

# Guest Protect Plan Quick Reference Guide

## Guest Protect Plan

Underwritten by Stonebridge Casualty Insurance Company

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

The maximum Reservation Cost this plan covers is \$50,000.  
Limits above are per person unless otherwise noted.

**CSA**  
TRAVELPROTECTION  
(866) 999-4018

## Additional Services

Provided Through CSA's Designated Providers

### 24-Hour Emergency Assistance Services

- Consult a Doctor™ Services
- Medical and Legal Referral
- Traveling Companion Assistance
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Emergency Message Relay
- Pet Return

### Concierge Services

Provides assistance with arranging golf tee times, locating pet services, the purchase of sporting, amusement park or entertainment ticketing, even securing fine dining reservations.

### Identity Theft Resolution Services

Included for six months starting on the scheduled departure date.

### Roadside Assistance

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

# Vacation Rental Insurance - Selling Tips

- 🌟 **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.
  - Testimonials: Use testimonials as additional real-life examples. Find a full list of examples 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 important so 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.
  - 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.

- 🌟 **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.

## 🌟 Additional 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.

## CSA is Your Expert

Our Customer Service Representatives can answer your questions.  
**(866) 999-4018**

Insurance benefits and services are described on a general basis. For more information on policy benefits, limits and exclusions, please contact CSA or visit [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. These plans are administered by CSA Travel Protection and Insurance Services. Product contains insurance benefits by Stonebridge Casualty Insurance Company and non-insurance services are provided by CSA's designated provider. 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 TAHCS000. In CA, CT, HI, NE, NH, PA, TN and TX policy/certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHCS100IPS and TAHCS200IPS. Certain coverages are under series TAHCS6000 and TAHCS7000.