

**VILLA PREFERRED ACCESS - GOLD MEMBER
ON CALL INTERNATIONAL TRAVEL PROTECTION PLAN
TERMS AND CONDITIONS**

ON CALL INTERNATIONAL provides the following services to club members who are enrolled and have paid for these services prior to departure.

Definitions

- 1) "Customer" means any individual who prior to departure on any Covered Trip has paid for the services of the Universal Vacation Travel Protection Plan. Coverage under this Agreement includes any and all of that individual's dependents, to include spouse, children, guests, traveling companion and invitees who are on a Covered Trip who are occupying the same Club's Resort time-share unit.
- 2) "Covered Trip" means any travel to, from, or in connection with the Club's Resorts during any period of time for which the entire cost of the Services and coverage under this Agreement have been paid prior to departure on such travel, so long as such travel is farther than 100 miles from the Customer's legal residence. The maximum covered trip duration is 90 consecutive days.
- 3) "Club's Resorts" mean resorts anywhere in the world (a) for which the club now or hereafter serves as the manager, reservation agent, or owner; and/or (b) which may be used by a Customer as a result of an exchange of a Customer's time at resort managed, reserved, owned or otherwise designated by Client.
- 4) "Primary Care Physician" is defined as the Customer's physician who has been designated as the physician who provides treatment to the Customer on a regular basis.
- 5) "Treating Physician" is defined as the physician providing medical treatment to a Customer while hospitalized or treated on a Covered Trip. The treating doctor may not be the Customer, dependent, traveling companion, or a family member.
- 6) "Residence" means the residence of Customer as set forth as the legal address within Customer's records.

Service Terms and Conditions

- 1) ON CALL INTERNATIONAL is on duty 24 hours per day, seven days per week to provide the covered services to Customers. Customers can reach ON CALL INTERNATIONAL at 1-866-816-2087 or by calling collect 1-603-328-1753 from outside of the United States.
- 2) Medical Monitoring: ON CALL INTERNATIONAL shall, via telephone, monitor the hospitalized Customer's condition and provide ongoing updates to the Customer's family. Depending upon the medical and/or geographic situations, ON CALL INTERNATIONAL may retain the services of licensed consulting physicians/ nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of Customer's condition.
- 3) Medical Referrals: At the Customer's request, ON CALL INTERNATIONAL shall provide medical referrals to medical professionals in a given geographic area including, to the extent possible, western style medical facilities and English speaking doctors, dentists and other health care providers in an area served by ON CALL INTERNATIONAL.
- 4) Deposits, Advances and Guarantees: Deposits, advances and guarantees will be provided for, but not limited to, medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for Customers. Any advances of funds on behalf of the Customer shall be charged to the Customer's credit card at the time of service.

5) Dispatch of Medicine: At the Customer's request, ON CALL INTERNATIONAL shall dispatch prescription medicine, when not locally available and legally permissible, upon the written authorization of Customer's Primary Care Physician. Customer is responsible for any expenses incurred in this regard including, but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Customer's credit card prior to shipping.

6) Dispatch of Physician/Nurse: When a Customer is on a Covered Trip and is hospitalized, ON CALL INTERNATIONAL may dispatch to the Customer's location a physician or other health care professional to assist in determining the medical condition and suitability to travel.

7) Emergency Medical Evacuation: If a Customer is on a Covered Trip and is hospitalized as a result of an accident or suffers sudden illness and, in the opinion of the ON CALL INTERNATIONAL'S physician, adequate medical treatment is not available, ON CALL INTERNATIONAL will make arrangements and pay for transfer to the nearest facility capable of providing adequate care. Coverage and Limits for these services and expenses are defined below in Coverage and Limits. Expenses incurred without the intervention of ON CALL INTERNATIONAL are not covered.

8) Medically Necessary Repatriation: If a Customer is hospitalized on a Covered Trip and, in the opinion of the ON CALL INTERNATIONAL'S physician, it is medically advisable to transfer a sick or injured Customer to a medical facility nearer his/her Legal Residence following stabilization, ON CALL INTERNATIONAL shall make the arrangements and pay for transfer up to the limit of coverage. Coverage and Limits for these services and expenses are defined below in Coverage and Limits. Expenses incurred without the intervention of ON CALL INTERNATIONAL are not covered.

9) Return of Minor Children: If a Customer is injured on a Covered Trip and traveling with minor children and is expected to be hospitalized for more than seven (7) days, ON CALL INTERNATIONAL shall make and pay for all travel arrangements including a non-medical escort, as needed, up to the limit of coverage. Coverage and Limits for these services and expenses are defined below in Coverage and Limits. Expenses incurred without the intervention of ON CALL INTERNATIONAL are not covered.

