

## 1. Plan descriptions

### a. Ski & Mountain Travel Insurance for vacation rentals - long version:

#### Valuable Protection for Before, During and After Your Mountain Vacation

When looking forward to your vacation the last thing you want to do is think about something going wrong. Still, even the best-planned trips can be impacted by an unexpected illness, medical emergency, natural disaster, adverse weather, delayed flights, road closures, lost or damaged luggage or even closed facilities due to lack of snow. These troubles can occur when least expected, forcing you to cancel or interrupt your trip, lose your non-refundable vacation costs and incur unplanned expenses.

CSA Travel Protection-Generali Global Assistance's Ski & Mountain Travel Insurance plan is specially designed to help protect you and others staying at your reservation from certain covered events. With this valuable protection plan, you get:

- Trip Cancellation coverage for a variety of unforeseen circumstances, including mandatory evacuations and sickness and injury of yourself, a traveling companion or family member.
- Trip Inconvenience coverage if the resort is forced to close its primary attractions during your trip due to lack of snow or severe weather.
- A wide range of additional post-departure coverages, including Trip Interruption, Travel Delay, Medical and Dental, Emergency Assistance and Transportation, Baggage, Rental Car Damage and more. Note Rental Car Damage is not available to residents of Texas.
- Sporting equipment coverages if your baggage is delayed, damaged or stolen.
- Coverage for Pre-Existing Medical Conditions when you purchase your plan prior to or within 24 hours of final payment and are medically able to travel when you buy your plan.
- Valuable assistance services including 24/7/365 emergency assistance, concierge services, on demand medical care— including no-out-of-pocket medical expenses— identity theft resolution and roadside assistance.
- A 10-day free look to review your plan and decide if it's right for you. If you wish to cancel your plan within 10 days of purchase and have not yet left on your trip or filed a claim you can do so and receive a full refund of your plan cost.

Anticipating the unexpected and covering it with travel insurance will help protect you and your traveling companions from surprise expenses. To learn more about travel insurance, reach out to CSA directly at 866-999-4018 or review a sample [Description of Coverage/Policy](#).

About CSA Travel Protection-Generali Global Assistance

CSA Travel Protection-Generali Global Assistance is dedicated to providing travel insurance and emergency assistance services to protect travelers' valuable travel investments and provide the peace of mind one deserves while traveling. For over 25 years CSA has developed a reputation for standing behind its customers and for offering products and services to meet their needs. Through consumer-conscious business practices, award-winning customer service and extensive experience, CSA is with its clients every step of the way, whenever and wherever they are needed.

b. Ski & Mountain Travel Insurance for vacation rentals - short version

Valuable Protection for Before, During and After Your Mountain Vacation

When looking forward to your vacation the last thing you want to do is think about something going wrong. Still, even the best-planned trips can be impacted by an unexpected illness, medical emergency, natural disaster, adverse weather, delayed flights, road closures, lost or damaged luggage or even closed facilities due to lack of snow. These troubles can occur when least expected, forcing you to cancel or interrupt your trip, lose your non-refundable vacation costs and incur unplanned expenses.

CSA Travel Protection-Generali Global Assistance's Ski & Mountain Travel Insurance plan is specially designed to help protect you and others staying at your reservation from certain covered events. Anticipating the unexpected and covering it with travel insurance will help protect you and your traveling companions from surprise expenses. To learn more about travel insurance, reach out to CSA directly at 866-999-4018 or review a sample [Description of Coverage/Policy](#).

2. FAQ's

a. Ski & Mountain Travel Insurance for vacation rentals:

i. Do I need insurance?

We highly recommend purchasing Ski & Mountain Travel Insurance as it offers you coverage if you have to cancel or interrupt your trip due to a number of covered reasons and would otherwise lose your prepaid trip costs. Coverage is also available for trip inconvenience if your ski resort is forced to close its primary attractions due to a lack of snow or natural disaster during your trip.

ii. When can I buy coverage?

