclement Weather. You must have four (4) days or fifty percent (50%) or less of Your Trip length remaining at the time the mandatory evacuation ends to interrupt Your Trip;
  - f. being hijacked, Quarantined, required to serve on a jury during the Trip dates, or served with a court order to appear as a witness in legal action during the Trip in which You or Your Traveling Companion is not a party (except law enforcement officers). Notice must be received while on Your Trip;

- g. being hijacked, Quarantined, required to serve on a jury during the Trip dates, or served with a court order to appear as a witness in legal action during the Trip in which You or Your Traveling Companion is not a party (except law enforcement officers). Notice must be received while on Your Trip;
- h. receiving a court-issued notice to attend an Adoption Proceeding or child custody hearing, provided attendance is not a condition of employment, and provided the person being adopted is not You, Your Traveling Companion or Your current Family Member. The date of the scheduled Adoption Proceeding or custody hearing must be announced during Your Trip, and must be fixed on a date that falls within the scheduled Trip dates;
- i. a Terrorist Incident that occurs in a city listed on the Trip's itinerary. In order for benefits to be payable, there must not have been a Terrorist Incident in the city in the thirty (30) days prior to Your purchase of the Policy. Benefits are not available if the Travel Supplier offers a substitute route/ itinerary;
- j. revocation of previously granted military leave. Official written notice by a supervisor or commanding officer of the original approval and the revocation must be provided;

## DEFINITIONS

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

**Additional Transportation Cost** means the actual cost paid for one-way Economy Transportation (or for the original class of fare, if the original tickets were for a higher class of fare) by Common Carrier by the most direct route, less any refunds paid or payable, for unused original tickets.

**Adoption Proceeding** means any mandatory meeting as a condition of law requiring the attendance of the prospective adoptive parent(s) with the intent to create a legal parent-child relationship.

**Bankruptcy or Default** means the total cessation of operations due to financial insolvency, with or without the filing of a bankruptcy.

**Bodily Contact Sports** means any sport in which players may directly or indirectly have physical contact with an opponent including (but not limited to) football, wrestling, ice hockey, rugby, lacrosse, basketball, soccer, boxing, full contact karate, hurling and rodeo.

**Caregiver** means an individual employed for the purpose of providing assistance with activities of daily living to You or to Your Family Member who has a physical or mental impairment. The Caregiver must be employed by You or Your Family Member. A Caregiver is not a babysitter; child care service, facility or provider; or a person employed by any service, provider or facility to supply assisted living or skilled nursing personnel.

**Child Caregiver** means an individual providing basic childcare service needs for Your minor child(ren) under the age of eighteen (18) while You are on the Trip without the minor child(ren).

**Common Carrier** means any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately-owned

motor vehicles.

**Complications of Pregnancy** means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non- elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible. Complications

of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

**Covered Accident** means an Accident that occurs while coverage is in force and results in a loss for which benefits are payable.

**Domestic Partner** means an opposite or same-sex partner who is at least eighteen (18) years of age and has met all the following requirements for at least twelve (12) months.

**Economy Transportation** means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation purchased for Your Trip.

**Elective Treatment and Procedures** means any Medical Treatment or surgical procedure that is not medically necessary, including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, to be research or experimental or that is not recognized as a generally accepted medical practice.

**Eligible Person** means a resident of the United States of America.

**Exchange Fees** means the pre-trip assessment paid to the Property Management Company to reserve Timeshare Exchange accommodations for a different time or vacation property than the one You own.

**Extreme Sports** means an athletic pursuit that involves a high degree of danger or risk outside a controlled environment, such as BASE jumping.

**Family Member** means any of the following: Your or Your Traveling Companion's legal spouse (or common-law spouse where legal), legal guardian or ward, parent (adoptive, foster, step or in-law), son or daughter (adopted, foster, step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, Caregiver, or Child Caregiver.

**Final Payment** means Your last Payment(s) or Deposit(s) for any element of Your Trip made to Your Travel Supplier, Your Common Carrier or one of the organizations or providers with whom You are booking Your Trip which results in a 'paid in full' or 'zero balance due' status.

