



Think Smart. Travel Well.

Our **Freestyle** plan is built for leisure travelers and those who value common sense coverage and affordable pricing. All our plans include 24-Hour Emergency Assistance and Concierge Services so you can relax and enjoy your vacation.



www.csatravelpro.com

On Demand Medical Care

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

Plus:

- ✓ 24-hour Emergency & Concierge Service
- ✓ Pre-existing Medical Conditions Coverage
- ✓ Pet Services Locator
- ✓ Rental Car Damage Protection with no Deductible

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



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..... **\$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

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..... **\$1,000**
Provides coverage for loss, theft or damage to your baggage and personal effects during your covered trip.

Baggage Delay..... **\$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.

Services

On Demand Medical Care

Through CSA's designated provider

Getting sick on vacation is never fun, but it doesn't have to be difficult to find what you need. With just one call, we can provide you with immediate access to on call physicians, medical advice, even referral to a physician near you using CSA's designated provider network of 30,000 physicians and 850,000 service providers worldwide.

Consult a Doctor™

Connect instantly with a network of physicians for information, advice, and treatment, including prescription medication, when appropriate. Save time and money and get back to enjoying your vacation.

No Out of Pocket Medical

No claims to file! If you get sick or injured while traveling, we can get you to a trusted provider and even handle the payment for acute, one time treatments up to \$1,000.

24-Hour Emergency Assistance and Concierge Services

Identity Theft Resolution Services

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

Travel Plan Cost

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.

Maximum limits listed above are per person, unless otherwise noted. Benefits, services, and purchase requirements are described on a general basis. For complete details and purchase requirements, visit www.csatravelpro.com/certpolicy.do.



Protect Your Trip!

Call (800) 348-9505

www.CSATravelPro.com

CSA
TRAVELPROTECTION

Freestyle

Travel insurance and travel assistance services built with your needs in mind.

Pre-Existing Medical Conditions can be Accepted up to Final Payment!



Pre-Existing Medical Conditions

Pre-existing medical condition exclusion is waived if purchased by final trip payment and you are medically able to travel at time of purchase.

General Limitations and Exclusions

We will not pay for any loss under the plan caused by or resulting from:

1. your, your Traveling Companion's, or Family Member's suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO & MO);
2. mental, nervous, or psychological disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. normal pregnancy or resulting childbirth or elective abortion;
5. participation as a professional in athletics;
6. participation in organized amateur and interscholastic athletic or sports competition or events;
7. riding or driving in any motor competition;
8. declared or undeclared war, or any act of war;
9. civil disorder (does not apply to Travel Delay);
10. service in the armed forces of any country;
11. nuclear reaction, radiation or radioactive contamination;
12. operating or learning to operate any aircraft, as pilot or crew;
13. mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
14. any unlawful acts, committed by you, a Traveling Companion or Family Member traveling with you (whether insured or not);
15. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. pandemic and/or epidemic;
19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. business, contractual, or educational obligations of you, a Family Member, or Traveling Companion;
21. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements;
22. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Common Reasons for Trip Cancellation

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

Common Carrier delays resulting from inclement weather, mechanical breakdown, or unannounced strikes

Jury Duty

Your home 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 active military service to provide aid or relief in the event of a natural disaster

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 1 year

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



What Our Customers Are Saying...

"I don't usually fly, and I have never purchased trip insurance. I was purchasing our airline tickets several months in advance and I decided to take advantage of the insurance offer due to the low price. Approximately six weeks before the flight, I fell down a flight of stairs and fractured my ankle. The doctor told me I could not take the planned flight due to the possibility of blood clots, and I needed to cancel. I was glad I purchased travel insurance from CSA Travel Protection. I phoned them, received all the papers to file by email, and had a full airfare refund within 60 days."

- B. Persing, Oviedo, FL, September 17, 2010

"I wanted to take the opportunity to thank you again for assisting us with our travel claim. You were SO patient and helpful throughout the process. We greatly appreciate your time and efforts on our behalf. While I hope not to have to file a travel insurance claim again, our experience with you would motivate me to insure with CSA Travel Protection for our future needs. Many Thanks!"

- K. Gurtin, La Jolla, CA, November 9, 2010

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.

For 24-Hour Emergency Assistance Call:

In the U.S. (877) 243-4135
Collect worldwide (240) 330-1529

PRODUCER CODE

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 5/21/10)

Travel Insurance Is Underwritten By:

Stonebridge Casualty Insurance Company, an AEGON 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.