

# Guest Protect Travel Insurance

Coverage Before, During, and After Your Trip



Life can be unpredictable. Every year, travelers have to change their plans because of things that go wrong beyond their control. These unexpected troubles happen more often than you might think. You can help protect yourself, your travel companions, and your wallet with travel insurance.

## Why Buy Guest Protect Travel Insurance?

Everyone staying at your reservation gets coverage for their prepaid travel costs and additional protection for certain unplanned expenses. The Guest Protect Plan includes over 20 different covered events that could force you to cancel or interrupt your trip and you receive coverage for a number of common travel problems, including:



Trip  
Cancellation

**DELAYED**

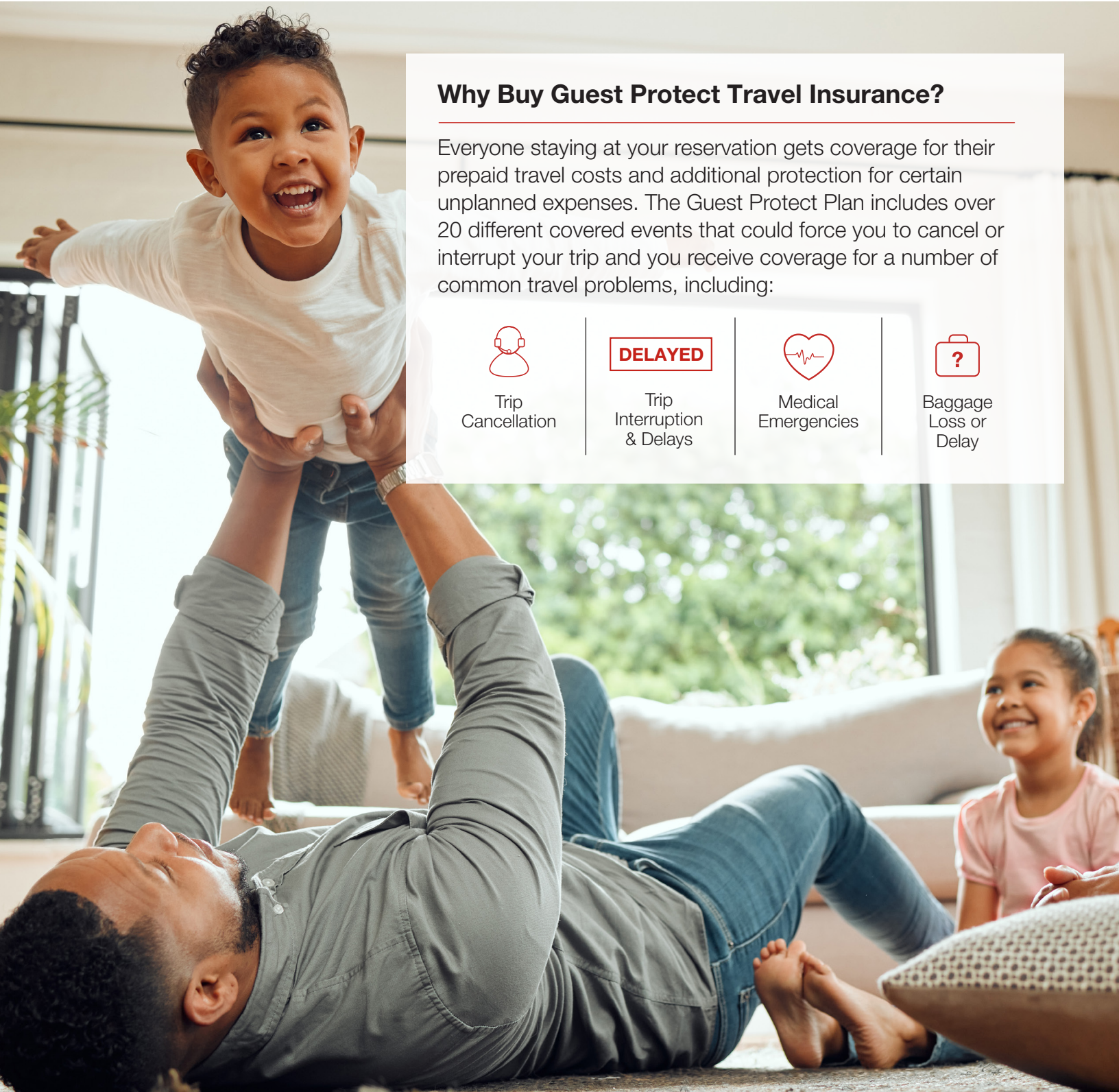
Trip  
Interruption  
& Delays



Medical  
Emergencies



Baggage  
Loss or  
Delay



# Insurance Coverage

Underwritten by Generali U.S. Branch

<b>Trip Cancellation</b>	100% of Trip Cost
<b>Trip Interruption</b>	150% of Trip Cost
<b>Travel Delay</b>	\$600 per person \$200 per person per day
<b>Baggage</b>	\$1,000 per person
<b>Baggage Delay</b>	\$1,000 per person
<b>Medical and Dental</b>	\$25,000 per person \$2,000 Emergency Dental Expense \$1,000 No Out-of-Pocket Medical Expense Telemedicine Service Included
<b>Emergency Assistance and Transportation</b>	\$1,000,000 per plan \$10,000 Companion Hospitality Expenses
<b>Accidental Death &amp; Dismemberment - Travel Accident</b>	\$100,000 per plan
<b>Rental Car Damage</b>	\$25,000 per plan

Note: Per person plan limits are also subject to plan maximums.

## Services

(Provided by our designated provider)

<b>Travel Assistance</b>	<b>Included</b>
<b>Travel Information Services</b>	<b>Included</b>
<b>Concierge Services</b>	<b>Included</b>
<b>Identity Theft Resolution</b>	<b>Included</b>
<b>Roadside Assistance</b>	<b>Included</b>

### Travel Assistance Services

Access to travel assistance services is included with your plan. This support network is available 24/7 if you need assistance on your trip, so you can travel with more peace of mind.

## Get Coverage Today!

### Contact your Vacation Rental Company

For questions about coverage call Generali Global Assistance at 866-999-4018



Travel Protection Plans are administered by Customized Services Administrators, Inc., CA Lic. No. 821931, located in San Diego, CA and doing business as CSA Travel Protection and Insurance Services and Generali Global Assistance & Insurance Services. Plans are available to residents of the U.S. but may not be available in all jurisdictions. Benefits and services are described on a general basis; certain conditions and exclusions apply. Travel Retailers may not be licensed to sell insurance in all states, and are not authorized to answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. This Plan provides insurance coverage for your trip that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this Plan with your 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 to you by your travel retailers. Travel retailers receive payment from CSA related to the offer of travel insurance. If you have any questions about your current coverage, call your insurer, insurance agent or broker. This notice provides general information on CSA's products and services only. The information contained herein is not part of an insurance policy and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern.



