

## PLAN CODE G-330CSA

Underwritten by Generali U.S. Branch

COVERAGES	MAXIMUM BENEFIT LIMIT PER PERSON	MAXIMUM BENEFIT LIMIT PER PLAN
<b>Trip Cancellation</b>	<b>100%</b> of Trip Cost	<b>100%</b> of Trip Cost
<b>Trip Interruption</b>	<b>150%</b> of Trip Cost	<b>150%</b> of Trip Cost
<b>Travel Delay</b> \$200 daily limit applies	\$600	\$6,000
<b>Baggage</b>	\$1,000	\$10,000
<b>Baggage Delay</b>	\$1,000	\$10,000
<b>Medical &amp; Dental</b>	\$25,000	\$250,000
<b>Emergency Assistance &amp; Transportation</b>	\$1,000,000	\$1,000,000
<b>Accidental Death &amp; Dismemberment - Travel Accident</b>	\$100,000	\$100,000
<b>Rental Car Damage</b> Not available to residents of TX	\$25,000	\$25,000

The maximum trip cost this plan covers is \$50,000.

## ADDITIONAL SERVICES

Provided through CSA's designated provider

### 24-HOUR EMERGENCY ASSISTANCE SERVICES

- Medical and Legal Referral
- Traveling Companion Assistance
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Emergency Message Relay
- Pet Return


### IDENTITY THEFT RESOLUTION SERVICES

Unavailable to non-US based bank accounts.

Includes notification to all three major credit-reporting agencies, reporting of fraudulent activity to local authorities, ID Theft Resolution Kit, weekly contacts to update status until file is closed, and more. ID Theft Resolution Services are included for six months starting on the scheduled departure date.

### ROADSIDE ASSISTANCE

- Towing Service
- Battery Jump
- Locksmith Services
- Fuel Delivery
- Vehicle Return
- Flat Tire Change

 This plan provides insurance that applies only during the covered trip. Your customers may have coverage from other sources that provides them with similar benefits but may be subject to different restrictions depending upon their other coverages. Customers may wish to compare the terms of this policy with their existing life, health, home and automobile policies. The purchase of this plan is not required in order to purchase any other travel product or service offered by you or your travel retailers. If you have any questions about your current coverage, call your insurer, insurance agent or broker.

Plans are available to residents of the United States. Benefits and services are described on a general basis. Certain terms and conditions may apply. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. For questions or complete information on policy benefits, limits and exclusions, please contact CSA at (866) 999-4018 or [www.vacationrentalinsurance.com/doc](http://www.vacationrentalinsurance.com/doc) for a sample Description of Coverage or Insurance Policy for this plan.

These plans are administered by CSA Travel Protection and Insurance Services. Services are provided through CSA's designated providers. Travel Insurance is Underwritten by: Generali U.S. Branch, New York, New York; NAIC # 11231 (all states except as otherwise noted) under Policy/Certificate Form series T001. California is Underwritten by Generali Assicurazioni Generali S.P.A. (U.S. Branch), Colorado is Underwritten by Assicurazioni Generali - U.S. Branch, Oregon is Underwritten by Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice, and Virginia is Underwritten by The General Insurance Company of Trieste and Venice - U.S. Branch.

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## COVERAGE DESCRIPTIONS

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### TRIP CANCELLATION

Provides reimbursement for unused, prepaid, nonrefundable trip costs if your guest must cancel their trip. Covered reasons include: mandatory hurricane evacuations; sickness, injury or death; extension of school year; armed service leave revocation; involuntary termination of employment or other specific reasons listed in the Description of Coverage or Policy.

### TRIP INTERRUPTION

Provides reimbursement for unused, prepaid, nonrefundable trip costs as well as subsequent arrangements and additional transportation costs if your guest must interrupt their trip. Covered reasons include: mandatory hurricane evacuations; sickness, injury or death; or other specific reasons listed in the Description of Coverage or Policy.

