

SPAIN



Disney
by LAND & SEA



Campaign Period: March 1, 2024 – May 31, 2025

Ships' Registry: The Bahamas and ©Disney



Experience the WORLD WITH US

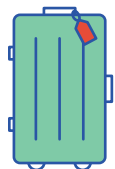
Qualifying

We're glad you're interested in our Incentive Travel program! Here's some information to get you started toward qualifying for these amazing trips:

- Have a minimum \$100,000 increase in written premium volume with Capital Insurance Group (CIG) (compared to previous campaign period) to qualify to travel for each couple.
- Increases in your property and casualty (P&C) premium volume with CIG during the campaign period will count toward lowering your buy-in cost to travel.
- All CIG lines of business count toward your P&C premium volume (including Atlantic Casualty and Auto-Owners Specialty Insurance Company business), with the exception of residual market business.
- Every \$5,000 of premium increase above the minimum \$100,000 qualifying requirement your agency has during the campaign reduces the cost of your trip by \$145.
- Buy-ins are for a qualified traveler and spouse/guest. See the charts in this guide for buy-in levels.

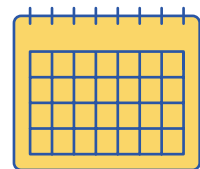
Your agency will receive monthly reports to track your progress.

- Find everything you need at aotrips.com. Log in using your office code (begins with a 2).



Travel Dates

Spain: September – October 2025
Disney by Land & Sea: April 2026



Campaign Period

March 1, 2024 – May 31, 2025

Campaign Rules

Rule 1 – Campaign Period

Qualification Period:
March 1, 2024 through May 31, 2025

Rule 2 – Minimum Qualifications

For each couple or single attendee, a minimum of \$100,000 increase in written premium compared to the previous campaign period will be required. The increase will include all premium on in-force policies as of May 31, 2025.

Rule 3 – Eligible Lines of Business

All eligible P&C premium growth, including Atlantic Casualty and Auto-Owners Specialty Insurance Company business, will go toward reducing the buy-in cost to travel.

Eligible lines for P&C include all lines of insurance except:

- Residual market business
- Atlantic Casualty North Carolina Reinsurance Facility business.

Rule 4 – Credit for Property and Casualty Policies

Any one policy will be capped at +/- \$20,000. Audits will be capped at +/- \$5,000.

Rule 5 – Policies Must be in Force for Credit

Your agency's P&C growth throughout the campaign will be displayed on the monthly Incentive Travel production reports. Final P&C growth will be displayed on the May 2025 Incentive Travel production report.

Rule 6 – Persons Eligible for Travel

Persons eligible for travel: licensed agent and spouse/guest, key agency employee and spouse/guest. Children and grandchildren of agency employees

are welcome on Disney trips. A key agency employee must be a full-time employee of the agency to qualify. A full-time employee must be currently employed for a minimum period of six months prior to travel time. Agency and all travelers must be active and in good standing with the company at the time of the trip. Any agency whose monthly account is not in satisfactory condition at travel time will be disqualified.

A change in structure of an agency does not necessarily result in a premium increase/decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

Rule 7 – No Substitute Arrangements

No substitute arrangements nor cash payments can be made in lieu of the accommodations furnished to you by the company. Auto-Owners pays travelers' airfare, accommodations, certain meals (shown in final itinerary), tips and service charges for all group activities, plus expenses for all events listed in the final itinerary furnished by the company. All other expenses, such as beverages, extras ordered at table, in-room mini bars, laundry, telephone calls or items of a personal nature, must be paid by the individual incurring such charges.

Rule 8 – General Intent

The rules and conditions set forth in this brochure convey the company's general intent. Should any circumstances arise bringing about inequities for travelers and/or the company, the company reserves the right to modify rules for any individual or for the traveling group. Should unsettled international conditions or other factors indicate that modification or termination appear advisable, the company reserves the right, but will substitute other destinations or arrangements of equal value. The company reserves the right to modify the rules in order to maintain regulatory compliance.





Madrid, Spain



Ships' Registry: The Bahamas and ©Disney



As to Disney properties/artwork: © Disney

SPAIN

Your Spanish adventure will begin with a three-night stay at the Westin Palace Madrid. This iconic hotel was commissioned by King Alfonso XIII in 1912 and is in the renowned Art Walk, included in the UNESCO World Heritage List as The Landscape of Light. The hotel is located in the area of the city's most enriching museums, important monuments and some of the best tapas restaurants in town!