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# What If?

Consider six of the most common travel emergencies.



### Sickness, Injury and Death

You get sick or injured and can't make the trip or have to go home early.

**DELAYED**

### Travel Delays

Adverse weather, mechanical problems, or a workers' strike grounds your plane.



### Lost Luggage

Your bags are delayed for over 24 hours, or worse—they're lost or damaged



### Inaccessible Rental

Weather closes roads and makes the rental inaccessible.



### Natural Disasters

A storm evacuates the rental property.



### Trouble at Home

A family member gets sick, injured, or dies, canceling your trip or cutting it short.

## Why Generali Medical Coverage?

### No Out-of-Pocket Medical Expense

If you develop an acute illness while traveling that requires treatment by a physician, we can schedule a medical visit with an in-network physician, when available, and guarantee payment up to \$1,000 to the physician for the medical visit. This service does not apply to Dental Covered Expenses.

### Telemedicine Service

Instantly connect with a network of physicians for information, advice, and treatment, including prescription medication, when appropriate. Telemedicine services are available during your domestic or international trip. Limitations may exist on the availability of prescription medication outside of the U.S.

### Free Look

We are committed to providing the best possible service. That's why, if you need to cancel your plan, you may do so and receive a full refund of your plan cost as long as you cancel your plan within the free look period and have not filed a claim or departed on your trip. Free look periods are 30 days in length for residents of Indiana and either 10 or 15 days in length for residents of all other states. Please refer to your policy terms and conditions for the length of the free look period within your state of residence.

### Why Choose Generali Global Assistance?

With Generali, you're covered by a company with more than 30 years of experience and backed by one of the world's largest insurance providers. Our success is built on our reputation for assisting travelers in the most difficult of circumstances and delivering vacation rental protection solutions designed to meet your needs.

### **What is a foreseeable event?**

Foreseeable simply means reasonably known beforehand. Once it is reasonable that you would know about an event, it becomes foreseeable and coverage for that event is no longer available for purchase. For example, if the airline you are flying announces that they are going on strike, the event becomes foreseeable once they make the announcement.

### **If my trip is cancelled or interrupted for a covered reason, can I be reimbursed for other prepaid travel costs like airplane tickets or a spa package?**

Yes, provided these costs have been insured.

