

Guest Protect Travel Insurance (G-330CSA)

FAQ's

Do I need insurance?

We highly recommend purchasing vacation rental insurance as it offers you coverage if you have to cancel or interrupt your trip due to a number of covered reasons and would otherwise lose your prepaid trip costs.

When can I buy coverage?

Plans are offered when you make your reservation and can be purchased up until final payment. Contact the rental office to learn more.

Who's covered?

Everyone staying at the reservation is insured. Note that some coverages are subject to policy maximums.

What is the maximum trip length I can insure?

180 days (maximum trip length for residents of Washington is 90 days).

Can I add coverage to my plan after I purchase it?

Yes. If you purchase additional arrangements such as flights, rental car, a round of golf or show tickets prior to your departure date, you can purchase additional coverage to insure those arrangements.

What if I change my mind?

If you purchase this plan and are not satisfied within 10 days of receipt, contact the rental office to indicate your desire to cancel. If you haven't already left on your trip or filed a claim, you will receive a complete refund of your plan cost.

If I buy the plan today, when does coverage begin?

Trip Cancellation coverage begins at 12:01 A.M. on the day after the date the plan payment is received. All other coverages begin when you depart on your covered trip.

What is a covered event?

Insurance plans cannot cover all events that might happen to you. Those events which are covered are listed in your Description of Coverage or Policy.

What are some of the covered events?

Some examples of covered reasons for Trip Cancellation or Trip Interruption include sickness, injury or death of you, a family member or traveling companion; mandatory evacuation at your destination; interruption of road service; interruption of essential services at your rental; your home made uninhabitable by hurricane or other natural disaster; flight delays due to bad

weather; a documented traffic accident en route to your destination; involuntary termination of employment; and acts of terrorism. Additional terms and conditions apply, review a sample [Description of Coverage/Policy](#) for full details.

Who is considered as a family member?

- Traveling Companion(s)
- Insured's or Traveling Companion's Spouse
- Insured's, Traveling Companion's or Spouse's: child; parent; sibling; grandparent, great-grandparent, grandchild or greatgrandchild; step-parent, step-child or step-sibling; son-in-law or daughter-in-law; brother in-law or sister-in-law; aunt or uncle; niece or nephew; legal guardian; foster child or legal ward.

What is a foreseeable event?

Foreseeable simply means reasonably known beforehand. Once it is reasonable that guests traveling to an area would know about an event, it becomes foreseeable. For example, if the airline you are flying announces that they are going on strike, the event becomes foreseeable once they make the announcement.

Is it possible to insure pre-existing medical conditions?

Yes, we can accept pre-existing medical conditions for you and your traveling companions as long as you purchase your plan prior to or within 24 hours of your final trip payment and you are medically able to travel at the time the coverage is purchased.

What is a pre-existing medical condition?

A pre-existing medical condition means a sickness or injury during the 60-day period immediately prior to your effective date for which you or your traveling companion:

1. Received, or received a recommendation for, a diagnostic test, examination or medical treatment, or
2. Took or received a prescription for drugs or medicine.

Item 2 of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine, and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under the insurance plan.

See the plan [Description of Coverage or Policy](#) for more details.

What can be reimbursed if I have to cancel my trip?

The plan can reimburse you up to the amount in the schedule for unused, non-refundable, prepaid trip costs if you are prevented from taking your trip due to a covered event listed in your Description of Coverage or Policy.

If my trip is cancelled or interrupted for a covered reason, can I be reimbursed for other prepaid travel costs like airplane tickets or a spa package?

Yes, provided these costs have been insured.

I have coverage questions, who should I ask about them?

Call Generali Global Assistance toll-free 866-999-4018.

How does the claims process work?

Filing a claim is a relatively easy process. Contact the rental office, Generali directly at 800-541-3522 or visit our [claim form page](#) to obtain the necessary claim forms. Once you've completed your claim form and gathered your [supporting documentation](#), submit your claim to Generali via email at claims@generalitravelinsurance.com or via mail at:

Generali Global Assistance & Insurance Services Attn: Claims Department
P.O. Box 939057
San Diego, CA 92193-9057

Once your forms are received you'll be assigned a dedicated claims team member who will process your claim from start to finish and will reach out to you if they have any questions or additional information is needed.