10) Repatriation of Deceased Remains: In the event of a Customer's death on a Covered Trip, ON CALL INTERNATIONAL will render every assistance possible to obtain necessary clearances and arrangements for the return of mortal remains and pay such reasonable expenses associated with the return, up to the limit of coverage. Coverage and Limits for these services and expenses are defined below in Coverage and Limits. Expenses incurred without the intervention of ON CALL INTERNATIONAL are not covered.

11) 24-Hour Nurse Help Line: ON CALL INTERNATIONAL shall provide Customer with clinical assessment, education and general health information. This service shall be performed by Registered Nurses to assist in identifying the appropriate level and source(s) of care for Customer (based on symptoms reported and/or healthcare questions asked by or on behalf of Customer). Nurses shall not diagnose Customer's ailments.

Travel Assistance

1) Reservation Assistance: At the Customer's request, ON CALL INTERNATIONAL shall promptly assist Customer once a Covered Trip has commenced with changing airline, hotel or car rental reservations.

2) Pre-Trip Information: At the Customer's request, information regarding weather, travel, health, inoculations, travel restrictions and special events will be sent via mail, fax, or email.

3) Translation and Interpreters: ON CALL INTERNATIONAL shall, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. ON CALL INTERNATIONAL shall also provide referrals to translators and interpreters. Fees for such referrals are the responsibility of the Customer.

4) Emergency Cash Advance Assistance: ON CALL INTERNATIONAL shall provide assistance to Customers by arranging for the forwarding of funds from Customer's account, credit cards or family members. Any fees associated with the transfer of funds will be the responsibility of the Customer.

5) Replacement of Lost Traveling Documents Assistance: ON CALL INTERNATIONAL shall provide assistance to Customer by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. Any fees required for the acquisition or forwarding of these documents is the responsibility of the Customer.

6) Emergency Message Forwarding Assistance: In the event a Customer is unable to reach an employer, family member or traveling companion, ON CALL INTERNATIONAL shall forward a message via telephone to the intended party.

7) Lost Luggage Assistance: ON CALL INTERNATIONAL shall assist Customer with the tracking of luggage lost in transit.

8) Legal Referral: If a Customer is on a Covered Trip and is arrested, is involved in an accident or otherwise requires the services of an attorney, ON CALL INTERNATIONAL shall arrange for an initial telephone consultation with an attorney, without charge to Customer. If needed, Customer will be referred to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney shall be the responsibility of the Customer.

Coverage and Limits for Travel Protection Plan:

1) The following covered services will be paid up to the Limit Indicated for the ON CALL INTERNATIONAL Travel Protection Plan:

- Evacuation/Repatriation up to \$50,000 per event per Customer.
- Return of Minor Children up to \$1,000 per event per Customer.
- Return of Deceased Remains up to \$4,000 per event per Customer.

All covered services are subject to a Combined Single Limit of \$50,000 per event per Customer.

2) The Following Expenses Are Not Covered Services for a Customer other than those indicated in this Agreement are not covered.

Services for a Customer other than those indicated in this Agreement are not covered. Services rendered without the authorization and/or intervention of ON CALL INTERNATIONAL. Intentionally self-inflicted injuries, suicide or any attempted threat (in Missouri, suicide or any attempted threat, while sane). Services provided for a Customer for which no charge is normally made. Expenses incurred if the original, primary or ancillary purpose of the Customer's trip is to obtain medical treatment, participation in a declared or undeclared act of war, civil disturbance or insurrection, accident occurring while the Customer is serving on full-time or active duty in the Armed Forces of any country or international authority. Flight in aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport services of other) or while serving as a member of the crew of any aircraft. Situations arising from the use of any drug unless prescribed by a physician. Services provided to an injured person where the Customer is entitled to receive reimbursement for such expenses under any insurance program. Routine or non-disabling medical problems, such as simple fractures or sickness

that can be treated by local physicians and do not prevent the injured or ill person from continuing the trip or returning home. Any treatment or expense related to childbirth, miscarriage or pregnancy; except for any abnormal pregnancy or vital complication of pregnancy which if not treated endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.

3) Limitations

ON CALL does not provide protection caused by or resulting from: Traveling against medical advice; applying for membership while hospitalized, mental or emotional disorders, unless hospitalized; participating in bodily contact sports, skydiving, hand gliding, parachuting, mountaineering, any race, bungee cord jumping, and speed contests; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL INTERNATIONAL or the club within one (1) year from the date of the event giving rise to such legal action. ON CALL INTERNATIONAL or the club cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies. Customer may be required to release the club, ON CALL INTERNATIONAL or any health care provider from liability during emergency evacuation and/or repatriation. Without limiting the foregoing, the club and ON CALL INTERNATIONAL's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Customer and in no event is the responsibility of ON CALL INTERNATIONAL or the club. ON CALL INTERNATIONAL or the club is not liable for any malpractice performed by a local doctor, health care provider or attorney. ON CALL INTERNATIONAL retains the medical discretion to limit two separate flights per Plan, per year and to limit one emergency evacuation and/or repatriation attributable to any single medical condition of a Member.