### **Can I be covered for pre-existing medical conditions?**

Yes, coverage is available for pre-existing medical conditions as long as you purchase your plan prior to or within 24 hours of making final trip payment and are medically able to travel when you buy your plan.

### **What is a pre-existing medical condition?**

A pre-existing medical condition is a medical condition that you knew about before purchasing your insurance plan. A condition must meet certain criteria to be considered “pre-existing” as defined by the insurance.

Generali looks at the 60 days immediately prior to the effective date of your plan. If you had a sickness or injury during this time for which one of the following is true, that condition is a pre-existing medical condition by plan definition.

1. The sickness or injury first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment, or;
2. Care, testing, or treatment was given or recommended for the sickness or injury; or
3. The sickness or injury required a change in prescribed medication. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped, and/or new medications have been prescribed. A change between a brand name and a generic medication with comparable dosage does not apply.

See [Plan documents](#) for more information.

### **What can be reimbursed if I have to cancel my trip?**

The plan can reimburse you for unused, non-refundable, non-refunded, prepaid trip costs.

### **I have coverage questions, who should I ask about them?**

Call Generali Global Assistance at 866-999-4018.

### **How does the claims process work?**

Claims can be completed online through Generali’s [eClaims](#) website. Click on “Start a new claim” and follow the prompts. You may also contact the rental office.

Once your claim is received, you will be assigned a dedicated claims team member who will process your claim from start to finish. Your claims team member will reach out to you if they have any questions or need more information.



# Guest Protect Travel Insurance

## Product Sheet

# GR330

### Travel Insurance Plan Details

Underwritten by Generali U.S. Branch

Insurance Coverage	Overview
<b>Trip Cancellation</b> <b>100% of Trip Cost</b>	Provides reimbursement for forfeited, prepaid, non-refundable, and non-refunded published payments that your guest paid for their unused trip if they are prevented from taking their trip due to a covered reason.
<b>Trip Interruption</b> <b>150% of Trip Cost</b>	Provides reimbursement of forfeited, prepaid, non-refundable, and non-refunded published payments that your guest paid for their unused land or water arrangements if their trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin their group.
<b>Travel Delay</b> <b>\$600</b> per person \$200 per person per day	Provides reimbursement for reasonable additional expenses incurred by your guest for accommodations, meals, telephone calls, local transportation, vehicle parking charges, and pet kennel fees if and while your guest is delayed 12 consecutive hours or more during their trip due to a covered reason.
<b>Baggage</b> <b>\$1,000</b> per person	Provides coverage for loss, theft, or damage to your guest's baggage and covered personal effects during their trip.
<b>Baggage Delay</b> <b>\$1,000</b> per person	Provides reimbursement for the purchase of necessary clothing and toiletry items if your guest's baggage is delayed by a common carrier for more than 24 hours during their trip.
<b>Medical and Dental</b> <b>\$25,000</b> per person \$2,000 Emergency Dental Expense \$1,000 No Out-of-Pocket Medical Expense Telemedicine Service Included	Provides coverage for certain necessary medical and emergency dental care expenses if your guest gets sick or accidentally injured while on their trip. Coverage is in excess of your guest's standard coverage, except where prohibited.
<b>Emergency Assistance and Transportation</b> <b>\$1,000,000</b> per plan \$10,000 Companion Hospitality Expenses	Benefits include emergency transportation to the nearest suitable hospital, help to return home if medically necessary, and expenses for a companion to visit your guest if they are traveling alone and are hospitalized for more than seven days.
<b>Accidental Death &amp; Dismemberment - Travel Accident</b> <b>\$100,000</b> per plan	Provides coverage if your guest is injured by an accident, which occurs while they are on their trip, and they suffer the loss of life, one or both hands, one or both feet, and/or sight in one or both eyes within 365 days of the accident.
<b>Rental Car Damage</b> <b>\$25,000</b> per plan	Provides primary coverage if your guest's rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm, or hail.

Note: Per person plan limits are also subject to plan maximums.

### Travel Services

Provided by our designated provider

#### Travel Assistance

24/7 assistance with unexpected problems during your guest's trip.

#### Travel Information Services

Guidance and services before your guest leaves home and during their trip.

#### Concierge Services

Includes pre-trip assistance and help with: scheduling golf tee times; ticketing for entertainment and other special events; making restaurant, airline, and rental car reservations; and more.

#### Identity Theft Resolution

A service that provides assistance when your guest's identity has been compromised while traveling. This service is automatically included for a full 180 days starting on your guest's scheduled departure date. ID Theft Resolution does not include, and shall not assist your guest for thefts involving non-U.S. bank accounts.