Plans are offered when you make your reservation and can be purchased up until final payment. Guests looking for Trip Inconvenience coverage

should purchase their plan at least 21 days prior to their scheduled departure date. Contact the rental office to learn more.

iii. Who's covered?

Everyone staying at the reservation is insured. Note that some coverages are subject to policy maximums.

iv. What is the maximum trip length I can insure?

180 days (maximum trip length for residents of Washington is 90 days).

v. Can I add coverage to my plan after I purchase it?

Yes. If you purchase additional arrangements such as flights, rental car, a round of golf or show tickets prior to your departure date, you can purchase additional coverage to insure those arrangements.

vi. What if I change my mind?

If you purchase this plan and are not satisfied within 10 days of receipt, contact the rental office to indicate your desire to cancel. If you haven't already left on your trip or filed a claim, you will receive a complete refund of your plan cost.

vii. If I buy the plan today, when does coverage begin?

Trip Cancellation coverage begins at 12:01 A.M. on the day after the date the plan payment is received. All other coverages begin when you depart on your covered trip.

viii. What is a covered event?

Insurance plans cannot cover all events that might happen to you. Those events which are covered are listed in your [Description of Coverage or Policy](#).

ix. What are some of the covered events?

Some examples of covered reasons for Trip Cancellation or Trip Interruption include sickness, injury or death of you, a family member or traveling companion; mandatory evacuation at your destination; interruption of road service; interruption of essential services at your rental; your home made uninhabitable or inaccessible by hurricane or other natural disaster; flight delays due to bad weather; a documented traffic accident en route to your destination; involuntary termination of employment; and acts of terrorism. Additional terms and conditions apply, review a sample [Description of Coverage/Policy](#) for full details.

x. Who is considered as a family member?

- Traveling Companion(s)
- Insured's or Traveling Companion's Spouse
- Insured's, Traveling Companion's or Spouse's: child; parent; sibling; grandparent, great-grandparent, grandchild or greatgrandchild; step-parent, step-child or step-sibling; son-in-law or daughter-in-law; brother in-law or sister-in-law; aunt or uncle; niece or nephew; legal guardian; foster child or legal ward.

xi. What is a foreseeable event?

Foreseeable simply means reasonably known beforehand. Once it is reasonable that guests traveling to an area would know about an event, it becomes foreseeable. For example, if the airline you are flying announces that they are going on strike, the event becomes foreseeable once they make the announcement.

xii. Is it possible to insure pre-existing medical conditions?

Yes, CSA can accept pre-existing medical conditions for you and your traveling companions as long as you purchase your plan prior to or within 24 hours of your final trip payment and you are medically able to travel at the time the coverage is purchased.

xiii. What is a pre-existing medical condition?

A pre-existing medical condition means a sickness or injury during the 60-day period immediately prior to your effective date for which you or your traveling companion:

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 that 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 the insurance plan.

See the plan [Description of Coverage or Policy](#) for more details.

xiv. What can be reimbursed if I have to cancel my trip?

The plan can reimburse you up to the amount in the schedule for unused, non-refundable, prepaid trip costs if you are prevented from taking your

trip due to a covered event listed in your Description of Coverage or Policy.

- xv. If my trip is cancelled or interrupted for a covered reason, can I be reimbursed for other prepaid travel costs like airplane tickets or a spa package?

Yes, provided these costs have been insured.

- xvi. Can I be reimbursed if the resort is forced to close their primary attractions due to lack of snow?

Yes, Trip Inconvenience coverage can reimburse you for prepaid, non-refundable arrangements if the resort experiences a lack of snow or a natural disaster and is forced to shut down their ski lifts or other facilities during your trip, provided all requirements are met. See the plan [Description of Coverage/Policy](#) for full details.

- xvii. Is my sporting equipment covered?

