



## Why Buy Vacation Rental Insurance?

Even the best-planned vacation can be impacted by the unexpected. Illness...severe weather...car problems...delayed flights...lost luggage. Troubles can occur when you least anticipate them forcing you to cancel or interrupt your trip, lose your vacation investment, and incur unplanned expenses. And when you're away from home, things like medical emergencies and illness are even more difficult to manage.

### Here are 5 real-life scenarios to think about:

- 1 Your 3-year old daughter develops a severe ear infection two days before your vacation. Can you cancel your trip and get reimbursed for your prepaid travel arrangements?
- 2 You spent over a year planning your vacation. Two days into the trip you're forced to evacuate due to an approaching hurricane. Who's going to pay for the unplanned expenses to get you back home? Will you get your money back for the unused travel arrangements for which you've already paid?
- 3 Your luggage never showed up at baggage claim and you just discovered you may not get it for another 24-48 hours. Now you must buy necessary personal items and clothing you'll need until it's returned to you. Can you get reimbursed for this?
- 4 You're driving on a scenic road in the mountains en route to your vacation home when your car breaks down. How will you get it towed?
- 5 You're in a remote location and suffer a broken leg. How will you get to the nearest hospital to get the medical attention you require? Who will pay for the high costs involved in the evacuation since you're outside of your health plan's coverage area?

CSA Travel Protection plans provide important insurance coverage, benefits and 24-hour emergency assistance services to take care of you while traveling and protect your hard-earned investment.



**Interested in protecting your vacation?**  
Contact your vacation rental company today!

#### About CSA Travel Protection®

CSA Travel Protection is dedicated to providing value-driven travel insurance and emergency assistance services to protect your investment and provide the peace of mind you deserve while traveling. Since its inception in 1991, CSA has developed a reputation for standing behind its customers and evolving products and services to meet their needs. Through superior customer service, extensive experience and industry-leading innovation, we're with you every step of the way – whenever and wherever you need us.

CSA's travel insurance products are underwritten by Stonebridge Casualty Insurance Company. Stonebridge Casualty Insurance Company is a member of AEGON Insurance Group. Stonebridge Casualty Insurance Company is rated as "A-" (Excellent) by the A.M. Best Company for financial strength and operating performance. (Ratings and analysis for 2005). This plan is administered by CSA Travel Protection and Insurance Services. For our license number in your state, please visit our website at [www.vacationrentalinsurance.com/license](http://www.vacationrentalinsurance.com/license).

# Plan Details

## Insurance Coverage\*

(Underwritten by Stonebridge Casualty Insurance Company)

Coverage	Overview
<b>Trip Cancellation/Trip Interruption</b> 100% of Trip Cost	Trip Cancellation and Trip Interruption provide reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Some examples of covered reasons include: <ul style="list-style-type: none"> <li>• Covered Sickness, Injury, or death of you, a Family Member, Domestic Partner or Traveling Companion</li> <li>• Mandatory hurricane evacuations</li> <li>• Your Home residence made Uninhabitable</li> <li>• Jury duty</li> <li>• A Terrorist Act in your departure or destination city</li> <li>• Travel arrangements canceled or delayed by the common carrier due to adverse weather, natural disaster or labor strikes</li> <li>• Unforeseen Financial Insolvency of an airline, cruise line or other travel supplier</li> <li>• Armed services leave revocation</li> <li>• Extension of school year</li> <li>• Involuntary termination of employment or layoff</li> <li>• Transfer of employment of 250 miles or more</li> </ul>
<b>Travel Delay</b> \$600 Per Policy (\$200 Daily Limit Applies)	Provides coverage if you are delayed during a trip for more than 12 hours due to a covered reason.
<b>Baggage Delay</b> \$200 Per Policy	Provides coverage for the emergency purchase of necessary items if baggage is delayed for more than 24 hours.
<b>Travel Accident (Accidental Death and Dismemberment)</b> \$100,000 Per Policy	Provides coverage for loss of limb or life in the event of an accident while traveling, or within 180 days of that event.
<b>Emergency Assistance (Emergency Medical Transportation)</b> \$50,000 Per Policy	If you become sick or injured on a trip, Emergency Assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help the guest return home, if medically necessary; provide round-trip economy air fare for a companion to visit you are alone and hospitalized for more than 7 days.

\*Benefits and services are described on a general basis. For complete details, contact CSA for a sample certificate/policy. Insurance coverage is provided to all travelers occupying the property, who must be residents of the United States or non-residents traveling to the United States.

### Pre-Existing Medical Conditions

Pre-Existing Medical Conditions are accepted if you are not disabled at the time they pay for the plan cost, and if the plan is purchased by final trip payment.

## Identity Theft Protection\*\*

(Provided by CSA's Designated Provider)

Coverage and Services	Details
<b>Identity Theft Insurance†</b> \$20,000	Provides fast and responsive recovery support to victims of identity theft by contacting credit reporting agencies and providing coverage for costs to restore a victim's credit profile. Coverage and services apply for six months starting on check-in date.
<b>Identity Theft Recovery Services</b> Included	

\*\* Only available to the primary person on the reservation, who must be a resident of the United States.

† Identity Theft Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Coverage not available for residents of New York.

## 24-Hour Emergency Assistance Services

(Provided by CSA's Designated Provider)

**All it takes is a free phone call from anywhere in the world for immediate aid 24/7.**

- Embassy and Consular Services
- Emergency Cash Transfer
- Emergency Messaging
- Emergency Prescription Refill Assistance
- Legal Referral
- Lost Baggage Tracking
- Lost Ticket and Passport Assistance
- Medical Referral
- Nurse Help Line
- Pre-Trip Travel Advice
- Translation Services
- Worldwide Medical Information

## Concierge Services

(Provided by CSA's Designated Provider)

Provides assistance with arranging sporting, amusement park and entertainment ticketing, fine dining reservations, golf tee times and special events.

## 10-Day Free Look

If you are not satisfied for any reason, you can simply return your Description of Coverage within 10 days of receipt. You should include a letter stating your desire to cancel. If you have not already left on their trip, you will receive a full refund.

## Questions About Coverage?

Call CSA Travel Protection at 866-999-4018 and reference your vacation rental company.

## CSA Travel Protection Customer Service Hours:

Monday through Friday 6 a.m. - 9 p.m Pacific  
 Saturday and Sunday 6 a.m. - 3 p.m. Pacific

