

## Thinking ahead... Do I Need Travel Insurance?

Whether you are planning a destination wedding, a family getaway, a couples retreat, or giving a trip as a gift to a family member, CSA Travel Protection® offers two insurance plans, Comfort and Luxe, to keep you and your family covered before, during and after your trip. Before you start, it's a good idea to know the basics.



### What is travel insurance?

Travel insurance is like a blanket of security for your hard-earned dollars. Most travelers plan vacations around busy work schedules, holidays and the availability of family and friends. Time is an expensive commodity. And like the protection you seek for your homes, cars and health, CSA protects your travel fund and vacation time against delays, cancellations and even theft.

*"If travel insurance is something that you decide you need, I strongly recommend CSA Travel Protection. Because of a death in the family, we had to cancel our trip and file a claim. CSA was extremely friendly, helpful and efficient in processing the claim. Most of all, the claim was paid in full promptly with absolutely no argument or hassle."*

- Thomas Weider, April 3, 2007

### How will I be covered?

While traveling, your homeowners insurance and credit card policies may cover some of your additional trip expenses, but may not cover them all. Travel insurance fills in the holes and "gaps" where other policies may not. As some vacationers have discovered during their travels, health insurance policies may cease providing coverage overseas or in international waters. Applicable coverage may be considered "out of network" and could come with a higher deductible.

*"Based on our experience with CSA, we will definitely use you again for every vacation going forward. And we will encourage all our family and friends to do the same."*

- Robert and Rita Stahl, October 10, 2007

### When do I need it?

When you are away from home, delays, thefts and sickness can turn your world upside down – physically and financially. CSA Travel Protection fields calls every day from real people who didn't expect to encounter problems but did. The difference is knowing that you, your family, your traveling companions are covered if disaster strikes. That peace of mind before and during your trip frees you to focus on the fun, not the "what ifs."

*"This was the first time we had ever taken out a comprehensive insurance policy for travel despite being world travelers. Although I hope I will never have to file another claim again, I would not consider traveling without such a policy again."*

- Marie Dannette Farwell, April 2 2007

**CSA Travel Protection** offers two plans to protect you and your family in case of medical emergencies, trip cancellation, interruption or delay, baggage loss and rental car damage. The CSA Travel Protection **Comfort and Luxe** plans also include 24-hour emergency services and superior, one-to-one customer service when you need it most.

Think smart. Travel well.



## Whenever and Wherever You Need Us!

**CSA Travel Protection** 

- ✓ Honeymoon
- ✓ Family Vacation
- ✓ Leisure Travel

**Call your Vacations To Go counselor now!  
We'll answer all your questions.**

**VACATIONS  
ToGo**

Tell us about your Trip! Call toll-free at **1-800-338-4962**.  
Or visit us online at **www.VacationsToGo.com/csa**.