## **How Our Plans Compare**

Coverages Underwritten by Generali U.S. Branch	Assure Select (Plan G790)	Assure Select Plus (Plan G790P)
Trip Cancellation	100% of Trip Cost Insured	100% of Trip Cost Insured
Trip Cancellation For Business Reasons	100% of Trip Cost Insured up to \$35,000	100% of Trip Cost Insured up to \$35,000
Trip Interruption	150% of Trip Cost Insured up to \$50,000	150% of Trip Cost Insured up to \$50,000
Trip Interruption For Business Reasons	150% of Trip Cost Insured up to \$35,000	150% of Trip Cost Insured up to \$35,000
Travel Delay (6 hours or more)	\$150 Per Day \$750 Maximum	\$150 Per Day \$750 Maximum
Medical and Dental (primary)	\$100,000	\$100,000
Emergency Assistance & Transportation	\$1,000,000 \$10,000 Limit Applies for Companion Hospitality Expenses	\$1,000,000 \$10,000 Limit Applies for Companion Hospitality Expenses
Baggage	\$1,500	\$1,500
Baggage Delay (12 Hours or More)	\$750 Maximum	\$750 Maximum
Accidental Death & Dismemberment - Travel Accident	\$50,000	\$50,000
Trip Cancellation For Any Reason (not available to residents of NY)	Not Included	75% of Trip Cost Insured
Non-Insurance Services Provided By a Designated Provider		
24-Hour Emergency Assistance Services	Included	Included
Concierge Services	Included	Included

Maximum benefit limits per person. Plan limits also apply.

### Trip Cancellation For Any Reason Coverage (G790P Only -Max Trip Cost of \$35,000)

(Not available to residents of NY)

Provides reimbursement up to 75% of unused, non-refundable, prepaid trip cost when you cancel for any reason provided:

- 1) Your payment for the Assure Plus Plan is received within 15 days of the initial deposit/payment for your trip;
- 2) You are not disabled from travel at the time you pay your premium;
- 3) You insure 100% of the cost of all travel arrangements that are subject to cancellation penalties or restrictions; and
- 4) You cancel your trip 48 hours or more before your scheduled departure date.

Important: If you have insured an amount less than your total costs for your covered trip that are subject to cancellation penalties or restrictions there will be no coverage available under Trip Cancellation For Any Reason (Assure Plus Plan).

# **Coverage For Pre-Existing Conditions**

Pre-Existing Conditions will not be excluded provided:

- 1) Your payment for this plan is received within 15 days of the initial deposit/payment for your trip;
- 2) The booking for the trip is your first and only booking for this travel period and destination: and
- 3) You are not disabled from travel at the time you make your payment for this plan.

Coverage Highlights	Assure Select	Assure Select Plus
Coverage for Pre-Existing Conditions Exclusion*	Within 15 Days of Trip Deposit	Within 15 Days of Trip Deposit
Pre-Existing Condition Exclusion Look Back Period	60 Day Period	60 Day Period
Job Termination, required to work or merger/acquisition	<b>✓</b>	<b>✓</b>
Revocation of military leave or re-assignment	<b>✓</b>	<b>✓</b>
Common carrier delay or cancellation resulting from organized strike, adverse weather or mechanical breakdown	<b>✓</b>	<b>✓</b>
Terrorist act	<b>✓</b>	<b>-</b>
Financial insolvency	<b>✓</b>	<b>✓</b>
Residence or destination made uninhabitable by fire, flood or natural disaster	<b>✓</b>	<b>✓</b>

<sup>\*</sup> Provided: 1) Your payment for this plan is received within 15 days of your initial deposit/payment for Your Trip; 2) this is your first and only booking for this travel period and destination; and 3) You are not disabled from travel at the time You make Your payment for this plan.





## **Advantage Assure Select & Select Plus**



## For Customer Service, call 888-595-8747

For rates and to purchase:

tripassure.com/main/?welcome=COLO0018NJ

or call TripAssure at 1-888-595-8747 AGENCY ID: COLO0018NJ Meyer and Associates

## **Optional Coverage**

#### **Rental Car Damage**

(not available to residents of TX)

This optional coverage provides up to \$35,000 of coverage for damage due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within your control to a car you rent while in your possession on your trip.

We will pay the lesser of:

- The cost of repairs and rental charges imposed by the rental company while the car is being repaired; or
- (b) The actual cash value of the car, meaning purchase price less depreciation; or
- (c) \$35,000.

### **Accidental Death & Dismemberment - Air Flight Accident**

This optional coverage allows you to add \$100,000 of coverage for Air Flight Accidental Death & Dismemberment.

#### **Customer Service and Claims**

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many frequently asked questions, report and complete your claim(s) online at www.csaclaims. com/travelinsurance or call 888-595-8747.

Travel insurance plans are administered by Customized Services Administrators, Inc., CA Lic. No. 821931, located in San Diego, CA and doing business as Generali Global Assistance & Insurance Services and Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency), located in Kansas City, MO. 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 Generali'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.



Travel insurance plans are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali - U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance GENERALI Company of Trieste and Venice - U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.

### **General Exclusions**

We will not pay for any loss under this Policy, caused by, or resulting from:

- a. your or your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury;
- b. mental, nervous, or psychological disorders of you or your Traveling Companion;
- c. you or your Traveling Companion being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- d. normal pregnancy or resulting childbirth, elective abortion or fertility treatment of you or your Traveling Companion;
- e. your or your Traveling Companion's participation as a professional in athletics;
- f. you or your Traveling Companion riding or driving in any motor competition;
- g. you or your Traveling Companion operating or learning to operate any aircraft, as pilot or crew;
- h. you or your Traveling Companion mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, caving, extreme skiing, heli-skiing, skiing outside marked trails, or scuba diving below 120 feet or without a dive master:
- i. your or your Traveling Companion's Elective Treatment and
- j. your or your Traveling Companion's medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
- k. declared or undeclared war, or any act of war;
- I. nuclear reaction, radiation or radioactive contamination;
- m. any unlawful acts, committed by you or your Traveling Companion;
- n. any amount paid or payable under any Worker's Compensation, disability benefit or similar law:
- o. a loss or damage caused by detention, confiscation or destruction by customs or any governmental authority, regulation or prohibition;
- p. travel restrictions imposed for a certain area by governmental authority;
- Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Trip, Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a travel supplier, before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 14 days following your effective date for the Trip Cancellation Benefits;
- r. a loss that results from an illness, disease, or other condition. event or circumstance which occurs at a time when coverage is not in effect for you;
- s. any issue or event that could have been reasonably foreseen or expected when you purchased the coverage.