

# GuestProtect

## Vacation Cancellation and Interruption Protection Plan (VCIPP)

### ***Protection Plan***

At Okemo, our business is centered on our guests. We understand that children get sick and accidents happen that cause our guests to cancel or interrupt their visit with us.

The intention of this plan is to reduce the impact of negative circumstances that befall our guests, by protecting their reservation deposits from loss due to cancellation as a result of certain covered causes.

**This brochure describes the benefits and provisions of VCIPP. You should read it with care so you will understand your protection.**

**Okemo Mountain, LLC. confirms that you, the Reserving Guest named on the Okemo Lodging Reservation, are protected by the VCIPP. This protection is subject to the exclusions shown and all other terms of this Plan. We reserve the right to reject a claim if any information was false or omitted thereon.**

For protection questions or to request a claim form, call toll-free 1-877-554-8378 (1-877-55-GUEST). Written documentation from Doctor/Hospital or Police Authorities, etc. verifying reason for claim is required.

### **Definitions**

**“Accident”** means an unexpected, unintended, unforeseeable event causing injury. The Accident must happen while the Reserving Guest is covered by the VCIPP.

**“Doctor”** means a licensed practitioner of the healing arts, acting within the scope of their license. The treating doctor **may not** be the Reserving Guest, Family Member or Traveling Companion.

**“Family Member”** means a Traveling Companion(s), and the Reserving Guest’s or Traveling Companion’s spouse, child, spouse’s child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward.

**“Hospital”** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Doctors available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, or a place for the aged, drug addicts, alcoholics or persons with mental or nervous disorders.

**“Injury”** is a bodily injury, caused by an Accident and resulting directly and independently of all other causes. The Accident must happen while the Reserving Guest is covered under VCIPP and must require treatment by a Doctor.

**“Reserving Guest”** means the person named by Okemo Mountain, Inc. on the Okemo Lodging Reservation.

**“Sickness”** means an illness, disease or injury which requires treatment by a Doctor.

**“Traveling Companion”** is a person named as accompanying the Reserving Guest on the entire trip.

### **Trip Cancellation and Interruption**

#### **VCIPP (“This Plan”)**

Okemo Mountain, LLC. will pay forfeited, non-refundable prepaid deposits or payments, or unused payments or deposits, less the fee for this Plan, if the Reserving Guest’s vacation stay is cancelled or interrupted due to the reasons shown below.

- (a) Unforeseeable Sickness, Injury or death of the Reserving Guest or Family Member. Injury or Sickness must be so disabling as to reasonably cause your vacation stay to be delayed, cancelled or interrupted. To qualify as an “interruption”, unit must be vacated by 2:00PM.
- (b) Unforeseeable circumstances, which are those events or their consequences which could not have been reasonably foreseen or expected by the Reserving Guest, and are outside the Reserving Guest’s control. **Please Note:** Once a winter storm is announced, Trip Cancellation/Interruption benefits are available only in the event that roads are closed by state authority.
- (c) This coverage **does not** cover loss caused by the following:

- (i) Carrier caused delays unless they are the result of organized labor strikes that affect public transportation.
- (ii) Travel arrangements cancelled or changed by an airline or tour operator unless the cancellation is the result of bad weather, or an organized labor strike that affects public transportation;
- (iii) Changes in plans by the Reserving Guest, a Family Member or Traveling Companion;
- (iv) Financial circumstances of the Reserving Guest, a Family Member, or a Traveling Companion;
- (v) Any business or contractual obligations of the Reserving Guest, a Family Member or a Traveling Companion;
- (vi) Any government regulation or prohibition;
- (vii) A loss, injury or sickness on or before the Effective Date.
- (viii) Once a winter storm is announced, Trip Cancellation/Interruption benefits for policies purchased after that date may be limited because that event is no longer "unforeseen or unexpected."

## **Guest Protect Benefits**

**VCIPP Eligibility:** Any Reserving Guest who purchases a lodging package from Okemo Mountain Inc. and whose fee has been paid is eligible for protection under this Plan.

**Effective Date:** Trip Cancellation and Interruption Benefits will be effective on the date the fee is paid.

**Termination Date:** Participation in this Plan ends on the earlier of: (a) 8 a.m. Eastern Time on the Reserving Guest's scheduled date of departure; (b) Cancellation of the trip covered by the Plan. Participation in this Plan will be extended, if the Reserving Guest extends his departure date and is paid in full.

**General Exclusions:** These exclusions apply to all benefits. This Plan does not cover loss of deposit due to cancellation or interruption caused by:

- (a) Weather
- (b) suicide, attempted suicide, or intentionally self-inflicted harm, while sane or insane;
- (c) normal pregnancy, childbirth or miscarriage;
- (d) participation as a professional in athletics;
- (e) mountain climbing;
- (f) riding or driving in any motor competition;
- (g) declared or undeclared war, or any act of war;
- (h) service in the armed forces of any country;
- (i) operating or learning to operate any aircraft, as pilot or crew;
- (j) air travel on any air-supported device, other than a regularly scheduled airline;
- (k) any unlawful acts, committed by the Reserving Guest or a Traveling Companion.

## **Payment of Claims**

**Claim Procedures: Notice of Claim:** If any covered loss of deposit occurs, notice must be given to us either written or verbal within 30 days, or as soon after that as is reasonably possible. This notice should state the Reserving Guest's name, what part of this Plan the loss of deposit was under (i.e. Unforeseeable Injury), the Reserving Guest's reservation number, the trip dates and the amount that you paid in your deposit. This notice of cancellation or interruption should either be telephoned to 1-877-55-GUEST (1-877-554-8378), emailed to [guestprotect@okemo.com](mailto:guestprotect@okemo.com), faxed 802-228-2079, or mailed to:

GuestProtect  
77 Okemo Ridge Rd.  
Ludlow, VT 05149.

**Claim Procedures: Proof of Loss:** The claim forms must be sent back to us no more than 60 days after a covered loss of deposit occurs or ends, or as soon as that is reasonably possible. If we have not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to us by the date claim forms would be due. When claim forms are received and approved for processing a check will be issued for the amount of your loss less the cost of the plan. Please allow 14 business days for processing of refund check.