

What if...

Why Travel Insurance is Important to You



You are involved in a traffic accident after trying to avoid a tire in the road while on your way to the airport, causing you to miss your flight.



Your family's beach vacation is interrupted when an incoming hurricane causes mandatory evacuations along the coast.



Despite your best efforts, both of the kids get sick the day before you are supposed to leave for your trip, causing you to cancel your vacation plans.



The connecting flight you were waiting for is indefinitely delayed, leaving you stranded at the airport overnight looking for a hotel.

Services

24-Hour Emergency Assistance Services*

- 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 Services

* Provided by CSA's designated provider



Protect Your Trip!

Call (800) 348-9505

www.CSATravelPro.com

For 24-Hour Emergency Assistance Call:

In the U.S. (877) 243-4135

Collect worldwide (240) 330-1529

PRODUCER CODE

TRAVEL AGENT ID

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.



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 TAH5000. In CA, CT, HI, NE, NH, PA, TN and TX, Policy/Certificate Form series TAH5100 and TAH5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY, Policy Forms TAH5100IPS and TAH5200IPS. Certain coverages are under TAH6000 and TAH7000.

Stonebridge Casualty Insurance Company is rated A- ("Excellent", 4th out of 16 Categories A++ to S) by A.M. Best Company® for financial strength and operating performance. (Ratings and analysis as of 6/16/11)



Think Smart. Travel Well.

Protect Your Investment

Trip Cancellation | up to 100% of Trip Cost

Provides reimbursement for unused, non-refundable pre-paid trip expenses if you are prevented from taking your trip due to a covered reason.

Trip Interruption | up to 150% of Trip Cost

Provides reimbursement for unused, non-refundable pre-paid trip expenses if your trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin your group.

Travel Delay | \$1,000

\$150 per person per day

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

Provides benefits for additional transportation expenses, local accommodation expenses and unused land or water arrangements if you miss your cruise or tour departure as the result of the cancellation or delay of 3 hours or more of your airline flight due to inclement weather (if benefits are not available elsewhere).

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.

Protect Yourself

Maximum limits listed in this section are per policy.

Medical or Dental Expense | \$250,000

Provides coverage for the necessary medical, surgical and emergency dental care costs in excess of your standard coverage if you become sick or accidentally injured while on your covered trip.

Emergency Assistance | \$1,000,000

Emergency Medical Transportation

Benefits include transportation to the nearest suitable medical facility, help to return home and companion air fare to visit you if you are traveling alone and are hospitalized for more than 7 days.

Air Flight Accident | up to \$500,000

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. Just \$9 per person for \$100,000 limit.

Travel Accident | \$250,000

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 Rental Car

Maximum limits listed in this section are per policy.

Rental Car Damage | \$50,000

Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

Optional Coverage

Cancel for Any Reason

Provides reimbursement up to 100% of non-refundable trip cost for an additional 50% of premium when you cancel for any reason. Available for purchase at initial deposit. Other conditions apply. Please see your certificate/policy for details.

