

# CSA Guest Protect Plan

## Quick Reference Guide

<b>Guest Protect Plan</b> <i>Underwritten by Stonebridge Casualty Insurance Company</i>		
<b>Coverage</b>	<b>Maximum Limit Per Person</b>	<b>Maximum Limit Per Reservation</b>
<b>Trip Cancellation</b>	Up to 100% of Reservation Cost	
<b>Trip Interruption</b>	Up to 150% of Reservation Cost	
<b>Travel Delay</b> <i>\$200 Daily Limit Per Person</i>	\$600	\$6,000
<b>Baggage and Personal Effects</b>	\$1,000	\$10,000
<b>Baggage Delay</b>	\$1,000	\$10,000
<b>Medical or Dental Expense</b>	\$25,000	\$250,000
<b>Emergency Assistance</b> <i>Emergency Medical Transportation</i>	\$1,000,000	\$1,000,000
<b>Travel Accident</b> <i>Accidental Death and Dismemberment</i>	\$100,000	\$100,000
<b>Rental Car Damage</b> <i>Not available to residents of OR or TX</i>	\$25,000	\$25,000

The maximum Reservation Cost this plan covers is \$50,000. For trip costs over \$10,000 or trips longer than 31 days, please contact CSA at (866) 999-4018.

### 10-Day Free Look

We stand behind our products and services. That's why we offer a 10-day Free Look from the date of purchase. You'll have the ability to cancel your coverage and receive a full refund if you aren't completely satisfied – as long as you haven't left for your trip or filed a claim.

### 24-Hour Emergency Assistance Services

*Through CSA's Designated Provider*

- Consult a Doctor™
- No Out of Pocket Medical
- Traveling Companion Assistance
- Pet Return
- Replacement of Medication and Eyeglasses
- ID Theft Resolution

### Concierge Services

*Through CSA's Designated Provider*

Provides assistance booking tee times, lift tickets, pet services location, dining reservations and special events.

### Roadside Assistance

*Through CSA's Designated Provider*

- Towing Service
- Battery Jump
- Locksmith Services
- Flat-tire Change
- Fuel Delivery
- Vehicle Return

*Note: Identity Theft Resolution does not provide assistance for thefts involving non-US bank accounts.*

## CSA Is Your Expert!

Call CSA's Customer Service to answer coverage questions, confirm policies or reinforce a customer's desire to purchase

**(866) 999-4018**

# Vacation Rental Insurance - Best Practices

- ✔ **Assume the Sale:** You're the expert. Personal experience sells vacation rentals and travel insurance. Show empathy to your clients:
  - "We all know that even the best-planned travel can easily be impacted by the unexpected, and you've probably witnessed that yourself."
  - **Examples:** Use real-life examples. CSA representatives can provide detailed information and examples of claims in your region, including severe weather incidents, death of a family member, medical emergencies and more.
  - **Testimonials:** Use testimonials as additional real-life examples. Find a full list of testimonials at [www.vacationrentalinsurance.com/accident-travel-insurance.do](http://www.vacationrentalinsurance.com/accident-travel-insurance.do).
  - **10-Day Free Look:** CSA Travel Protection comes with a 10-Day Free Look. Within 10 days of purchase, you can cancel your coverage and receive a refund as long as you haven't left for your trip.
  - **Perspective:** Point out the premium versus the amount they stand to lose if they cancel – just as you would pay a bit extra to protect any large investment.
- ✔ **State Your Cancellation Policy:** When reviewing your cancellation policy, help guests connect how valuable the cancellation coverage really is:
  - "We feel that vacation rental insurance is so important we encourage all of our guests to use it."
  - **Pre-existing Conditions:** In addition to unforeseen illness, pre-existing medical conditions are accepted up to final payment.
  - **Full Protection:** During- and after-vacation coverage includes convenience and security features such as medical emergency coverage, roadside assistance, trip delay and baggage coverages
  - **Emergencies:** 24-hour emergency assistance services are included, as are identity theft resolution services, which extend even beyond your trip – 6 months from scheduled date of departure.

Benefits and services are described on a general basis. See your Policy/Certificate of Insurance for complete details at [www.vacationrentalinsurance.com/doc](http://www.vacationrentalinsurance.com/doc). Insurance coverage provided to all persons occupying the property listed on the reservation confirmation, who must be residents of the United States or non-residents traveling to the United States (if the plan is purchased through a U.S. vacation rental company). This plan is administered by CSA Travel Protection and Insurance Services.

Travel Insurance is underwritten by: Stonebridge Casualty Insurance Company, an AEGON company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX, Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY, Policy TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

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- ✔ **Build Awareness and Check Again:** Coverage should be offered at every contact. If your guests initially decline the protection despite your recommendation, inform them of their options going forward:

- **First Chance:** Offer protection during initial conversation and follow up by including the CSA Why Buy Flyer or Envelope Insert along with the initial Lease/Rental Agreement via mail or email.
- **Second Chance:** When final payment reminders and/or receipts are mailed/emailed to guests, make the offer again and include a CSA Second-Chance, even if the guest previously declined. Often, this is when the client stands to lose more and may finally appreciate its importance and value.

## ✔ More Program Details:

- **U.S. Travel:** This plan is available to U.S. residents and non-U.S. residents for travel to the United States if the plan is purchased through a U.S. vacation rental company.
- **Payment:** Payment for the plan can be received up to scheduled final payment. The plan covers all pre-paid non-refundable expenses.
- **Total Purchase:** Guests must purchase coverage equal to the total non-refundable reservation amount, including all fees, payments, rent, etc.
- **Requirement for Your Guest:** Your company must fulfill each insured guest with a Description of Coverage, which is provided to your rental company by CSA at no cost.