### TRAVEL DELAY

Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation if you are delayed 12 hours or more during your trip due to a covered reason.

### BAGGAGE DELAY COVERAGE

Provides reimbursement for the purchase of necessary items when baggage is delayed for more than 12 hours during a trip.

### BAGGAGE COVERAGE

Provides coverage for loss, theft or damage to baggage and covered personal effects during a covered trip.

### ACCIDENTAL DEATH & DISMEMBERMENT - TRAVEL ACCIDENT

Provides coverage if you are injured by an accident, which occurs while you are on a trip, and you suffer the loss of life or limb within 365 days of the accident.

### EMERGENCY ASSISTANCE & TRANSPORTATION

Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit you if you are traveling alone and are hospitalized for more than 7 days.

### MEDICAL & DENTAL COVERAGE

Provides coverage for necessary medical, surgical and emergency dental care costs in excess of standard coverage if a guest becomes sick or accidentally injured while on your covered trip.

### RENTAL CAR DAMAGE COVERAGE

Not available for residents of Texas

Provides primary coverage if a guest's rental car is damaged due to collision, fire, flood, theft, vandalism, wind storm or hail.

## QUESTIONS ABOUT CSA GUEST PROTECT?

Call 866-999-4018

# CSA Guest Protect STARTUP GUIDE



CSA TRAVEL PROTECTION



## Thank you for choosing CSA Travel Protection!

At CSA, we are committed to delivering affordable products and services to protect your business and safeguard your guests' vacation costs. To help get you started, we have created this Vacation Rental Startup Guide—a handy reference tool that includes everything from straightforward descriptions to useful selling tips. Thank you for allowing us to help provide your customers the peace of mind they deserve!

### SELLING TIPS

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**Assume the Sale. You're the expert.** Personal experience sells vacation rentals and travel insurance. Show empathy to your clients and use phrases such as the following:

- We all know that even the best-planned travel can easily be impacted by the unexpected, and you've probably witnessed that yourself.
- CSA representatives can provide detailed information and examples of claims in your region.
- Use testimonials as additional real-life examples. Find a list of examples at [www.bit.ly/vri-ex](http://www.bit.ly/vri-ex).
- CSA Travel Protection comes with a 10-day free look. Within 10 days of purchase, your client can cancel their coverage and receive a refund of plan costs as long as your client hasn't left for their trip or filed a claim.
- Point out the plan cost versus the amount they stand to lose if they cancel. Most people are willing to pay a small premium to protect a large vacation investment.

**State Your Cancellation Policy.** When reviewing your cancellation policy, help guests understand how valuable the trip cancellation coverage really is. Use phrases such as the following:

- We encourage you to purchase the coverage so that you can be protected if certain unexpected events occur.
- In addition to unforeseen illness, pre-existing medical conditions can be accepted up to final payment as long as certain conditions are met.
- During- and after-vacation coverage includes convenience and security features such as medical coverage, roadside assistance, trip delay and baggage coverages
- Identity Theft Resolution Services are included and extend even beyond your trip—6 months from scheduled date of departure.

**Build Awareness and Check Again.** Coverage should be offered at every point of contact. If your guests initially decline the protection despite your recommendation, inform them of their options going forward:

- **First Chance:** Offer protection during initial conversation and follow up by including the CSA Why Buy Flyer or Envelope Insert along with the initial Lease/Rental Agreement via mail or email.
- **Second Chance:** When final payment reminders and/or receipts are mailed/ emailed to guests, make the offer again and include a CSA Second-Chance flyer, even if the guest previously declined. Often, this is when the client stands to lose more and may finally appreciate its importance and value.

### ADDITIONAL PROGRAM DETAILS

- **Eligibility:** This plan is available to U.S. residents.
- **Payment:** Payment for the plan can be received up to scheduled final payment.
- **Total Purchase:** Guests must purchase coverage equal to the total non-refundable reservation amount, including all fees, payments, rent, etc.
- **Requirement for Your Guest:** Unless your company participates in real-time XML reporting, you must give each insured guest a Description of Coverage, which is provided to your rental company by CSA at no cost.