Trip Cost

| | Age | | | | | | | |
|--------------------|-------|-------|-------|-------|---------|---------|---------|---------|
| | 0-30 | 31-50 | 51-60 | 61-70 | 71-75 | 76-80 | 81-84 | 85+ |
| \$0 | \$29 | \$33 | \$43 | \$54 | \$59 | \$70 | \$129 | \$136 |
| \$1 - \$250 | \$35 | \$41 | \$48 | \$66 | \$79 | \$93 | \$142 | \$158 |
| \$251 - \$500 | \$43 | \$51 | \$59 | \$84 | \$96 | \$117 | \$167 | \$195 |
| \$501 - \$750 | \$62 | \$70 | \$80 | \$112 | \$134 | \$157 | \$213 | \$251 |
| \$751 - \$1,000 | \$75 | \$80 | \$96 | \$133 | \$158 | \$201 | \$260 | \$329 |
| \$1,001 - \$1,500 | \$96 | \$105 | \$122 | \$166 | \$196 | \$249 | \$338 | \$404 |
| \$1,501 - \$2,000 | \$123 | \$139 | \$161 | \$212 | \$249 | \$321 | \$436 | \$521 |
| \$2,001 - \$2,500 | \$150 | \$173 | \$202 | \$261 | \$306 | \$405 | \$545 | \$643 |
| \$2,501 - \$3,000 | \$177 | \$208 | \$238 | \$309 | \$360 | \$486 | \$652 | \$769 |
| \$3,001 - \$3,500 | \$208 | \$247 | \$282 | \$350 | \$425 | \$577 | \$771 | \$889 |
| \$3,501 - \$4,000 | \$236 | \$281 | \$320 | \$398 | \$486 | \$668 | \$880 | \$1,034 |
| \$4,001 - \$4,500 | \$263 | \$315 | \$363 | \$451 | \$557 | \$770 | \$1,005 | \$1,158 |
| \$4,501 - \$5,000 | \$290 | \$354 | \$405 | \$496 | \$617 | \$867 | \$1,113 | \$1,285 |
| \$5,001 - \$5,500 | \$321 | \$390 | \$445 | \$543 | \$679 | \$948 | \$1,204 | \$1,391 |
| \$5,501 - \$6,000 | \$350 | \$421 | \$485 | \$587 | \$737 | \$1,034 | \$1,296 | \$1,501 |
| \$6,001 - \$6,500 | \$384 | \$460 | \$525 | \$638 | \$806 | \$1,116 | \$1,409 | \$1,633 |
| \$6,501 - \$7,000 | \$419 | \$493 | \$566 | \$698 | \$893 | \$1,203 | \$1,542 | \$1,763 |
| \$7,001 - \$8,000 | \$466 | \$542 | \$622 | \$792 | \$997 | \$1,340 | \$1,687 | \$1,945 |
| \$8,001 - \$9,000 | \$520 | \$610 | \$695 | \$892 | \$1,136 | \$1,508 | \$1,907 | \$2,161 |
| \$9,001 - \$10,000 | \$576 | \$677 | \$783 | \$989 | \$1,268 | \$1,680 | \$2,125 | \$2,406 |

For trip costs over \$10,000 or trips longer than 31 days, please contact CSA at 800-348-9505. Rates above do not include a \$6 service fee.

Additional Features

On Demand Medical Care

Immediate access to a network of physicians anywhere in the world is like taking a doctor with you on vacation.

Pet Services Locator

Need a pet sitter or veterinarian while on vacation? Our concierge service can help you find what you need while on your trip.

10-Day Free Look

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.

Excellent 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.



www.csatravelpro.com

What if...

Why Travel Insurance is Important to You



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* Provided by CSA's designated provider



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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.

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Stonebridge Casualty Insurance Company is rated A ("Excellent", 3rd out of 16 Categories A++ to S) by A.M. Best Company® for financial strength and operating performance. (Ratings and analysis as of 6/19/12)

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Freestyle Plan



Think Smart. Travel Well.

Coverages & Maximum Benefit Limits

Protect Your Investment

Trip Cancellation | Up To 100% of Trip Cost

Provides reimbursement for unused, non-refundable pre-paid trip expenses if you are prevented from taking your trip due to a covered reason.

Trip Interruption | Up To 150% of Trip Cost

Provides reimbursement for unused, non-refundable pre-paid trip expenses if your trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin your group.

Travel Delay | Up To \$1,000

\$150 per person per day

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 Cruise Connection | Up To \$500

Provides benefits for additional transportation expenses, local accommodation expenses and unused land or water arrangements if you miss your cruise or tour departure as the result of the cancellation or delay of 3 hours or more of your airline flight due to inclement weather (if benefits are not available elsewhere).

Protect Your Rental Car

Maximum limits listed in this section are per policy.

Rental Car Damage | \$25,000

Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

Protect Yourself

Maximum limits listed in this section are per policy.

Medical or Dental Expense | \$50,000

Provides coverage for the necessary medical, surgical and emergency dental care costs in excess of your standard coverage if you become sick or accidentally injured while on your covered trip.

Emergency Assistance | \$250,000

Emergency Medical Transportation

Benefits include transportation to the nearest suitable medical facility, help to return home and companion air fare to visit you if you are traveling alone and are hospitalized for more than 7 days.

