

Schedule of Benefits

Coverages*	TravelProtector Basic	TravelProtector Preferred	TravelProtector Deluxe
Trip Cancellation	Up to 100% of Trip Cost	Up to 100% of Trip Cost	Up to 100% of Trip Cost
Trip Interruption	Up to 100% of Trip Cost	Up to 150% of Trip Cost	Up to 150% of Trip Cost
Travel Delay	\$300 \$150 daily limit	\$600 \$200 daily limit	\$1,000 \$250 daily limit
Missed Cruise Connection	N/A	\$600	\$1,000
Baggage and Personal Effects	\$500	\$1,000	\$2,000 Includes golf / ski equipment
Baggage Delay	\$300	\$450	\$600
Medical or Dental Expense	\$15,000	\$30,000	\$50,000
Emergency Assistance <small>Emergency Medical Transportation & Repatriation</small>	\$50,000	\$500,000	\$1,000,000
Rental Car Damage	N/A	N/A	\$25,000
Air Flight Accident <small>AD&D - Flight Only</small>	\$10,000	\$25,000	\$50,000
Travel Accident <small>AD&D</small>	\$10,000	\$25,000	\$50,000
Optional			
Cancel for Any Reason Coverage	N/A	N/A	Up to 75% of Trip Cost
Other Features and Services*			
24-Hour Emergency Assistance Services	✓	✓	✓
Concierge Services	✓	✓	✓

10-day Free Look

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your purchase date as long as you have not left on your trip or filed a claim. A letter indicating your desire to cancel should be sent to our authorized agent.

Ask your travel agent about buying CSA Travel Protection — and travel with confidence knowing you’re prepared for the unexpected.

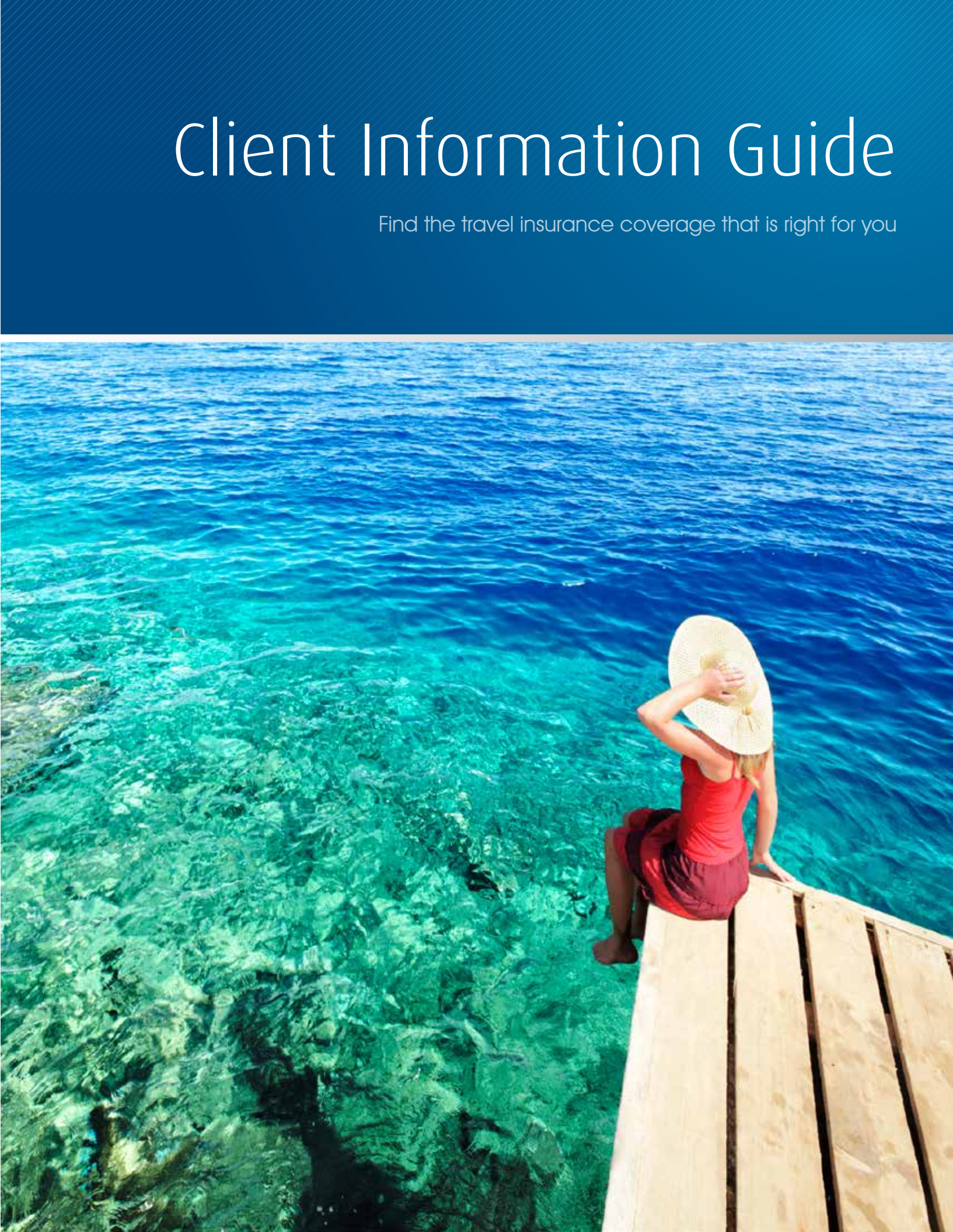


Questions? Contact CSA at:

(800) 834-8853
clientservices@csatp.com

* Coverages are underwritten by Stonebridge Casualty Insurance Company. Benefit limits are per-person unless otherwise noted. Assistance and concierge services are provided by CSA's designated provider. For more information on coverages, coverage limitations and exclusions, please refer to the Description of Coverage or call (866) 473-3315.