## FREQUENTLY ASKED QUESTIONS

Use these frequently asked questions as a blueprint on how to address some of the most common questions about purchasing travel insurance, while making the sale in the process. For additional FAQs, please visit [www.VacationRentalInsurance.com](http://www.VacationRentalInsurance.com).

### WHY SHOULD MY GUESTS BUY THIS INSURANCE PLAN?

One thing that's certain is the unpredictability of travel. From sickness (your guest or even a non-traveling family member), hurricane evacuations, or injury while traveling, CSA's travel insurance plan protects your guests and their trip pre-paid trip costs.

### WHAT DOES THE INSURANCE COST?

The insurance plan cost is a percentage based price. Please refer to your CSA Agreement or contact your Account Manager for this information. CSA's Customer Service Department will not be able to provide a quote or plan pricing to your guests.

### EXACTLY WHAT DOES THE INSURANCE REIMBURSE?

The insurance can cover insured prepaid, non-refundable trip costs; emergency medical or dental expenses; medical evacuations; personal effect expenses caused by baggage delay or loss; additional transportation costs and more. Refer your guests to the Description of Coverage or Policy for specific coverage details.

### WHEN IS A PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER AVAILABLE?

CSA offers to cover pre-existing medical conditions as long as the insured purchases coverage before or within 24 hours of their final trip payment and they're medically able to travel when they purchase their coverage. Exclusions do apply, so be sure to refer your guests to their Description of Coverage or Policy for specific coverage details.

### HOW CAN MY GUESTS FILE A CLAIM?

Have them complete a CSA claim form available at [www.vacationrentalinsurance.com](http://www.vacationrentalinsurance.com) via the "claims" link. They will need to submit all of their supporting documentation for their claim to be processed.

### WHEN IS THE LAST CHANCE FOR A GUEST TO PURCHASE INSURANCE?

CSA recommends purchasing the plan with initial deposit or by final payment.

### WHAT'S THE MAXIMUM TRIP LENGTH AND COST THAT CAN BE INSURED?

The maximum insurable trip length limit is 180 days (90 days for Washington residents) and the maximum insurable reservation cost is \$50,000.

### WHAT IF MY GUEST CHANGES THEIR MIND?

If you guests purchase this plan and are not satisfied within 10 days of receipt, they can contact you to indicate their desire to cancel. If they haven't already left on their trip or filed a claim, they can receive a complete refund of their plan cost.

### CAN GUESTS' TRAVELING COMPANIONS AND I BE INSURED ON THE SAME PLAN?

Yes. This is a per reservation plan and everyone staying at the home under the covered reservation would be insured. However, note that some benefits are subject to plan maximums.

## SCENARIOS FOR YOUR GUEST TO CONSIDER

### SICKNESS, INJURY AND DEATH

Your guest becomes sick or injured, or a non-traveling family member passes away and they are unable to make the trip or must return home early.

### NATURAL DISASTERS, INCLEMENT WEATHER AND MANDATORY EVACUATIONS

The property booked does not have gas and electric due to a natural disaster or adverse weather such as a hurricane or snowstorm.

### JOB LOSS

After one year of employment your guest is laid off.

### EXTENSION OF SCHOOL YEAR

The guest's son or daughter attending primary, middle, junior high or high school must complete a new operating session that was extended beyond the pre-defined school year.

### MILITARY DUTY

Due to a natural disaster, a traveling companion has been called into active military service to provide relief efforts and must cancel his or her trip.

### TRAFFIC ACCIDENT EN ROUTE

Your guests are behind schedule, trying to get everyone packed up and on the road, when a rush to the highway leads to an accident.

### HOME UNINHABITABLE

A flood, fire or other natural disaster renders your guest's home residence uninhabitable.