



Planning the Vacation of Your Dreams?

Without travel protection, even the best-planned tours can be impacted by the unexpected:

- You fall and injure yourself before or during your trip.
- A family member develops an unexpected health problem, causing everyone in the family to cancel the trip.

Travel delays, lost baggage, or unexpected illness or injury can cost travelers their vacation investment and extra dollars. That's why we offer the CSA TourSmart Travel Protection Plan.

10-Day Satisfaction Guarantee

If you're not completely satisfied, simply return your Certificate of Insurance within 10 days of receipt and include a letter indicating your desire to cancel. If you haven't already left on your trip, we'll give you a full refund.

INSURANCE COVERAGES Per Person

COVERAGES	MAXIMUM BENEFITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	100% of Trip Cost
Travel Delay (daily limits apply)	\$300
Baggage and Personal Effects	\$500
Baggage Delay	\$100
Medical or Dental Expense	\$10,000
Accidental Death & Dismemberment	\$25,000
Emergency Assistance (Emergency Medical Transportation)	\$50,000

Please refer to the Certificate of Insurance for complete details. Coverage not purchased within 14 days of initial deposit does not qualify for Pre-Existing Condition Exclusion Waiver.

24-HOUR EMERGENCY HOTLINE SERVICES

- Medical Referral
- Legal Referral
- Emergency Cash Transfer
- Lost Ticket & Passport Assistance
- Emergency Prescription Refill Assistance

Questions? Call CSA Travel Protection Toll-Free at (866) 501-3253. Refer to the TourSmart Plan.

INSURANCE COVERAGES

TRIP CANCELLATION & TRIP INTERRUPTION

Pays for certain non-refundable expenses due to:

- Unforeseeable sickness, injury, or death of you or a family member.
- Air carrier delays due to bad weather, mechanical breakdown or organized labor disputes affecting public transportation.
- Your home being made uninhabitable due to fire, flood, or natural disaster.
- Unannounced labor disputes or strikes resulting in the complete cessation of travel services.
- Being hijacked, quarantined or required to serve on a jury.
- A terrorist incident in a city to which you were scheduled to arrive within 30 days following the incident.

TRAVEL DELAY

Provides coverage 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:

- Traffic accident while en route to departure.
- Carrier-caused delays.
- Unannounced strike.
- Lost or stolen passports, money, or travel documents.

We will pay for certain additional transportation expenses to rejoin the trip in progress.

BAGGAGE AND PERSONAL EFFECTS

Provides coverage for baggage or other personal effects that are lost, damaged, or stolen while on your trip.

BAGGAGE DELAY

Reimburses for the purchase of essential items if your baggage is delayed for more than 24 hours.

MEDICAL OR DENTAL EXPENSE

If you become sick or are accidentally injured while on your trip, we will pay for necessary medical, surgical, and emergency dental care costs. This coverage is excess over any other health, medical, dental or accident insurance coverage you may have available to you.

ACCIDENTAL DEATH & DISMEMBERMENT

Provides coverage for loss of limbs, sight or life in the event of an accident while traveling, or within 180 days after the accident due to the direct result of that accident.

EMERGENCY ASSISTANCE

(EMERGENCY MEDICAL TRANSPORTATION)

If you become sick or injured on your trip, the Assistance Provider 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.
- Repatriation of mortal remains.

PRE-EXISTING CONDITION EXCLUSION

There is no coverage for any loss due to an illness, disease, or other condition during the 180-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member 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.

THIS EXCLUSION APPLIES TO TRIP CANCELLATION, TRIP INTERRUPTION, EMERGENCY ASSISTANCE, MEDICAL EXPENSE, AND TRAVEL DELAY COVERAGES. IT APPLIES TO YOU AND ALL FAMILY MEMBERS AND TRAVELING COMPANIONS, WHETHER OR NOT THEY ARE TRAVELING WITH YOU.

We will waive this exclusion if you meet the following conditions:

1. You purchase the plan within fourteen (14) days of making your initial trip deposit. (Day 1 is the day after initial deposit);
2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of the trip;
3. The booking for this trip must be the first and only booking for this travel period and destination;
4. You must be medically able to travel when you pay your plan cost.

24-HOUR EMERGENCY

HOTLINE SERVICES

MEDICAL REFERRAL

If an emergency occurs during your trip that requires urgent medical advice, the Assistance Provider will assist in obtaining names of qualified doctors and referrals.

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.

EMERGENCY CASH TRANSFER

If your traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred, the Assistance Provider will help arrange for an emergency cash transfer, replenishment of traveler's checks, or credit card transfers.

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

The Assistance Provider will assist you in obtaining a replacement of an existing prescription when medication has been lost, stolen, or in need of a refill.

PLEASE NOTE: This is not a contract of insurance. Listed benefits and services are described on a general basis only. Please refer to the Certificate of Insurance for complete details.

Questions?

Call Toll-Free, (866) 501-3253.

Refer to the TourSmart Plan.

