

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.

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.