This plan is administered by CSA Travel Protection and Insurance Services. Travel insurance is underwritten by: Stonebridge Casualty Insurance Company, a Transamerica company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX, Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY, Policy Forms TAHC5100IPS and TAHC5200IPS. Certain coverages are under TAHC6000 and TAHC7000.



Cancellation and Interruption Insurance

Underwritten by Stonebridge Casualty Insurance Company

What is Cancellation, Interruption and Delay Coverage?

Pre Departure Trip Cancellation Coverage and Benefits

If you are prevented from taking your Trip for one of the covered reasons, we will reimburse you, up to the amount in the Schedule, for the amount of prepaid, forfeited, non-refundable Payments or Deposits that you paid for your Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion’s Covered Trip is canceled and your Covered Trip is not canceled.

Post Departure Trip Interruption Coverage and Benefits

If you are delayed beyond the Scheduled Departure Date or are unable to continue your Trip for one of the covered reasons, we will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus the following additional transportation expenses:

The additional transportation expenses by the most direct route from the point you interrupted your Covered Trip:

- a) to the next scheduled destination where you can catch up to your Covered Trip; or
- b) to the Scheduled Departure City of your Covered Trip.

However, the benefit payable above will not exceed the cost of a one-way economy airfare (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets.

Return of Vehicle

We will also reimburse you for the cost incurred, up to the maximum amount in the schedule to drive or transport your Covered Vehicle to your home if:

- 1. you are using your Covered Vehicle on the Covered Trip;
- 2. the Covered Vehicle is with you at the place where the Covered Trip is interrupted;
- 3. the place where the Covered Trip is interrupted is 100 miles or more away from your home, and
- 4. you are medically unable to drive home.

Missed Cruise Connection Benefits

The Insurer will pay up to the amount in the schedule should you miss your cruise or tour departure as the result of the cancellation or delay of 3 or more hours of your regularly scheduled airline flights due to inclement weather. For this benefit, Covered Expenses means additional transportation expenses incurred to join the departed cruise or tour, reasonable additional accommodation and meal expenses incurred en route to catch up to the cruise or tour, and non-refundable payments for the unused portion of your cruise or tour. This coverage is available if no other coverage is provided by a Common Carrier or another party at no cost to you or as covered elsewhere in this policy.

Travel Delay Coverage and Benefits

If your Trip is delayed for 6 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Covered Reasons for Travel Delay Benefits

Common Carrier delay; loss or theft of your passports, travel documents or money; quarantine; hijacking; natural disaster; inclement weather; a documented traffic Accident while you are en route to your destination; unannounced strike; civil disorder; your, your traveling Family Member’s or your Traveling Companion’s Sickness or Injury; your traveling Family Member’s or Traveling Companion’s death.

What Causes Travelers to Cancel a Trip?

Sickness, Injury, Death

No matter how much planning a traveler puts into a trip, there is always a certain amount of risk associated with traveling. Kids get sick, spouses fall off ladders, and sometimes it becomes impossible to travel after purchasing a trip.

Trouble at their Destination

The resort where your client was planning to stay could be closed by flooding due to a hurricane, or your client could be snowed in at the airport. A terrorist incident in a city on their itinerary could also cause them to cancel their travel plans.

Trouble at Home

Your client’s home could be rendered uninhabitable by a fire, or they could be called to jury duty or have their military leave revoked after they have already booked a trip. A storm could cause their flight to be delayed and as a result they miss their cruise.

The Unexpected

Life doesn’t stop between your client’s initial purchase of a trip, and their actual travel dates. Their plans can change in response to a wide range of unexpected circumstances. Help them plan for, and protect against, the unexpected.



Included Services

Provided by CSA's designated provider

With just a quick phone call, CSA's emergency assistance services provide you help with unexpected situations that can arise during your trip, including:

- Medical Referral
- Traveling Companion Assistance
- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Embassy and Consular Services
- Worldwide Medical Information
- Interpretation/Translation
- Emergency Message Relay
- Pet Return
- Vehicle Return
- Concierge Service

About CSA Travel Protection

CSA Travel Protection, a Europ Assistance company, is dedicated to providing affordable travel insurance and emergency assistance services to protect travelers’ valuable investments and provide the peace of mind one deserves while traveling. Now celebrating its 20-year anniversary, CSA has developed a reputation for standing behind its customers and by offering products and services to meet their needs. Through superior customer service, extensive experience and industry-leading innovation, CSA is with its clients every step of the way, whenever and wherever they are needed.

