

COMPLETE, PLUS, ESSENTIAL TRAVEL PROTECTION

Product Sheet

TravelCover

TRAVEL PROTECTION PLAN DETAILS

Underwritten by Generali U.S. Branch

COVERAGE

Maximum Coverage Limits Per Person

	COMPLETE <small>View Plan Documents</small>	PLUS <small>View Plan Documents</small>	ESSENTIAL <small>View Plan Documents</small>
TRIP CANCELLATION Provides reimbursement for unused, non-refundable, pre paid trip costs if the traveler is prevented from taking their trip due to a covered reason.	100% of the Trip Cost Insured	100% of the Trip Cost Insured	100% of the Trip Cost Insured
TRIP INTERRUPTION Provides coverage for unused, non-refundable, pre paid trip costs if the traveler's trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin their group.	200% of the Trip Cost Insured	150% of the Trip Cost Insured	100% of the Trip Cost Insured
TRAVEL DELAY Provides reimbursement for reasonable expenses incurred such as accommodations, meals, telephone calls, local transportation, vehicle parking charges and pet kennel fees if the traveler's trip is delayed for the amount of time specified in the Plan or longer because of a covered reason.	\$2,000 \$250 Per Person Daily Limit Applies	\$1,000 \$200 Per Person Daily Limit Applies	\$500 \$100 Per Person Daily Limit Applies
BAGGAGE Provides coverage for loss, theft or damage to the traveler's baggage and covered personal effects during their trip.	\$2,500	\$2,000	\$1,000
BAGGAGE DELAY Provides reimbursement for the purchase of necessary clothing and toiletry items if the traveler's baggage is delayed for the amount of time specified in the Plan or longer during their trip.	\$500	\$500	\$250
MEDICAL AND DENTAL Provides coverage for the necessary medical, surgical and emergency dental care costs if the traveler gets sick or accidentally injured while on their trip. Coverage is in excess of the traveler's standard coverage, except where prohibited.	\$250,000 \$500 Emergency Dental Expense Limit	\$100,000 \$500 Emergency Dental Expense Limit	\$50,000 \$500 Emergency Dental Expense Limit
TELEMEDICINE SERVICE Instantly connects the traveler with a network of physicians for information, advice and treatment, including prescription medication, when appropriate. Telemedicine services are available during the traveler's domestic or international trip. Limitations may exist on the availability of prescription medication outside of the U.S.			
EMERGENCY ASSISTANCE AND TRANSPORTATION \$10,000 Companion Hospitality Expenses Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit the traveler if they are traveling alone and are hospitalized for more than 7 days.	\$500,000	\$500,000	\$250,000
ACCIDENTAL DEATH & DISMEMBERMENT - AIR FLIGHT ACCIDENT Provides coverage if the traveler is injured during an air flight accident, which occurs while they are on their trip, and they suffer the loss of life or limb within 365 days of the air flight accident.	\$100,000 per person \$1,000,000 per Plan	\$100,000 per person \$1,000,000 per Plan Optional	N/A
ACCIDENTAL DEATH & DISMEMBERMENT - TRAVEL ACCIDENT Provides coverage if the traveler is injured by an accident, which occurs while they are on their trip, and they suffer the loss of life or limb within 365 days of the accident.	\$50,000 per person \$500,000 per Plan	\$25,000 per person \$250,000 per Plan	N/A
OPTIONAL COVERAGE			
TRIP CANCELLATION FOR ANY REASON Not Available to Residents of New York Provides coverage for unused, non-refundable, prepaid trip costs when the traveler cancels their trip for any reason. Available as an optional upgrade only on Complete Plan if purchased within 24 hours of initial deposit. Other conditions apply; please see a Policy for details.	75% of penalty amount	N/A	N/A
RENTAL CAR DAMAGE Provides primary coverage if the traveler's rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail. Please see state specific Plan documents for details Note: All coverages are subject to Plan limits FOR TRAVEL ADVISOR USE ONLY	\$35,000 (Included Coverage)	\$35,000 (Included Coverage)	\$35,000 (Optional Coverage)

TRAVEL SERVICES

Provided by Generali Global Assistance's designated provider

24 HOUR TRAVEL ASSISTANCE SERVICES

24-hour travel assistance to help you reach a global network of 425,000 physicians and care providers.

TRAVEL SUPPORT SERVICES

24/7 assistance for unexpected problems during the traveler's trip.

TRAVEL INFORMATIONAL SERVICES

Guidance and services before the traveler 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.

KEY TERMS AND CONDITIONS

FINAL PAYMENT:

The last pre paid payment that the traveler makes prior to departure for the most expensive portion of their trip.

COVERAGE FOR PRE-EXISTING MEDICAL CONDITIONS

Travelers are eligible for coverage for pre-existing medical conditions if they purchase the Essential, Plus, and Complete Plans prior to or within 24 hours of final payment, Only requirements is 24 hours FTP and medically able to travel, and are medically able to travel when they buy their plan. Be sure to review your state specific Plan documents as requirements may vary depending on the state where you reside.

ADDITIONAL PROGRAM DETAILS

ELIGIBILITY:

This Plan is available to U.S. residents.

WHEN TO BUY:

Any time before the trip departure date.

- Coverage for Pre-Existing Medical Conditions: The Essential, Plus, and Complete Plans prior or within 24 hours of final payment.
- Coverage for Financial Insolvency of a Travel Supplier or Common Carrier: The Essential, Plus, and Complete Plans prior to or within 24 hours of final payment.
- Optional Trip Cancellation For Any Reason: The Complete Plan within 24 hours of initial deposit. Not available to residents of New York.

WHAT TO INSURE:

Travelers should insure their prepaid, non-refundable trip costs.

FREE LOOK

Encourage your clients to secure their plan today with confidence. Our free look period allows for a full refund of the plan cost if canceled within 15 days for most states. For residents of California, New York, Pennsylvania, and Washington, the free look period is 10 days. Refunds are available as long as no claims have been filed and travel has not yet begun.

GENERALI GLOBAL ASSISTANCE IS YOUR EXPERT

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Travel Protection Plans includes the travel insurance premium and assistance service fee. 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.