



Peace of Mind. It's Good Business.

Travel Protection Plan

This plan is available only to clients whose primary residence is in the **United States or Canada.**

Insurance Coverages	
COVERAGE	MAXIMUM LIMIT PER PERSON
Trip Cancellation	100% of Trip Cost
Trip Interruption	100% of Trip Cost
Travel Delay <i>(Daily Limits Apply)</i>	\$600 (\$200 per day)
Medical or Dental Expense	\$10,000
Baggage and Personal Effects	\$500
Baggage Delay	\$100
Emergency Assistance <i>(Emergency Medical Transportation)</i>	\$50,000

24-Hour Emergency Assistance Services	
CSA'S 24-HOUR WORLDWIDE EMERGENCY HOTLINE PROVIDES YOU WITH IMMEDIATE AID FOR:	
<ul style="list-style-type: none"> • Medical Referral • Legal Referral • Emergency Cash Transfer • Lost Ticket & Passport Assistance • Emergency Prescription Refill Assistance • Emergency Messaging 	<ul style="list-style-type: none"> • Pre-Trip Travel Advice • Lost Baggage Tracking • Translation Services • Embassy & Consular Services • Worldwide Medical Information

Plan Cost (Plan Code 1313-A)	
Trip Cost Per Reservation	Gross Rates Per Reservation
\$1 - \$500	\$36.99
\$501 - \$1,000	\$62.99
\$1,001 - \$1,500	\$89.99
\$1,501 - \$2,000	\$116.99
\$2,001 - \$2,500	\$144.99
\$2,501 - \$3,000	\$172.99
\$3,001 - \$3,500	\$199.99
\$3,501 - \$4,000	\$229.99
\$4,001 - \$4,500	\$259.99
\$4,501 - \$5,000	\$289.99
\$5,001 - \$6,000	\$349.99
\$6,001 - \$7,000	\$409.99
\$7,001 - \$8,000	\$469.99
\$8,001 - \$9,000	\$529.99
\$9,001 - \$10,000	\$589.99
\$10,001 - \$12,000	\$699.99
\$12,001 - \$14,000	\$809.99
\$14,001 - \$16,000	\$929.99
\$16,001 - \$18,000	\$1,049.99
\$18,001 - \$20,000	\$1,169.99

** For higher trip costs or trips greater than 31 days in length, please contact your cruise consultant.*

SALES TECHNIQUES

Suggestions and techniques to help you get the sale.

• Assume Clients Will Purchase and Ask for the Sale

Most consumers in the United States and Canada have never heard of travel insurance. Once the concept is explained, the majority of clients believe it's a valuable product they would purchase if offered to them. Think of this plan as part of the client's vacation package—not an add-on. When measured against the potential trip loss, the cost of insurance is minor.

Example Script: "If you are forced to cancel your trip, you may forfeit up to \$_____. We strongly recommend you protect your entire vacation investment by purchasing our Travel Protection Plan for only \$_____. All I will need is approval to charge your card for the travel protection coverage."

• Outline Cancellation Terms and Penalties

The Travel Protection Plan protects your company from incurring losses associated with cancellations simply by making it easier for you to enforce your Cancellation Terms & Policies. By recommending the Travel Protection Plan, you make it clear to clients their only alternative for a refund is directly through CSA. **Example Script:** "Our Company will enforce our cancellation terms. We strongly recommend purchasing our Travel Protection Plan that will help protect your vacation investment, as well as provide 24-Hour Emergency Assistance Services while traveling."

• Provide Examples

Use one of your personal experiences and give examples of clients who have had to cancel. Real-life examples provide concrete illustrations of the need for travel protection.

Example Script: "I just spoke with a client yesterday who needed to cancel due to a death in the family. Death of an immediate family member is covered under the Travel Protection Plan. However, the client purchased the cruise line insurance instead. The client was very disappointed to hear that they would only receive a future cruise credit and would be at an entire loss of their air tickets."

Questions & Claims: Call CSA toll-free at (800) 554-9839 and reference Plan Code 1313-A.



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 attorneys 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-Trip Travel Advice

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

Worldwide Medical Information

The assistance provider can provide necessary inoculation and vaccination information and detailed general health and medical descriptions of destinations around the world.

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.

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 payment for this plan is received prior to or with your final trip payment for your Covered Trip

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.

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 air fare to send someone of your choice to be with you if you are traveling alone and are in the hospital for more than 7 days.
- Arrange for the repatriation of your mortal remains.
- Escort unattended minor children home if accompanying adult(s) are incapacitated due to a 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 an 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 payment for this plan is received prior to or with your final Coverage Trip payment; and
2. You are not disabled from travel at the time you make your plan payment; and
3. The amount of Trip Cancellation coverage purchased at the time equals the full cost of the Covered Trip. The cost of any subsequent arrangements added to your Covered Trip (or any other arrangements not made through your travel agent) must be insured within 14 days of the payment for those arrangements; and
4. The booking for the Covered Trip must be the first and only booking for this travel period and destination.

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