Protect Your Stuff

Baggage and Personal Effects | Up To \$1,000

Provides coverage for loss, theft or damage to your baggage and personal effects during your covered trip.

Baggage Delay | Up To \$200

Provides reimbursement for the emergency purchase of necessary personal effects if your baggage is delayed for more than 24 hours during your covered trip.

Optional Coverage

Maximum limits listed in this section are per policy.

Air Flight Accident | Up To \$500,000

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. Just \$9 per person for \$100,000 limit.

Pricing

| Trip Cost | Age | | | | | | | |
|--------------------|-------|-------|-------|-------|-------|---------|---------|---------|
| | 0-30 | 31-50 | 51-60 | 61-70 | 71-75 | 76-80 | 81-84 | 85+ |
| \$0 | \$21 | \$24 | \$29 | \$34 | \$48 | \$59 | \$94 | \$101 |
| \$1 - \$250 | \$24 | \$27 | \$34 | \$39 | \$52 | \$63 | \$99 | \$109 |
| \$251 - \$500 | \$29 | \$34 | \$41 | \$48 | \$64 | \$81 | \$117 | \$134 |
| \$501 - \$750 | \$39 | \$44 | \$53 | \$68 | \$95 | \$114 | \$149 | \$189 |
| \$751 - \$1,000 | \$44 | \$51 | \$59 | \$74 | \$101 | \$134 | \$174 | \$219 |
| \$1,001 - \$1,500 | \$57 | \$68 | \$82 | \$101 | \$134 | \$176 | \$219 | \$287 |
| \$1,501 - \$2,000 | \$76 | \$91 | \$108 | \$133 | \$172 | \$223 | \$281 | \$369 |
| \$2,001 - \$2,500 | \$93 | \$113 | \$134 | \$166 | \$250 | \$299 | \$351 | \$452 |
| \$2,501 - \$3,000 | \$112 | \$134 | \$156 | \$198 | \$325 | \$374 | \$409 | \$537 |
| \$3,001 - \$3,500 | \$129 | \$148 | \$172 | \$234 | \$360 | \$414 | \$474 | \$613 |
| \$3,501 - \$4,000 | \$149 | \$167 | \$194 | \$269 | \$400 | \$444 | \$548 | \$699 |
| \$4,001 - \$4,500 | \$166 | \$187 | \$221 | \$321 | \$435 | \$479 | \$624 | \$776 |
| \$4,501 - \$5,000 | \$187 | \$210 | \$244 | \$366 | \$465 | \$521 | \$683 | \$852 |
| \$5,001 - \$5,500 | \$209 | \$237 | \$276 | \$406 | \$500 | \$567 | \$743 | \$941 |
| \$5,501 - \$6,000 | \$232 | \$256 | \$300 | \$440 | \$516 | \$611 | \$821 | \$1,019 |
| \$6,001 - \$6,500 | \$254 | \$283 | \$328 | \$479 | \$567 | \$675 | \$890 | \$1,109 |
| \$6,501 - \$7,000 | \$276 | \$309 | \$362 | \$520 | \$619 | \$750 | \$990 | \$1,187 |
| \$7,001 - \$8,000 | \$306 | \$344 | \$403 | \$578 | \$699 | \$837 | \$1,092 | \$1,354 |
| \$8,001 - \$9,000 | \$338 | \$382 | \$443 | \$642 | \$784 | \$957 | \$1,231 | \$1,511 |
| \$9,001 - \$10,000 | \$381 | \$419 | \$496 | \$712 | \$866 | \$1,086 | \$1,354 | \$1,684 |

For trip costs over \$10,000 or trips longer than 31 days, please contact CSA at 800-348-9505. Rates above do not include a \$6 service fee.

Additional Features

On Demand Medical Care

Immediate access to a network of physicians anywhere in the world is like taking a doctor with you on vacation.

Did You Know?

If you or one of your traveling companions has a **pre-existing medical condition**, you may still be eligible for travel protection coverage with CSA's pre-existing medical exclusion waiver. For complete details, visit www.bit.ly/CSA100FS.

10-Day Free Look

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.

Excellent 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.



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