**Home** means Your or Your Traveling Companion's primary place of residence.

**Hospital** means:

- (1) A place which is licensed or recognized as a general hospital by the proper authority of the state or country in which it is located;
- (2) A place operated for the care and treatment of resident in-patients with a registered graduate nurse (RN) always on duty, and with a laboratory and X-ray facility;



(3) A place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or

(4) Other than a residence, a place where treatment in a Hyperbaric chamber can be received.

Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

**Hospitalized** means admitted to a Hospital for a period of at least twenty-four (24) hours, or where the patient is charged by the Hospital for a minimum of one (1) day of inpatient charges.

**Host at Your Destination** means a person with whom You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

**Inclement Weather** means any harsh, stormy, or severe weather condition that adversely affects Your travel by the intended means.

**Injury** means bodily harm caused by an Accident that: (1) occurs while Your coverage is in effect under the Policy; and (2) required examination and treatment by a Physician. The Injury must be the direct cause of loss, must be independent of all other causes and must not be caused by, or result from, Sickness.

**Insured** means: a person who is booked to travel on a Trip, elects to purchase the Policy, and for whom the required premium is paid; also referred to as "You" and "Your".

**Intoxicated** means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident, or under the influence of any controlled substance (unless taken exactly as administered or prescribed by a Physician).

**Interscholastic Sports** means any athletic contest or competition between accredited educational institutions. The participants are sponsored by the educational institution, and are under the direct and immediate supervision of an employee of the educational institution. It includes the practice or training for the competition, and the travel to or from such practice or competition, both while under the direct and immediate supervision of an employee of the educational institution. Participation in intramural and club sports are not considered Interscholastic Sports provided the sport is not exercised as high-performance sport practicing and competing more than ten (10) hours per week.

**Maintenance Charges** means the annual assessment paid for maintenance, taxes, dues, and management fees for the Home Resort owned by You, excluding special assessments, club dues, interest, or late fee penalties by Your Property Management Company.

**Maximum Benefit Amount** means the maximum amount payable for coverage provided to You as shown in the Schedule of Benefits.

**Medical Evacuation** means Physician-ordered Transportation Expense which is arranged and approved by Our Plan Assistance Provider. An unscheduled return by the same or like mode of transportation as originally scheduled without additional transportation requirements is not a Medical Evacuation.

**Medical Expenses** means the reasonable and necessary expenses incurred only for the following:

- (1) Medical services (including charges for anesthetics, x-ray examinations or treatments, and laboratory tests) and supplies, prosthetics, prescription drugs, and therapeutic services ordered or prescribed by a Physician as Medically Necessary for examination and treatment;

- (2) Hospital or ambulatory medical-surgical center services (including expenses for cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended by Your attending Physician and approved by Us or Our Plan Assistance Provider as a substitute for a hospital room for recovery from Your Injury or Sickness); or
- (3) Local Transportation Expense to and/or from a Hospital; or
- (4) Emergency dental treatment.

**Medically Necessary** means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

**Medical Treatment** means examination and treatment by a Physician.

**Mountaineering** means the sport, hobby or profession of walking, hiking and climbing up mountains either: (1) utilizing harnesses, ropes, crampons and/or ice axes; or (2) ascending four thousand five hundred (4,500) meters or above.

**Natural Disaster** means earthquake, flood, wild fire, hurricane, blizzard, avalanche, tornado, tsunami, volcanic eruption, or landslide.

**Organized Sports** means Intramural Sports, Interscholastic Sports or Recreational Sports.

**Other Insurance** means any and every type of insurance covering the same or similar risk/loss as covered under this Certificate. Coverage under this Certificate shall be secondary to coverage under all Other Insurance except where prohibited by law.

**Payments or Deposits** means the Maintenance Charges, Exchange Fees, cash, check or credit card amounts, or the cash value of an educational or research grant, frequent traveler or credit card rewards, miles or points, actually paid or used for Your Trip. Certificates, vouchers, discounts and/or credits applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.

**Physician** means a person licensed as a medical doctor in the jurisdiction where the services are rendered, or a Christian Science Practitioner who is: (a) not You, a Traveling Companion or a Family Member, and (b) practicing within the scope of his or her license.

**Plan Assistance Provider** means Travel Insured.

**Policy Effective Date** means the date and time Your coverage first begins, as indicated in Coverage Provisions: When Coverage Begins.

