

For Emergency Assistance Call

Toll free

1-800-654-1908

Collect

1-519-741-5549

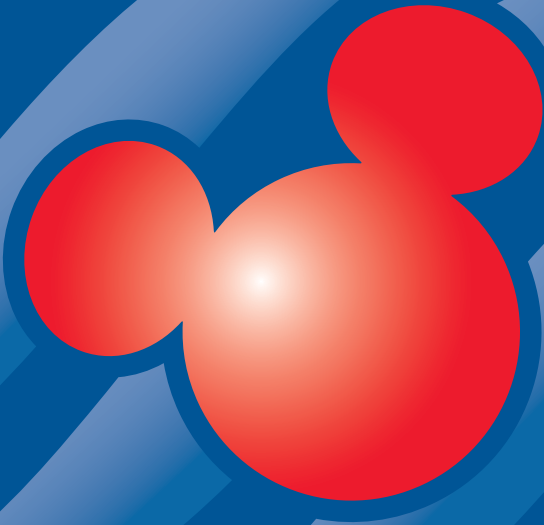
To File a Claim or For Program Questions, Please Call

1-800-573-5665

(Monday through Friday, 9:00 a.m. – 8:00 p.m. EST)



Vacation Protection Plan



Services provided
by

AccessAmerica
a division of
World Access Service Corp.

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This Guide to travel protection and services arranged by the World Access Service Corp. program is:

- (i) your Certificate of Insurance for the coverages underwritten by BCS Insurance Company;
- (ii) your outline of assistance services provided by World Access Service Corp./Access America.

Dear Passenger:

When planning a Disney Cruise Line vacation, the only thing you'll want to worry about is which sun tan 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
Senior Vice President - Operations
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 75% of the non-refundable cancellation fee toward a future Disney Cruise Vacations package commenced within one year after the start date of your original package.

Disney Cruise Line

Answers To Commonly Asked Questions

The following Certificate of Insurance describes the benefits provided to you by Access America. The terms We, Our, and Us refer to 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 much 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 canceled or interrupted?
- What if you need emergency medical help?
- What if your luggage is lost or stolen?

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.

Assistance Services

Emergency Assistance - Around the Clock

In the event of a covered emergency for which you need assistance, just pick up the nearest telephone and call the hotline center. In the U.S., Canada, Puerto Rico and the U.S. Virgin Islands, call (800) 654-1908. From all other locations call collect to (519) 741-5549.

In some countries it may not be possible to call collect. If you need to phone the hotline directly, give your location and phone number so the hotline coordinator can call you back.

When calling the hotline center, give the hotline coordinator your identification number, your name, the name of the group to which you belong, your location, local telephone number and details of your problem. They will confirm your enrollment and provide you with help. If your emergency is immediate and life threatening, seek local emergency assistance at once and contact World Access Service Corp. as soon as possible.

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, 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.

Hospital Admissions Assistance

Our hotline center staff will guarantee coverage up to the amount listed for Emergency Medical and Dental Benefits in the Schedule of Coverages section of this guide, 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 Access America Hotline Center. We will arrange and pay for medical transportation services (specified below) required by you as a result of an injury or illness which occurs during the coverage period and requires medical evacuation and/or repatria-

tion. 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 determine 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 in the Schedule of Coverages section, **unless otherwise specified below**, for the following services and expenses:

- a) reasonable and necessary medical services required for your medical evacuation to the nearest appropriate facility from the place where the injury or illness occurred.
- b) 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.
- c) 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.
- d) the cost of an economy class ticket, **or reasonable and necessary transportation costs**, to repatriate you back home, less refunds from any unused return trip tickets.
- e) the cost of reasonable and necessary services for the transport of your remains from the place of death to your place of residence.

No coverage will be provided for loss(es) due to any General Program Exclusion or Pre-existing Condition.

Travel Documentation 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 helping you to return home if your trip is interrupted.

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 necessary arrangements for you.

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 for a cash transfer from your family or friends.

Emergency Message Center

In the event of an emergency, call the hotline center, identify yourself by your identification 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 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.

Schedule of Coverages

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 Med. Transportation | \$30,000 per individual |
| 6. Emergency Medical/Dental | \$10,000 per individual |

Terms of Coverage

Who Is Covered

Coverage is available to Disney Cruise Vacations passengers for whom travel arrangements are finalized at a Disney Cruise Vacations U.S. facility, when the appropriate premium has been paid to Disney Cruise Vacations and they travel on a Disney Cruise Vacations trip, within the limitations detailed below.

Traveling Companion(s) are those who accompany you and who share the same accommodations with you. Benefits for covered loss(es) you incur which are related to a "Traveling Companion" are payable only if these requirements are met.

When You Are Covered

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. Coverage ends either at midnight on the day your trip ends, or when you return to your city of residence, or when your trip is canceled, whichever date is earliest. If your trip is delayed for covered reasons, coverage is extended until you are able to return home or 48 hours after the trip completion date, whichever is earliest.

What Is Covered

The following travel insurance benefits and the assistance services are designed to protect you for situations or losses which result from sudden and unexpected conditions or events. The programs do not cover conditions or events which, on the date of purchase, are either known to you or are likely to occur.

