



CSA Travel Protection®

Freestyle Luxe Plan

Think Smart. Travel Well.

CSA Travel Protection® insures millions of travelers each year, with the right no-hassle coverage and services before, during and after your next trip.

Our **Freestyle Luxe** plan is built for busy professionals and leisure travelers. Coverage limits are even higher than our popular Freestyle plan. The Luxe plan also includes cancellation and interruption for business reasons.

- ✓ **NEW** - No out-of-pocket medical expenses, under \$1,000 within provider network
- ✓ **NEW** - Missed connection coverage
- ✓ **NEW** - Cancel for business reasons
- ✓ **NEW** - Adventure travel accepted (mountaineering, rock climbing, sky diving, hang gliding, bungee jumping)
- ✓ Collision Damage Waiver coverage included, with no deductible

Pre-Existing Conditions

A CSA Travel Protection Exclusive! Pre-Existing Medical Conditions accepted prior to or within 24 hours of the final trip payment.

See back for more details.



💰 Protect Your Investment

Trip Cancellation — up to 100% of Trip Cost
Provides reimbursement for unused, non-refundable pre-paid expenses that you paid for your trip.

Trip Interruption — up to 150% of Trip Cost
Provides reimbursement for unused, non-refundable pre-paid expenses that you paid for your trip. Also provides reimbursement for the additional transportation cost to return home or rejoin your group.

Trip Delay — \$1,000
\$150 daily limit applies
Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation if you are delayed 6 hours or more during your trip due to a covered reason.

Missed Connection — \$1,000 **NEW!**
If you miss your cruise or tour departure due to a flight delay of more than 3 hours but less than 24 hours, CSA will reimburse you for the unused, pre-paid non-refundable expenses that you paid for your trip and for the additional transportation costs to join your cruise or tour.

🚗 Protect Your Rental Car

Collision Damage Waiver — \$50,000
Not available to residents of TX
Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

Maximum limits listed above are per person, unless otherwise noted. Benefits and services are described on a general basis. For complete details on policy exclusions and benefits, visit www.csatravelprotection.com for a sample policy/certificate of insurance.

⊕ Protect Yourself

Accident and Sickness Medical Expense — \$250,000
Provides coverage for the necessary medical, surgical and emergency dental care costs if you become sick or accidentally injured while on your covered trip.

Emergency Assistance — \$1,000,000
Emergency Medical Transportation
Provides benefits if you become sick or injured on a trip. Benefits include transportation to the nearest suitable medical facility, help to return home and companion air fare to visit you if you are hospitalized for more than 7 days.

Air Flight Accident — \$200,000
AD&D Flight Only
Provides coverage for loss of limb or life in the event of an accident while traveling as a ticketed passenger on a certified passenger aircraft.

Travel Accident — \$50,000
AD&D
Provides coverage for loss of limb or life in the event of an accident while traveling or within 180 days of that event.

🧳 Protect Your Stuff

Baggage and Personal Effects — \$1,500
Provides coverage for loss, theft or damage to your baggage and personal effects during your covered trip.

Baggage Delay — \$500
Provides reimbursement for the emergency purchase of necessary personal effects if your baggage is delayed for more than 24 hours during your covered trip.

📞 Services

No Out-of-Pocket Medical Expenses **NEW!**
Through CSA's designated provider
If you develop an acute illness while on your covered trip, a one-time medical expense will be paid for treatment under \$1000 when using CSA's designated provider network of 30,000 physicians and 850,000 service providers worldwide.

24-Hour Emergency Assistance and Concierge Services

Identity Theft Resolution Services
Note: Identity Theft Resolution does not provide assistance for thefts involving non-US bank accounts.

Optional Coverage

Cancel for Any Reason
Provides reimbursement up to 100% of non-refundable trip cost for an additionalw 50% of premium when you cancel for any reason.

Travel Plan Cost

Trip Cost	Age						
	0-30	31-55	56-70	71-75	76-80	81-84	85+
\$0	\$25	\$29	\$43	\$49	\$64	\$97	\$109
\$1 - \$250	\$31	\$36	\$59	\$69	\$84	\$122	\$144
\$251 - \$500	\$39	\$46	\$74	\$87	\$106	\$152	\$178
\$501 - \$750	\$57	\$67	\$96	\$121	\$143	\$194	\$227
\$751 - \$1,000	\$69	\$84	\$115	\$144	\$179	\$237	\$294
\$1,001 - \$1,500	\$89	\$101	\$142	\$179	\$226	\$309	\$361
\$1,501 - \$2,000	\$114	\$135	\$181	\$227	\$292	\$399	\$466
\$2,001 - \$2,500	\$139	\$170	\$223	\$279	\$369	\$499	\$579
\$2,501 - \$3,000	\$64	\$204	\$264	\$329	\$444	\$599	\$699
\$3,001 - \$3,500	\$194	\$243	\$300	\$389	\$529	\$709	\$809
\$3,501 - \$4,000	\$220	\$276	\$341	\$445	\$614	\$809	\$943
\$4,001 - \$4,500	\$245	\$311	\$387	\$511	\$709	\$924	\$1,057
\$4,501 - \$5,000	\$270	\$351	\$425	\$567	\$799	\$1,024	\$1,174
\$5,001 - \$5,500	\$299	\$387	\$466	\$623	\$874	\$1,107	\$1,269
\$5,501 - \$6,000	\$326	\$418	\$504	\$676	\$955	\$1,189	\$1,369
\$6,001 - \$6,500	\$358	\$457	\$548	\$741	\$1,031	\$1,294	\$1,489
\$6,501 - \$7,000	\$391	\$490	\$600	\$824	\$1,112	\$1,419	\$1,609
\$7,001 - \$8,000	\$435	\$537	\$682	\$919	\$1,236	\$1,549	\$1,769
\$8,001 - \$9,000	\$486	\$605	\$768	\$1,049	\$1,393	\$1,747	\$1,964
\$9,001 - \$10,000	\$537	\$671	\$851	\$1,169	\$1,549	\$1,949	\$2,184

A \$6 administration fee is included on every policy. For trip costs over \$10,000 or trips longer than 31 days, please contact CSA at 800-348-9505.