**Pre-existing Condition** means an illness, disease, or other condition during the sixty (60) day period immediately prior to the Policy Effective Date of Your coverage for which You or Your Traveling Companion:

- (1) received a test, examination, or Medical Treatment;
- (2) received a recommendation for a test, examination, or Medical Treatment; or
- (3) took or received a prescription for drugs or medicine.

Item (2) above does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine, and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before Your coverage is effective under this Policy.

**Pre-paid** means Payments or Deposits paid by You for Travel Arrangements for Your Trip prior to

Your actual or Scheduled Departure Date. Payments or Deposits for shore excursions, theater, concert or event tickets or fees, or sightseeing, if such arrangements are made during Your Trip and are to be used prior to the Scheduled Return Date of Your Trip, are not considered Pre-paid.

**Property Management Company** means developer, association leasing company, rental company, Exchange Company, or hotel or condominium operator, who has the financial responsibility for maintenance repairs, reservations, and/or operation of the unit for Your Trip.

**Quarantine** means Your strict isolation imposed by a government authority or Physician to prevent the spread of disease. An embargo preventing You from entering a country is not a Quarantine.

**Recreational Sports** means those activities where the primary purpose of the activity is participation, with the related goals of improved physical fitness, fun, and social involvement. Recreational Sports are usually perceived as being less stressful, both physically and mentally, on the participants. There are lower expectations regarding both performance and commitment to the sport in the recreational sphere as compared to competitive sports.

**Scheduled Departure Date** means the date on which You are originally scheduled to leave on Your Trip.

**Scheduled Return Date** means the date on which You are originally scheduled to return to the point of origin or the original final destination of Your Trip.

**Service Animal** means a dog that is trained to assist You in performing necessary life tasks, or trained to detect specific medical indicators or episodes for prevention of escalated medical events, and is registered with the National Service Animal Registry (NSAR). For the purpose of this coverage, a Service Animal does not include an emotional support animal or a therapy animal.

**Sickness** means an illness or disease of the body that: (1) requires the examination and treatment by a Physician, and (2) commences while Your coverage is in effect. An illness or disease of the body that first manifests itself and then worsens or becomes acute prior to the Policy Effective Date of Your coverage is not a Sickness as defined herein and is not covered by this Policy.

**Strike** means any organized and legally sanctioned labor disagreement resulting in a stoppage of work: (a) as a result of a combined effort of workers which is unannounced and unpublished at the time Travel Arrangements are purchased, and (b) which interferes with the normal departure and arrival of a Common Carrier.

**Terrorist Incident** means an incident deemed as a terrorist attack by the United States government or an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to a person or property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

**Time Sensitive Period** means: at or before the Final Payment for Your Trip.

**Transportation Expense** means the cost of Medically Necessary conveyance and personnel, including Usual and Customary charges for required medical services and supplies.

**Travel Arrangements** means: (a) transportation; (b) accommodations; and (c) other specified services arranged by Your Property Management Company or Exchange Company for Your Trip.

**Traveling Companion** means a person who has coordinated Travel Arrangements or vacation plans with You, intends to travel with You during the Trip and is staying with You at/on the insured reservation.

**Travel Supplier** means any entity organization that coordinates or supplies travel services for You the

travel organization: (1) from whom this Policy is offered; and (2) with whom You booked Your Travel Arrangements.

**Trip** means a scheduled trip for which coverage is elected and the premium is paid. Travel must take you one hundred (100) miles or more away from Your Home.

**Unforeseen** means a.) not anticipated or expected, and b.) occurring after You purchase the Policy and after the effective date and time of each coverage.

**Uninhabitable** means one or more of the following. (1) the building structure itself is unstable and there is a risk of collapse in whole or in part. (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood. (3) immediate safety hazards have yet to be cleared such as major debris on roofs or downed electrical lines. (4) the property is without electricity, gas, sewer service or water.

**Usual and Customary** means the comparable level of charges for similar treatment, services and supplies in the geographic area where treatment, services or supplies are provided or performed.

### GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. a Pre-existing Condition, as defined in the Policy. The exclusion for Pre-existing Conditions will be waived provided: (a) Your premium for this Policy is received within the Time Sensitive Period; and (b) You and Your Traveling Companion are medically able to travel at the time Your premium is paid;
2. Your suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
4. participating in maneuvers or training exercises of an armed service or police force of any country;
5. riding or driving in races, or speed or endurance competitions or events;
6. participating as a member of a team in an Organized Sports competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in Bodily Contact Sports, Extreme Sports, Mountaineering and/or any race or speed contests;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated;
10. the commission of, or attempt to commit, a felony or being engaged in an illegal occupation;
11. normal pregnancy (except Complications of Pregnancy) and/or resulting childbirth, or voluntarily induced abortion;
12. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;

13. a loss or damage caused by detention, confiscation or destruction by customs officials;
14. any non-emergent treatment or surgery, routine physical examinations, hearing aids, eye glasses, contacts or any Elective Treatment and Procedures (including any complications arising from);
15. any loss occurring during a Trip booked or taken for the purpose or intent of securing Medical Treatment;
16. failure of any tour operator, Common Carrier, or other Travel Supplier, person or agency to refund money due to You, or to provide the bargained-for Travel Arrangements;
17. a mental, nervous or psychological disorder (including the treatment of such condition, unless Hospitalized for that condition while the Policy is in effect for You);
18. a loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the Policy is not in effect for You;
19. Bankruptcy or Default or failure to supply services by a Travel Supplier;
20. curtailment or delayed return for reasons other than the covered events listed in the offered Coverages;
21. services not shown as covered;
22. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear, or radioactive weapon device, material, gas, matter or contamination;
23. traveling against the advice of a Physician and any loss occurring during such a Trip;
24. operation of any motor vehicle outside of the proper license required, laws or regulations in the area in which the motor vehicle is being operated.

## **COVERAGE PROVISIONS**

### **Who is Eligible for Coverage:**

An Eligible Person who is booked to travel on an eligible Trip. Eligibility for purchase of this Policy could be reviewed at the time of claim.

### **When Coverage Begins:**

Trip Cancellation: Coverage begins on the following, and shall be known as the effective date and time for this coverage: at 12:01am at Your location on the day after the date the required premium for this Policy to cover Your Trip is received by Williamson RV Rentals.

Trip Interruption: Coverage begins when You depart on Your first scheduled Travel Arrangement (or, if You must use an alternate travel arrangement after Your Scheduled Departure Date to reach Your Trip destination, on the Scheduled Departure Date) for Your Trip. This is Your effective date and time for these coverages.

### **When Coverage Ends:**

Trip Cancellation: Coverage ends automatically on the earlier of: (1) the date and time You depart on Your Trip; or (2) the date and time You cancel Your Trip.

All other coverages: Your coverage automatically ends on the earlier of:

1. the date the Trip is completed.
2. the Scheduled Return Date.
3. Your arrival at the return destination on a round-trip, or the destination on a one-way trip. Or
4. cancellation of the Trip covered by the Policy.

## CLAIM PROVISIONS

### Your Duties in the Event of a Loss:

**Trip Cancellation:** Immediately, or as soon as reasonably possible, call Williamson RV Rental to report Your cancellation, interruption or delayed arrival to avoid non-covered charges due to late claim reporting (see Where to Report a Claim below).

If You are prevented from taking Your Trip as scheduled or must interrupt Your Trip due to Sickness or Injury, You should obtain medical care immediately. We require a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions prevent(ed) Your participation or continued participation in the Trip. Provide all unused transportation tickets, official documentation of payments made, etc.

**Travel Delay:** Obtain any specific dated documentation, that provides proof of the reason for delay (airline or cruise line forms, medical statements, etc.). Submit this documentation along with Your Trip itinerary and all receipts for additional paid expenses.

### Where to Report a Claim:

Williamson RV Rentals

Mail: 2706 N US 31, Seymour, IN 47274

Telephone: 812-216-5640

E-mail: [williamsonautoandrv@gmail.com](mailto:williamsonautoandrv@gmail.com)

Williamson RV Rentals will accept electronic copies of claim submissions, except as expressly stated elsewhere. However, Williamson RV Rentals may, at its discretion, require original documentation to be sent

**Notice of Claim:** Notice of all claim(s) must be reported to Us within fourteen (14) days after a loss occurs, or as soon as reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You.

