

CSA Travel Protection Plan Coverage & Benefit Limits
Plan Benefits – Plan Code 1710-A

Coverage	Benefit Limits Per Person
Trip Cancellation	100% of the Trip Cost
Trip Interruption	150% of the Trip Cost
Travel Delay (Daily Limit of \$150)	\$500
Baggage and Personal Effects	\$1000
Baggage Delay	\$250
Medical or Dental Expense	\$25,000
Air Flight Accident	\$50,000
Rental Car Damage	\$25,000
Emergency Assistance (Emergency Medical Transportation)	\$100,000

24-Hour Emergency Assistance Services

Medical Referral	Included
Emergency Cash Transfer	Included
Legal Referral	Included
Lost Ticket and Passport Assistance	Included
Emergency Prescription Refill Assistance	Included
Emergency Messaging	Included
Pre-Travel Advice	Included
Travel Arrangements	Included
Lost Baggage Tracking	Included
Translation Services	Included
Embassy and Consular Services	Included

Travel Protection Plan Rates

Trip Cost	Age 0-30	Age 31 – 55	Age 56 – 70	Age 71 – 80	Age 81 +
\$1 - \$300	\$22	\$27	\$31	\$40	\$57
\$300.01 - \$500	\$28	\$32	\$39	\$57	\$81
\$500.01 - \$700	\$32	\$38	\$53	\$81	\$114
\$700.01 - \$1,000	\$40	\$48	\$61	\$105	\$154
\$1,000.01 - \$1,500	\$61	\$68	\$92	\$146	\$219
\$1,500.01 - \$2,000	\$77	\$89	\$122	\$187	\$292
\$2,000.01 - \$2,500	\$93	\$114	\$153	\$227	\$366
\$2,500.01 - \$3,000	\$109	\$134	\$183	\$272	\$439
\$3,000.01 - \$3,500	\$126	\$154	\$211	\$317	\$508
\$3,500.01 - \$4,000	\$146	\$179	\$244	\$362	\$581
\$4,000.01 - \$4,500	\$166	\$199	\$276	\$406	\$654
\$4,500.01 - \$5,000	\$183	\$223	\$305	\$451	\$724
\$5,000.01 - \$6,000	\$219	\$268	\$366	\$541	\$845
\$6,000.01 - \$7,000	\$252	\$313	\$427	\$630	\$967
\$7,000.01 - \$8,000	\$288	\$358	\$488	\$719	\$1,106
\$8,000.01 - \$9,000	\$329	\$402	\$549	\$805	\$1,232
\$9,000.01 - \$10,000	\$374	\$447	\$610	\$894	\$1,366
Up to 30k	4.50%	5.00%	7.00%	9.00%	14.00%
Over 31 days	\$4	\$4.50	\$5	\$6	\$7

Questions & Claims: Call CSA toll-free at (800) 551-9242 and reference Plan Code 1710-A

Insurance Coverages

Trip Cancellation & Trip Interruption

Provides coverage for certain unforeseeable non-refundable expenses due to:

- Sickness, injury, or death of you, a family member, domestic partner or traveling companion
- Your home being made uninhabitable due to fire, flood, volcano, earthquake, hurricane or natural disaster
- Labor disputes that affect public transportation
- Being subpoenaed or required to serve on a jury
- A terrorist act that occurs in your departure city or in a city that is a scheduled destination for your trip
- Travel arrangements cancelled or delayed by the tour operator or common carrier due to adverse weather or natural disaster
- Bankruptcy of an airline, cruise line, or other travel supplier is covered when this plan is purchased within 14 days of the initial trip deposit

Travel Delay - Provides coverage for reasonable accommodation and traveling expenses if you are delayed, while on your trip for more than 12 hours at the beginning or in the course of your trip, due to:

- Unforeseeable sickness, injury or death
- Traffic accident while en route to departure
- Carrier caused delays
- Unannounced strike
- Natural disaster
- Lost or stolen passports, money or travel documents

Baggage & Personal Effects - Provides coverage for baggage or other personal effects that are lost, damaged or stolen while on your trip.

Baggage Delay - Provides coverage for the emergency purchase of essential items if your baggage is delayed for more than 24 hours during your trip.

Medical or Dental Expense - Provides coverage for necessary medical, surgical and emergency dental care costs if you become sick or are accidentally injured while on your trip. This coverage is excess over any other health, medical, dental or accident insurance coverage you may have available to you.

Air Flight Accident - Provides coverage for loss of limb or life in the event of an accident while traveling, or within 180 days of that accident.

Rental Car Damage - This benefit provides primary coverage if the car you rented while on your trip is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

Emergency Assistance (Emergency Medical Transportation)

If you become sick or injured on your trip, the Program Medical Advisor will:

- Arrange for and transport you to the nearest suitable medical facility.
- Provide you with assistance to return home, if medically necessary.
- Provide round-trip economy airfare to send someone of your choice to be with you if you are traveling alone and are in the hospital for more than 10 days.
- Arrange for the repatriation of your mortal remains.
- Escort unattended minor children home if accompanying adult(s) are incapacitated due to sickness or injury.

Pre-Existing Condition Exclusion

THIS EXCLUSION APPLIES TO TRIP CANCELLATION, TRIP INTERRUPTION, TRAVEL DELAY, MEDICAL OR DENTAL EXPENSE, AND EMERGENCY ASSISTANCE COVERAGES. IT APPLIES TO YOU AND ALL FAMILY MEMBERS AND TRAVELING COMPANIONS. PLEASE READ IT CAREFULLY.

A PRE-EXISTING CONDITION means and illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your traveling companion or family member scheduled or booked to travel with you:

1. Received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or
2. Took or received a prescription for drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this policy.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. **The premium for the coverage is received within fourteen (14) days of initial trip deposit; and**
2. The booking for the trip must be the first and only booking for this travel period and destination.
3. You are not disabled from travel at the time you pay your premium.

24-Hour Emergency Assistance Services

Medical Referral - Provides assistance in obtaining names of qualified doctors and referrals, if an emergency occurs during your trip that requires urgent medical advice.

Emergency Cash Transfer - Provides assistance in arranging for an emergency cash transfer, replenishment of traveler's checks, or credit card transfers, if your traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred.

Legal Referral - Provides access or referrals to the most conveniently located attorney available during regular working hours, and assistance in obtaining bail bonds in geographical locations where such bonds are issued.

Lost Ticket & Passport Assistance - Provides referrals and information to assist in obtaining replacement for lost or stolen travel documents, passports, travel tickets, etc.

Emergency Prescription Refill Assistance - Provides assistance in obtaining a replacement of an existing prescription if your medication has been lost, stolen or if you are in need of a refill.

Emergency Messaging - Provides emergency messaging to and from the traveler's home and/or family, friends, personal physicians and employers.

Pre-Travel Advice - Provides information on travel destinations, city profiles, weather, special events, ATM locations, currency exchange rates, immunization and passport requirements and related services.

Lost Baggage Tracking - Will assist you with the tracking of lost baggage.

Translation Services - Will assist with referrals to local interpreters or telephone translation services.

Embassy & Consular Services - Will provide referrals to travelers needing the assistance of U.S. embassies and consulates.

Please Note: Listed benefits and services are described on a general basis only. Please refer to the Certificate of Insurance for complete details. This is not a contract of insurance. Check with CSA to verify specific coverage that will apply to your policy.