20/20 Last-Minute Discount:
Get 20% off the policy cost when purchased within 20 days of departure.



Pre-Existing Medical Conditions

Pre-existing Condition means any Injury, Sickness or condition of the Insured or Traveling Companion, or Family Member for which within the 180-day period prior to the Insured's Effective Date under this Policy which a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; or b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or c) required Medical Treatment or treatment was recommended by a Legally Qualified Physician.

General Limitations and Exclusions

Benefits are not payable for losses caused by or resulting from:

1. suicide, attempted suicide or any intentionally self inflicted injury (except as a result of a mental or nervous disorder in CT) while sane or insane (while sane in CO & MO);
2. mental, nervous, or psychological disorders;
3. an act of declared or undeclared war;
4. participating in maneuvers or training exercises of an armed service;
5. riding, driving or participating in races, or speed or endurance contests;
6. participating as a member of a team in an organized sporting competition;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. being Intoxicated or under the influence of any controlled substance unless administered on the advise of a Legally Qualified Physician;
9. a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
10. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion;
11. a Pre-existing Condition, as defined in this policy. The Pre-existing Condition Limitation does not apply to: a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage, Accidental Death & Dismemberment, Baggage and Personal Effects, Baggage Delay and Collision Damage Waiver; or b) to coverage purchased prior to or within 24 hours of the final payment for the Covered Trip and if the Insured is medically able to travel when payment is made for the insurance;
12. loss or damage (including death or Injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto;
13. participation as a professional in athletics;
14. riding or driving in any motor competition;
15. civil disorder (does not apply to Trip Delay);
16. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
17. elective treatment and procedures;
18. Medical Treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing Medical Treatment;
19. business, contractual or education obligations;
20. failure of any tour operator or other Travel Supplier, person or agency to provide the bargained-for Travel Arrangements;
21. a loss that results from an illness, disease, or other condition, event or circumstance that occurs at a time when the plan is not in effect for you.

What Our Customers Are Saying . . .

"Thank you for your outstanding service. When we first decided to take this trip we struggled with whether or not to purchase travel insurance. You never think something will happen to you.

Unfortunately, something happened to us. CSA did an outstanding job. From the moment the incident occurred, your representatives were nothing but caring, professional and prompt. Your representatives cared about the people more than anything."

- Robert Rink, February 9, 2008

"We want to thank you for the timely, patient, efficient, and friendly handling of our case. From the first emergency call from the ship to the letter and all the customer assistance conversations...We were so pleased that we got our unused trip money back plus our out-of-pocket medical expenses back. We were so stressed out by the injury/accident on our cruise, you cannot imagine our relief when your company responded the way you did."

- Jesus Castillo, February 11, 2008

"Thank you so much for your prompt refund...I have always wondered if paying the extra money for the insurance was worth it, and what a hassle it would be to collect. You have proved to me that it is very much worth it and it keeps my thoughts on using it positive. I will always use it from now on. Thank you for making this experience as pleasant as it could be."

- Janis Reed, February 10, 2008

Common Reasons for Trip Cancellation

Covered Sickness, Injury, death of you, a Family Member or Traveling Companion

Common Carrier delays for at least 24 consecutive hours resulting from Inclement Weather, mechanical breakdown, or unannounced Strikes

Bankruptcy or Default of a travel supplier (when purchased by final trip payment)

Jury Duty

Your primary residence or accommodations at your destination are made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster

Being involved in a traffic accident while en route to departure

Mandatory hurricane evacuations at your destination

Being called into emergency military duty for a national disaster (other than war)

A documented theft of passports or visas

A transfer of employment of 250 miles or more

Your involuntary termination of employment or layoff after you've been working with the same employer for 3 years

A Terrorist Incident that occurs in a city listed on the itinerary for the Insured's Covered Trip and within 7 days prior to the Insured's Scheduled Departure Date

An Insured or Traveling Companion is required to work during the covered trip. A written statement by a company officer and/or the human resources department demonstrating revocation of previously approved time off will be required.



10-Day Satisfaction Guarantee

CSA Travel Protection® will provide a refund of your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

Superior Customer Service

CSA is committed to providing the best customer service in the industry. Representatives are available seven days a week with 24-hour coverage. Calls are answered live, without an automated phone attendant.

Protect Your Trip!

Call today toll-free at **1-800-348-9505**
or visit www.csatravelprotection.com

For Customer Service Call:
1-800-348-9505

For 24-Hour Emergency Assistance Call:
1-800-348-9505

PRODUCER CODE

TRAVEL AGENT ID

Travel Insurance is Underwritten By:

United States Fire Insurance Company under Policy/Certificate series TP-401. This plan is administered by CSA Travel Protection and Insurance Services. To obtain our license number in your state please visit www.csatravelprotection.com/license.

United States Fire Insurance Company is Rated "A-Excellent" by A.M. Best Company® for financial strength and operating performance.

(Ratings and analysis for 2007)

Freestyle Luxe

Travel insurance and assistance services for busy professionals and leisure travelers.

Pre-Existing Medical Conditions accepted until final payment!

