

# Ski & Mountain Travel Insurance

Custom tailored for travel to mountainous destinations, Ski & Mountain Travel Insurance includes special features to help protect your mountain vacation year-round

## No Snow Coverage

Trip Inconvenience coverage provides reimbursement for canceled vacation days if your arrangements at your destination are closed due to lack of snow. Terms and conditions apply.

### Coverage Requirements:

- Purchase Ski & Mountain Travel Insurance at least 21 days prior to the day you're scheduled to leave on your trip
- Cancel on the day you're scheduled to leave on your trip, or later
- The ski resort must close their arrangements because at least 50% of the attractions are closed
- Coverage is available for trips scheduled between December 15th and March 30th

## Sporting Equipment Coverage

Get coverage for lost, stolen or damaged sporting equipment. If your sporting equipment is delayed more than 24 hours, coverage is also included to locate it, retrieve it and have your sporting equipment delivered to you. Help protect your skis, snowboards, mountain bikes and more.

## Road Closure Coverage

If roads are closed for six hours or more because of adverse weather and you can't reach your destination, Ski & Mountain Travel Insurance can provide coverage for missed vacation nights.

# Ski & Mountain Travel Insurance Plan Details

Underwritten by Generali U.S. Branch

Insurance Coverage	Overview
<b>Trip Cancellation</b> 100% of Trip Cost	Provides reimbursement for unused, non-refundable, prepaid trip costs if you are prevented from taking your trip due to a covered reason, including: mandatory hurricane evacuations; sickness, injury or death of you, your traveling companion or family member; extension of school year; armed service leave revocation; involuntary termination of employment or other specific reasons listed in the Policy/Description of Coverage. Certain restrictions apply.
<b>Trip Interruption</b> 150% of Trip Cost	Provides reimbursement for unused, non-refundable, prepaid trip costs if your trip is interrupted due to a covered event. Also provides reimbursement for the additional transportation cost to return home or rejoin your group. Covered reasons include: mandatory hurricane evacuations; sickness, injury or death of you, your traveling companion or family member; or other specific reasons listed in the Policy/Description of Coverage. Certain restrictions apply.
<b>Trip Inconvenience</b> 100% of Trip Cost	Provides reimbursement for unused, non-refundable, prepaid trip costs if the ski resort at your destination closes its primary attractions from lack of snow or severe weather. Certain restrictions apply.
<b>Travel Delay</b> \$200 daily limit applies \$600	Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation, even additional kenneling fees if you are delayed 12 hours or more during your trip due to a covered reason.
<b>Baggage Coverage</b> \$1,000	Provides coverage for loss, theft or damage to your baggage and covered personal effects, during your trip. Can also reimburse for the cost to track, locate and return your baggage.
<b>Baggage Delay</b> \$1,000	Provides reimbursement for the purchase of necessary items, if baggage is delayed for more than 24 hours during your trip.
<b>Sporting Equipment</b> \$1,000	Provides coverage for loss, theft or damage to your sporting equipment during your trip.
<b>Sporting Equipment Delay</b> \$1,000	Provides reimbursement for sporting equipment rental if your equipment is delayed for more than 24 hours during your trip. Can also reimburse for the cost to track, locate and return your sporting equipment.
<b>Medical and Dental</b> \$25,000	Provides coverage for the necessary medical, surgical and emergency dental care costs if you become sick or accidentally injured while on your trip. Coverage is in excess of your standard coverage, except where prohibited.
<b>Emergency Assistance and Transportation</b> \$1,000,000 Per Plan	Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit you if you are traveling alone and are hospitalized for more than 7 days.
<b>Accidental Death &amp; Dismemberment - Travel Accident</b> \$100,000 Per Plan	Provides coverage if you are injured by an accident during your trip and you suffer the loss of life or limb within 365 days of the accident.
<b>Rental Car Damage</b> Not available to residents of TX \$25,000 Per Plan	Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, wind storm or hail.

Note: The maximum trip cost this plan covers is \$50,000. Limits above are per person unless otherwise noted.

## Contact Your Vacation Rental Company to Protect Your Trip

For questions about coverage, call CSA at 866-999-4018



Travel insurance 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. 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 policy 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. 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 plans 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.

# Services

Provided by CSA's designated provider

## 24-Hour Emergency Assistance Services

These services offer on-the-spot and immediate assistance for unexpected problems that can arise during your trip. The hotline operates 24/7 for help anytime while traveling.

## Concierge Services

Get pre-trip assistance, help making airline, hotel, rental car and restaurant reservations, event ticketing services, help scheduling golf tee times and more.

## Identity Theft Resolution Services

A service that provides assistance when your identity has been compromised while traveling on your vacation. This service is automatically included for a full 180 days starting on your scheduled departure date. ID Theft Resolution does not include, and shall not assist you for thefts involving non-U.S. bank accounts.

## Roadside Assistance

Provides 24-Hour Roadside Assistance which includes:

- Towing Service
- Battery Jump/Minor Roadside Adjustments
- Locksmith Services
- Fuel Delivery
- Vehicle Winching/Extraction
- Flat-tire Change

## On Demand Medical Care

Getting sick on vacation is never fun, but it doesn't have to be difficult to find what you need. With just one call, we can provide you with immediate access to on call physicians, medical advice, even referral to a physician near you using our network of 30,000 physicians and 850,000 service providers worldwide.

### Teladoc

Connect instantly with a network of physicians for information, advice and treatment, including prescription medication, when appropriate. Note: Teladoc services may not be available in all states, and international services may be limited.

### No Out-Of-Pocket Medical

If you get sick or injured while traveling, we can get you to a trusted provider and even handle the payment for acute treatments up to \$1,000.

## 10-Day Free Look

We are committed to providing you with the best possible service. That's why, if you need to cancel your plan, you may do so and receive a refund of your plan cost as long as you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.