**Proof of Loss:** Proof of Loss must be provided within ninety (90) days after the date of the loss or as soon as reasonably possible. Proof must, however, be furnished no later than twelve (12) months from the time it is otherwise required, except in the absence of legal capacity.

**Physical Examination and Autopsy:** We, at Our expense, may have You or Your property examined when, and as often as is reasonable and relevant, while the claim is in process. We may have an autopsy done where it is not forbidden by law.

**Reduction in the Amount of Insurance:** The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this coverage for this Trip.

**Payment of Claims:** Benefits for loss of life will be paid to Your designated 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 beneficiaries:

1. Your spouse;
2. Your child or children jointly;
3. Your parents jointly (if both are living) or the surviving parent (if only one survives You);
4. Your brothers and sisters jointly; or
5. Your estate.

All other benefits will be paid directly to You, unless otherwise directed by You. At Our option, We may choose to pay all benefits, or a portion of benefits, directly to the provider whom supplied services to You. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, We will honor the assignment that is on record with Us. We are not responsible for the validity of any assignment of benefits.

If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) Your estate, We may pay any amount due under the Policy to Your beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

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

**Time of Payment of Claims:** All claims shall be paid within thirty (30) days following Our receipt of due Proof of Loss. Failure to pay within such period shall entitle the You interest at the rate of six percent (6.0%) per annum from the thirtieth (30th) day after receipt of such Proof of Loss to the date of late payment, provided that interest amounting to less than one dollar (\$1.00) need not be paid. You or Your assignee shall be notified by Us or Our designated representative of any known failure to provide sufficient documentation for a due Proof of Loss within thirty (30) days after receipt of the claim. Any required interest payments shall be made within thirty (30) days after the payment.

**Legal Actions:** No legal action for a claim can be brought against Us until sixty (60) days after We receive proof of loss. No legal action for a claim can be brought against Us more than three (3) years after the time required for giving proof of loss. This three (3) year time period is extended from the date proof of loss is filed or the date the claim is denied (in whole or in part), whichever is later.

**Disagreement over Size of Loss:** If there is a disagreement about the amount of the Loss, either You or We can make a written request for an appraisal. A written request must be made by You and served on Us no more than one (1) year after the date of the loss. Following the request, each party will select their own competent appraiser within twenty-one (21) days. 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 a third appraiser. Any figure agreed to by two (2) of the three (3) will be binding. The appraiser selected by You will be paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the third appraiser and the appraisal process.

**Right to Recover and Subrogate from Others:** We have the right to recover any payments We have made from anyone who may be responsible for the loss, as permitted by law. You and anyone else

We insure must sign any papers and do whatever is necessary to transfer this right to Us. You and anyone else We insure will do nothing after the loss to affect our right.

## GENERAL PROVISIONS

**Premium Payment:** Coverage is not effective unless all premium has been paid to Williamson RV Rentals prior to a date of loss or insured occurrence.

**Binding Arbitration:** Any claim arising out of, or relating to, this contract or its breach shall be settled by binding arbitration and must be submitted to arbitration no more than one (1) year after You file the entire claim or after an appraisal award, whichever is later, and shall be 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. The results of the arbitration shall remain confidential.

**Concealment and Misrepresentation / Misstatement of Age:** The entire coverage will be void if, before, during or after the loss, any material fact or circumstance relating to this insurance has been intentionally concealed or misrepresented. You must fully cooperate in the event We determine that an investigation of any claim is warranted. If Policy benefits are based on age, and if You have made premium payment based on a misstated age, there will be a fair adjustment of the premium or the eligible benefit based on his or her true age. We may require satisfactory proof of age before processing any claim.

**Changes to the Entire Contract:** The Policy, Confirmation of Coverage, Declarations, Schedule of Benefits, any application and attachments, addendums, amendments represent the entire contract of coverage. No agent may change it in any way. Only an officer of Our company can approve a change. Any such change must be shown in this Policy or its attachments.

**Transfer of Coverage:** Coverage under this Policy cannot be transferred by or to anyone else.

**Benefit to Bailee:** This insurance will, in no way, inure directly or indirectly to the benefit of any carrier or other bailee.

**Termination of This Policy:** Termination of this Policy will not affect a claim for Loss which occurs while the Policy is in force.