Description of Travel Insurance Benefits

Emergency Medical and Dental Benefits *

A maximum benefit of up to the amount listed in the Schedule of Coverages section of this Guide is provided for covered Emergency Medical or Dental expenses incurred as a result of accidental injury or illness occurring during the coverage period. This coverage is secondary to any existing health coverage that you may have.

Covered expenses are those incurred for healthcare services or supplies provided by licensed physicians, dentists, hospitals, and other licensed providers, which are medically necessary for:

- 1) Emergency Medical Care to treat any medical condition which is acute (onset is sudden and unexpected) and considered life threatening or, if left unattended, could deteriorate resulting in serious and irreparable harm, even death. If you received covered emergency medical treatment during your trip, additional medical expenses resulting from this accidental injury or illness will be covered if incurred within one year following the date of first treatment.
- 2) Emergency Dental Care to treat any dental condition resulting from injury, infection, breakage to tooth surface, or loss of filling.
Only dental expenses incurred during your trip are covered.

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

A medical or dental visit or examination by a licensed provider must take place during your trip.

Coverage is **not** provided for: 1) 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); 2) treatment received in non-hospitals or unlicensed facilities or given by unlicensed healthcare providers; 3) treatment: given by a Family Member or a Traveling Companion, whether or not a licensed provider; for conditions caused by employment; provided by any government agency; 4) expenses incurred as a result of any General Program Exclusion or Pre-existing Condition.

Benefits may be coordinated with any other secondary coverage you may have and any benefits paid in excess of your actual loss may be recovered. Benefits may be assigned up to the maximum amount of your coverage.

Trip Cancellation / Interruption Protection *

Trip Cancellation coverage provides benefits for loss(es) you incur for trips canceled **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 purposes of benefit determination, the term **"Family Member"** means your spouse, parent, child(ren), sibling, grandparent or grandchild(ren); step-parent, -child, or -sibling; in-laws (parent, son, daughter, brother or sister); aunt, uncle, niece, nephew; legal guardian; ward; or business partner; whether or not they travel with you.

A maximum benefit of up to the amount listed in the Schedule of Coverages section of this Guide is provided to cover certain expenses listed below which are associated with cancellation or interruption of your trip due to:

- a) an injury or medical condition (whether or not death results) requiring you, a Family Member, Traveling Companion or traveling companion's Family Member to receive treatment by a licensed physician who advises cancellation or interruption of the trip. This licensed physician may not be yourself, a Family Member of yourself or your Traveling Companion or a Family Member of the person whose condition caused the cancellation or interruption; **an actual examination or visit must take place before the cancellation or interruption is made, and you must notify the appropriate travel supplier of your cancellation or interruption within 72 hours, unless the condition prevents it, and then as soon as possible. Failure to do so will result in a claim payment which is less than the penalty imposed for cancellation if the amount of the penalty was increased by your fail-**

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

ure to notify the appropriate travel supplier within the required time frame. The insurer will not pay benefits for any additional charges incurred that would not have been charged had you notified these parties as soon as reasonably possible;

- b) you, a traveling Family Member or a Traveling Companion being hijacked, quarantined, required to serve on a jury, served with a court order, or having his or her home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster;
- c) you, a traveling Family Member or a Traveling Companion being directly involved in a traffic accident while directly en route to a departure;
- d) bad weather, resulting in the **complete** cessation of services by the passenger's airline leaving them unable to reach their destination (note: every reasonable attempt must be made to depart on the vacation); and
- e) you or a Traveling Companion who are on Active Military Duty in the United States Armed Forces: 1) have their personal leave revoked within 10 days prior to departure date (such revocation must be in writing by a superior officer and is not due to war-related situations, invocation of the War Power Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or 2) personal reassignment within 10 days prior to the departure date, whether temporary or permanent.

Coverage is for:

- a) non-refundable trip payments or deposits made by you or a traveling Family Member if your trip is canceled;
- b) the additional cost resulting from a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's trip is canceled or interrupted for one of the above covered reasons and yours is not;
- c) your reasonable, additional accommodation and transportation expenses up to \$100 per day if a covered traveling Family Member or Traveling Companion must remain hospitalized and you wish to stay with them;
- d) reasonable, additional travel costs for you or a traveling Family Member to reach your original destination if you must depart after your planned departure date due to one of the above reasons; and
- e) 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, up to the maximum amount listed in the Schedule of Coverages section of this Guide.

The benefits paid under (d) and (e) 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. Benefits are provided up to the maximum amount listed in the Schedule of Coverages section of this Guide.

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

- a) any General Program Exclusion or Pre-existing Condition;
- b) you or a Traveling Companion: making changes to personal plans; having a business or contractual obligation; being unable to obtain necessary travel documents (passports, visas, etc.); being detained or having property confiscated by any Customs authority;
- c) carrier caused delays (including bad weather, except as covered above);
- d) prohibition or regulation by any government;
- e) terrorist acts;
- f) financial default;
- g) strikes or natural disasters resulting in a **complete** cessation of services by an airline, tour operator or cruise line.

