

# 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: \_\_\_\_\_

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.



Travel insurance coverages are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali – U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance Company of Trieste and Venice – U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.