Upon arrival in Madrid, you will have an opportunity to take a short walking tour of the area surrounding the hotel before your welcome reception and dinner. Following a restful night of sleep, we will take you on a city tour of Madrid where you will be able to see the Royal Palace and Almudena Cathedral before enjoying lunch on your own at the market.

You will enjoy our group tour to Toledo, including lunch at the Cigarral de Santa Maria. Home to one of Spain's best-preserved old towns and the country's second-biggest church, Toledo is sure to capture your heart. This UNESCO-listed medieval city is home to many incredible sites and buildings boasting stunning medieval Gothic architecture.

Following your time in Madrid, you will be whisked to Barcelona on a high-speed train for a four-night stay at the Hotel Arts Barcelona. Towering 44 floors above the sea, this five-star hotel is a striking tower of blue glass and steel

with beautifully designed accommodations, a Michelin two-star restaurant, and a rooftop spa with two outdoor pools that overlook the sea. The hotel is located in one of Barcelona's two tallest buildings and is named for the 800 pieces of art you will find throughout.

You will be fascinated by the stunning beauty of Sagrada Familia Basilica, a one-of-a-kind temple. Construction of the Temple has been ongoing for five generations, spanning more than 140 years. Park Güell, a World Heritage Site, is one of the largest green spaces in Barcelona with more than 42 acres. With over 100 years of history, the park is the perfect place to escape the hustle of the city with a relaxing stroll through the gardens while experiencing the unique architecture.

Art history enthusiasts will want to visit the Picasso Museum with over 4,000 of his works. Also, be sure to check out the Dali Museum in Figueres, which in itself is an amazing site as it is identifiable by the egg sculptures towering above the museum.

In your free time you may enjoy optional excursions to the seaside town of Sitges, the medieval city of Girona, or Codorniu winery – the oldest producer of Cava.

We look forward to taking you on a Spanish adventure in the fall of 2025.

Join us in spring of 2026 for a Disney by land & sea experience! You will spend two nights in Orlando at Disney's Grand Floridian Resort & Spa, followed by a four-night cruise aboard the Disney Wish® Cruise Ship.

We will begin our experience at the Walt Disney World® flagship hotel, Disney's Grand Floridian Resort & Spa, which provides the highest level of attentive service with turn-of-the-century Victorian elegance. From the stunning lobbies to the meticulously detailed guest rooms, experience hospitality with a manner of refinement denoted by care and luxury.

At the resort, you will enjoy outdoor venues featuring views of the nightly fireworks, marina, lagoon and garden. Sunbathe at the resorts swimming pools or make a splash at Beach Pool with its 181-foot-long waterslide. Renew your mind, body and spirit at the full-service spa, salon and health club. Available at your own cost, are Disney attractions such as Magic Kingdom® Park, EPCOT®, Disney's Hollywood Studios® Theme Park, Disney's Animal Kingdom® Theme Park and water parks. Other nearby activities include Disney Springs® outdoor shopping center and Disney championship golf courses.

After two extraordinary nights in Orlando, our journey will take us to Port Canaveral to begin our four-night cruise. The Disney Wish® Cruise Ship is the newest and largest ship in the fleet to provide a luxury cruising

experience. The ship features eight pools, including an adults-only infinity pool, supremely comfortable staterooms and world-class dining with two adults-only restaurants. Onboard entertainment is in a class by itself with beloved stories from Disney, Worlds of Marvel and Pixar coming to life, and musical productions to thrill and enchant.

After an overnight sail, we will port in sunny Nassau, Bahamas. The island capital dazzles with colonial charm, authentic cuisine, tropical beaches and unique shopping. Options to explore include swimming with dolphins, stingray encounters, and a wide array of water sports and water parks.

The following day, you will awaken to a Disney private island paradise. Bring the family together on pristine white-sand beaches to swim, snorkel, kayak and more. Or enjoy an adult-only private beach experience while sipping on cocktails and soaking up the sun.

During our final day at sea, you will find something for everyone to enjoy. Disney Wish® Cruise Ship boasts 13 bars and lounges, Disney Character Experiences, exciting deck parties, a sumptuous spa and expansive fitness center, specialty shops, clubs for kids, tweens and teens and the first-ever Disney attraction at sea, the 760-foot water ride, Aqua Mouse.