Travel Delay Coverage *

Coverage under the program will pay, on a one time basis, for the following expenses incurred by you due to a covered travel delay. Please note that we will pay no more than \$100 per day, 5 day maximum for these expenses.

- 1) The unused portion of your trip;
- 2) Reasonable, **additional** accommodations; and
- 3) Reasonable, **additional** traveling expenses.

Covered reasons for Travel Delay are:

- a) you, a traveling Family Member or a Traveling Companion, being delayed by, but not directly involved in, a traffic accident while directly en route to a departure;
- b) carrier caused delays (including bad weather);
- c) lost or stolen passports, money, or travel documents;
- d) quarantine;
- e) hijacking;
- f) unannounced strikes;
- g) natural disaster;
- h) civil disorder or unrest.

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

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

Baggage Coverage *

If baggage or other personal effects are lost, damaged or stolen, we will pay the loss, up to the maximum amount listed in the Schedule of Coverages section of this Guide, provided you have taken all reasonable measures to protect, save and/or recover your property at all times. You must also 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 and description of loss with us within 30 days of your return home**, attaching copies of airline claims, police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, canceled checks, photos, etc. We do not cover defective materials or workmanship, ordinary wear and tear, and normal deterioration.

Property **not** covered:

- a) animals;
- b) automobiles and equipment, motorcycles and motors;
- c) bicycles, skis, snowboards (except when checked with a common carrier);
- d) aircraft, boats or any other vehicles or conveyances;
- e) eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
- f) tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
- g) property shipped as freight or shipped prior to your trip departure date;
- h) rugs or carpet of any type;
- i) more than \$1,000 for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items
- j) perishables, medicines, perfumes, cosmetics and consumables.

Coverage is secondary to any coverage provided by a common carrier.

The program will pay the lesser of:

- a) the actual purchase price of the item; or
- b) the actual cash value of the item at the time of loss, with deduction for depreciation¹; or
- c) the cost to repair or replace the item.

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

¹ For items without receipts, the program will pay up to 75% of the determined depreciated value.

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

Baggage Delay Coverage *

If your personal baggage is delayed or misdirected by a common carrier **for at least 24 hours**, the program will reimburse you on a one-time basis for the reasonable, **additional** purchase of essential items up to the amount listed in the Schedule of Coverages section of this Guide. Verification of the delay by the common carrier and receipts for emergency purchases must accompany any claim.

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

What is Not Covered

General Program Exclusions

These exclusions apply to all program services and benefits. If additional exclusions or restrictions apply to a specific benefit, they will be listed in the appropriate section.

This program does not cover loss, illness or injury due to: intentionally self-inflicted harm; suicide (except for non-traveling Family Members only); normal pregnancy or childbirth; mental or nervous health disorders, including anxiety; alcohol or substance abuse, or related illnesses; war (whether declared or undeclared), acts of war, civil disorder or unrest (except as provided for in Travel Delay); participation in professional athletic events or motor competition (including training).

No benefits are payable for losses due to expected or foreseeable events.

No benefits are payable for any loss not submitted to World Access within one year from the date of loss, unless otherwise indicated.

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:

- any injury occurring prior to and including the effective date of insurance;
- any illness occurring during the sixty days prior to and including the effective date of insurance for which treatment by a licensed physician has been sought or advised or for which symptoms exist

which would cause a prudent person to seek diagnosis, care or treatment. However, if the condition is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the sixty-day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed physician, then the medical condition will not be considered a Pre-existing Condition.

For the purposes of determining a Pre-existing Condition, your "effective date of insurance" means the effective date of your Trip Cancellation coverage or, if no Trip Cancellation coverage is purchased, your trip departure date.

General Provisions Related To Insurance Benefits

1. All insurance coverage information in this Guide is subject to the terms and conditions of the Master 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"), shall be submitted to arbitration in accordance with the rules then applying of the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of your 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. World Access Service Corp, by offering the program, and you, by purchasing the program, agree that arbitration is the exclusive means of resolving any and all Controversies, and that both parties will submit any Controversies to arbitration. This agreement to arbitrate Controversies will apply whether the programs, benefits, or services were provided directly, or through, World Access Service Corp.
3. No agent or other person has authority to accept 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 one year from date of loss unless otherwise specifically indicated.
5. In the event that you are covered under another policy issued by the insurance carrier which provides the same benefits, the carrier will adjust your claim applying terms and conditions from the coverage which pays the most. Any premium paid for duplicate coverage will be refunded.

6. All benefits payable will be paid to you or in the case of death, to your designated beneficiary.

How To File A Claim

To file a claim for covered benefits, please call
(800) 573-5665

Monday through Friday, 9:00 a.m.- 8:00 p.m. (EST) to receive a claim form. Make sure to write your ID number and the name of your sponsoring Group (Disney Cruise Line-**Group #2043**) on the claim form and submit it with the required documentation.

This coverage will be void if, before or after a loss, you have concealed or misrepresented any material fact or circumstance relating to this coverage.

Satisfaction Guarantee

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.

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 Resident Agent