#### Roadside Assistance

Provides 24-Hour Roadside Assistance in the United States, Puerto Rico, and Canada, which includes:

- Towing Service
- Battery Jump/Minor Roadside Adjustments
- Locksmith Services
- Fuel Delivery
- Vehicle Winching/Extraction
- Flat-tire Change

#### Medical and Dental Includes:

##### No Out-of-Pocket Medical Expense

If your guest develops an acute illness while traveling that requires treatment by a physician, we can schedule a medical visit with an in-network physician, when available, and guarantee payment up to \$1,000 to the physician for the medical visit. This service does not apply to Dental Covered Expenses.

##### Telemedicine Service

Instantly connects your guest with a network of physicians for information, advice, and treatment, including prescription medication, when appropriate. Telemedicine services are available during your guest's domestic or international trip. Limitations may exist on the availability of prescription medication outside of the U.S.

## Additional Program Details

**Eligibility:** This plan is available to U.S. residents.

**When to Buy:** Any time before the trip departure date. Prior to or within 24 hours of final payment to qualify for coverage for pre-existing medical conditions.

**What to Insure:** Guests should insure their prepaid, non-refundable reservation costs. We recommend insuring any additional prepaid, non-refundable trip costs as well, such as flights, additional lodging, event tickets, spa packages, etc.

## Key Terms and Conditions

**Coverage for Pre-Existing Medical Conditions:** Guests are eligible for coverage for pre-existing medical conditions if they purchase their plan prior to or within 24 hours of final payment and are medically able to travel when they buy their plan.

**Final Payment:** The date, prior to the date that your guest is scheduled to go on their trip, when all outstanding payments for your guest's travel arrangements are paid, or the date that such payments are contractually due to be paid, whichever is earlier.

## Free Look

We are committed to providing the best possible service. That's why, if your guest needs to cancel their plan, they may do so and receive a full refund of their plan cost as long as they cancel their plan within the free look period and have not filed a claim or departed on their trip. Free look periods are 30 days in length for residents of Indiana and either 10 or 15 days in length for residents of all other states. Guests should refer to their policy terms and conditions for the length of the free look period within their state of residence.

## Generali is Your Expert

866-999-4018

Producer Code: \_\_\_\_\_

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### **Should I buy travel insurance?**

We highly recommend purchasing travel insurance. It offers you coverage if you have to cancel or interrupt your trip because of a covered reason and would otherwise lose your prepaid trip costs.

### **What if I get sick with COVID-19 before departure or during my trip?**

This travel insurance can provide coverage if you, a travel companion, or a family member test positive for COVID-19.

### **When can I buy coverage?**

Plans are offered when you make your reservation and can be purchased any time before the day you are scheduled to go on your trip. Contact the rental office to learn more.

### **Who's covered?**

Everyone staying at the reservation. Note that some coverages are subject to plan maximums.

### **What is the maximum trip length I can insure?**

180 days (some state exceptions apply).

### **Can I add coverage to my plan after I purchase it?**

Yes. If you make other arrangements such as flights, rental car, a round of golf, or show tickets prior to your departure date, you can purchase additional coverage to insure those arrangements.

### **What if I change my mind?**

If you purchase this plan and are not satisfied, contact the rental office to cancel your plan within 10 days of receipt (30 days for Indiana residents and 15 days in certain states) to obtain a complete refund of your plan costs. If you haven't already left on your trip or filed a claim, you will receive a complete refund of your plan cost.

### **If I buy the plan today, when does coverage begin?**

Trip Cancellation coverage begins at 12:01 A.M. the day after plan payment is received. All other coverages begin when you depart on your trip.

### **Will this insurance cover any reason that disrupts my travel plans?**

Travel insurance cannot cover everything that might happen. The insurance provides coverage if your trip is disrupted by one of the covered events listed in the plan, provided it isn't otherwise excluded.

### **What is a "covered event"?**

Events that the plan can provide reimbursement for if the plan terms are met. See [Plan documents](#) for a complete list.

### **What are some of the covered events?**

Some examples of covered events include sickness, injury, or death of yourself, family member, or traveling companion; flight delays due to adverse weather; a documented traffic accident en route to your departure; mandatory evacuation at your destination due to natural disaster; interruption of road service due to adverse weather; interruption of essential services at your rental due to adverse weather; your home made uninhabitable due to a hurricane or other natural disaster; acts of terrorism; and more. Terms and conditions apply. Review [Plan documents](#) for full details.