Yes, coverage is included if your sporting equipment is lost, stolen or damaged. Coverage is also included for the cost of rental equipment and for the cost to track, locate and return your sporting equipment if it's delayed for 24 hours or more.

- xviii. I have coverage questions, who should I ask about them?

Call CSA Travel Protection toll-free at 866-999-4018.

- xix. How does the claims process work?

Filing a claim is a relatively easy process. Contact the rental office, CSA directly at 866-999-4018 or visit CSA's [claim form page](#) to obtain the necessary claim forms. Once you've completed your claim form and gathered your [supporting documentation](#), submit your claim to CSA via email at [claims@csatravelprotection.com](mailto:claims@csatravelprotection.com) or via mail at:

CSA Travel Protection  
P.O. Box 939057  
San Diego, CA 92193

Once your forms are received you'll be assigned a dedicated claims team member who will process your claim from start to finish and will reach out to you if they have any questions or additional information is needed.

### 3. Rental agreement verbiage

- a. Ski & Mountain Travel Insurance for vacation rentals:

- i. General

- Ski & Mountain Travel Insurance has been made available with your reservation. Ski & Mountain Travel Insurance provides coverage for the loss of prepaid, non-refundable expenses due to certain unforeseeable circumstances that may jeopardize your vacation investment and force you to incur unplanned expenses. Trip Cancellation and Trip Interruption coverage is available for events such as a sickness or injury of yourself, family member or traveling companion; flight delays due to adverse weather; interruptions of road service; terrorist acts; and mandatory evacuations. Trip Inconvenience coverage is available if the resort is forced to close its primary attractions during your trip due to lack of snow or severe weather. The plan also includes other valuable in-trip coverages such as Medical and Dental, Sporting Equipment, Baggage, and Emergency Assistance and Transportation in addition to useful services such as identity theft, concierge and 24/7/365 emergency assistance. We strongly recommend you purchase this valuable protection. Additional terms and conditions apply; please read your Description of Coverage/Policy carefully and contact CSA at (866) 999-4018 with coverage questions.

ii. Adverse weather focus

Ski & Mountain Travel Insurance has been made available with your reservation. Ski & Mountain Travel Insurance provides coverage for the loss of prepaid, nonrefundable expenses due to certain unforeseeable circumstances that may jeopardize your vacation investment and force you to incur unplanned expenses. Trip Cancellation and Trip Interruption Coverage is available for events such as flight delays due to adverse weather; interruptions of road service; and mandatory evacuations. Trip Inconvenience coverage is available if the resort is forced to close its primary attractions during your trip due to lack of snow or severe weather. The plan also includes other valuable in-trip coverages including Sporting Equipment, Travel Delay and Emergency Assistance and Transportation in addition to 24/7/365 emergency assistance services. We strongly recommend you purchase this valuable protection. Insurance terms and conditions apply; please read your Description of Coverage/Policy carefully and contact CSA at (866) 999-4018 with coverage questions.

iii. Medical focus

Ski & Mountain Travel Insurance has been made available with your reservation. Ski & Mountain Travel Insurance provides coverage for the loss of prepaid, nonrefundable expenses due to certain unforeseeable circumstances that may jeopardize your vacation investment and force you to incur unplanned expenses. Trip Cancellation and Trip Interruption coverage is available for a number of different events such as a sickness or injury of yourself, family member or traveling companion. Trip

Inconvenience coverage is available if the resort is forced to close its primary attractions during your trip due to lack of snow or severe weather. The plan also includes other valuable in-trip coverages including Sporting Equipment, Medical and Dental and Emergency Assistance and Transportation in addition to useful services such as on demand medical care—including a no-out-of-pocket medical expense service— and 24/7/365 emergency assistance. We strongly recommend you purchase this valuable protection. Insurance terms and conditions apply; please read your Description of Coverage/Policy carefully and contact CSA at (866) 999-4018 with coverage questions.

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.



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