We welcome you and your family to experience the magic of Disney by land & sea in spring of 2026.

Disney by LAND & SEA



Ships' Registry: The Bahamas and ©Disney

Spain Buy-in Chart

Increase in Property/Casualty Premium	Buy-in	Increase in Property/Casualty Premium	Buy-in
580,000	FREE	325,000	7,330
565,000	370	310,000	7,765
550,000	805	295,000	8,200
535,000	1,240	280,000	8,635
520,000	1,675	265,000	9,070
505,000	2,110	250,000	9,505
490,000	2,545	235,000	9,940
475,000	2,980	220,000	10,375
460,000	3,415	205,000	10,810
445,000	3,850	190,000	11,245
430,000	4,285	175,000	11,680
415,000	4,720	160,000	12,115
400,000	5,155	145,000	12,550
385,000	5,590	130,000	12,985
370,000	6,025	115,000	13,420
355,000	6,460	100,000	13,855
340,000	6,895		

- 1 Set Goals**
After reviewing the buy-in charts, set your goals high to qualify multiple couples for more than one trip.
- 2 Register**
Registration will open on June 1, 2024.
- 3 Watch the Video**
To learn even more about these exciting destinations, visit aotrips.com!

Disney Land & Sea Buy-in Chart

Increase in Property/Casualty Premium	Buy-in	Increase in Property/Casualty Premium	Buy-in
385,000	FREE	235,000	4,340
370,000	425	220,000	4,775
355,000	860	205,000	5,210
340,000	1,295	190,000	5,645
325,000	1,730	175,000	6,080
310,000	2,165	160,000	6,515
295,000	2,600	145,000	6,950
280,000	3,035	130,000	7,385
265,000	3,470	115,000	7,820
250,000	3,905	100,000	8,255

Every \$5,000 in P&C growth will reduce the buy-in by \$145.
Full buy-in charts are available on aotrips.com.

Start earning the **TRIP OF A LIFETIME!**

FAQs

When will I know the travel dates?

We are pleased to offer our travelers several options of group travel dates for each destination. These travel dates will be communicated at a later date.

Can children or grandchildren be included in the trip?

Children and grandchildren of qualified travelers are welcome on the Disney trips. The children/grandchildren buy-ins and other arrangements will be communicated at a later date.

If I don't have a passport, can I select my travel dates for the Spain or Disney trip while I'm waiting to receive my passport?

No, both trips require a valid passport. Passports must be valid for a minimum of three months past travel dates for Spain and for the duration of the trip for Disney. Copies of valid passports for all travelers must be submitted with your signed hold harmless agreement before trip dates can be confirmed.

My child is in college but works in the agency during the summer months. Do they qualify for the trip?

Yes and no. They are welcome to travel with a key agency employee as a guest. They would not qualify as a full-time agency employee – one who is currently employed, and who worked for a minimum of six months prior to travel time.

I wish to travel on both trips. Do I need to obtain the minimum qualifications requirement for each trip?

We would love to have you travel on both trips and we appreciate your business! Each trip requires the established minimum qualification requirement for each couple or attendee.

Can my married daughter and her husband (who are not affiliated with the agency) qualify or "buy-in" for the trip?

Please refer to Rule 6.


I am a single person traveling by myself. Are my buy-ins the same?

No. Single person buy-ins will be half of the per couple buy-in amount, plus a "single supplement" to be determined at a later date before travel. It is still necessary to meet the minimum qualification requirement.


Will I have to pay taxes on my trip?

We do not schedule any business meetings on these trips, so you can enjoy your vacation! The IRS requires us to report any portion of the value of the trip that is earned for free on your agency's 1099. This amount will be included in the 1099 that the agency receives from CIG in early 2027.

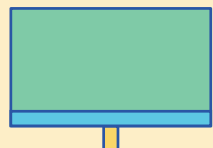
Questions?




Contact Your CIG Representative



Email
incentive.travel@aoins.com



Incentive Travel website
aotrips.com



Phone
800.346.0346 ext. 58708, 50387 or 51793

EXPERIENCE the WORLD with US

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For more information, visit aotrips.com



CIG[®]
Capital Insurance Group
PROTECTS and RESTORES
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUP[™]