



**GENERALI**  
GLOBAL ASSISTANCE

# Ski & Mountain Travel Insurance

Custom tailored for travel to mountainous destinations, Ski & Mountain Travel Insurance includes special features to help protect your mountain vacation year-round

## **Trip Cancellation For Any Reason**

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Get reimbursement for your prepaid trip costs if you have to cancel, no matter the reason. To get coverage, you must purchase your plan within 24 hours of making initial deposit for your trip. All insureds in your travel party must also cancel and you must cancel at least 48 hours prior to when you're scheduled to leave on your trip. See a Policy/Description of Coverage for full details.\*

## **No Snow Coverage**

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Trip Inconvenience coverage provides reimbursement for inconvenienced vacation days if your arrangements at your destination are closed due to lack of snow.\*

## **Sporting Equipment Coverage**

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Get coverage for lost, stolen or damaged sporting equipment. If your sporting equipment is delayed more than 24 hours, coverage is also included to locate it, retrieve it and have your sporting equipment delivered to you. Help protect your skis, snowboards, mountain bikes and more.\*

## **Road Closure Coverage**

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If roads are closed for six hours or more because of adverse weather and you can't reach your destination, Ski & Mountain Travel Insurance can provide coverage for missed vacation nights.\*

\*Terms and conditions apply.

# Ski & Mountain Travel Insurance Plan Details


Underwritten by Generali U.S. Branch

Insurance Coverage	Overview
<b>Trip Cancellation</b> 100% of Trip Cost Insured	Provides reimbursement for unused, non-refundable, prepaid trip costs if you are prevented from taking your trip due to a covered reason, including: mandatory hurricane evacuations; sickness, injury or death of you, your traveling companion or family member; extension of school year; armed service leave revocation; involuntary termination of employment or other specific reasons listed in the Policy/Description of Coverage. Certain restrictions apply.
<b>Trip Cancellation for Any Reason</b> 75% of Trip Cost Insured	Provides reimbursement for unused, non-refundable, prepaid trip costs if you have to cancel your trip for any reason, provided you purchase the plan within 24 hours of making your initial trip deposit and all requirements are met. Please see a Policy/Description of Coverage for full terms and conditions.
<b>Trip Interruption</b> 150% of Trip Cost Insured	Provides reimbursement for unused, non-refundable, prepaid trip costs if your trip is interrupted due to a covered event. Also provides reimbursement for the additional transportation cost to return home or rejoin your group. Covered reasons include: mandatory hurricane evacuations; sickness, injury or death of you, your traveling companion or family member; or other specific reasons listed in the Policy/Description of Coverage. Certain restrictions apply.
<b>Trip Inconvenience</b> 100% of Trip Cost Insured	Provides reimbursement for unused, non-refundable, prepaid trip costs if the ski resort at your destination closes its primary attractions from lack of snow or severe weather. Certain restrictions apply.
<b>Travel Delay</b> \$200 daily limit applies \$600	Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation, even additional kenneling fees if you are delayed 12 hours or more during your trip due to a covered reason.
<b>Baggage Coverage</b> \$1,000	Provides coverage for loss, theft or damage to your baggage and covered personal effects, during your trip. Can also reimburse for the cost to track, locate and return your baggage.
<b>Baggage Delay</b> \$1,000	Provides reimbursement for the purchase of necessary items, if baggage is delayed for more than 24 hours during your trip.
<b>Sporting Equipment</b> \$1,000	Provides coverage for loss, theft or damage to your sporting equipment during your trip.
<b>Sporting Equipment Delay</b> \$1,000	Provides reimbursement for sporting equipment rental if your equipment is delayed for more than 24 hours during your trip. Can also reimburse for the cost to track, locate and return your sporting equipment.
<b>Medical and Dental</b> \$25,000	Provides coverage for the necessary medical, surgical and emergency dental care costs if you become sick or accidentally injured while on your trip. Coverage is in excess of your standard coverage, except where prohibited.
<b>Emergency Assistance and Transportation</b> \$525,000 Per Plan	Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit you if you are traveling alone and are hospitalized for more than 7 days.
<b>Accidental Death &amp; Dismemberment - Travel Accident</b> \$100,000 Per Plan	Provides coverage if you are injured by an accident during your trip and you suffer the loss of life or limb within 365 days of the accident.
<b>Rental Car Damage</b> Not available to residents of TX \$25,000 Per Plan	Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, wind storm or hail.

Note: The maximum trip cost this plan covers is \$50,000. Limits above are per person unless otherwise noted.

**Call 1-800-908-5000 to Protect Your Trip**  
For questions about coverage, call Generali at 866-642-5889

Travel insurance plans are administered by Customized Services Administrators, Inc., CA Lic. No. 821931, located in San Diego, CA and doing business as Generali Global Assistance & Insurance Services. Plans are available to residents of the U.S. but may not be available in all jurisdictions. Benefits and services are described on a general basis; certain conditions and exclusions apply. Travel Retailers may not be licensed to sell insurance, in all states, and are not authorized to answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. 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. This notice provides general information on Generali's products and services only. The information contained herein is not part of an insurance policy and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern.

 Travel insurance plans are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali - U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance Company of Trieste and Venice - U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.

# Services

Provided by Generali's designated provider

**24-Hour Emergency Assistance Services**  
These services offer on-the-spot and immediate assistance for unexpected problems that can arise during your trip. The hotline operates 24/7 for help anytime while traveling.

**Concierge Services**  
Get pre-trip assistance, help making airline, hotel, rental car and restaurant reservations, event ticketing services, help scheduling golf tee times and more.

**Identity Theft Resolution Services**  
A service that provides assistance when your identity has been compromised while traveling on your vacation. This service is automatically included for a full 180 days starting on your scheduled departure date. ID Theft Resolution does not include, and shall not assist you for thefts involving non-U.S. bank accounts.

**Roadside Assistance**  
Provides 24-Hour Roadside Assistance which includes:

- Towing Service
- Battery Jump/Minor Roadside Adjustments
- Locksmith Services
- Fuel Delivery
- Vehicle Winching/Extraction
- Flat-tire Change

**On Demand Medical Care**  
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 our network of 30,000 physicians and 850,000 service providers worldwide.

**Teladoc**  
Connect instantly with a network of physicians for information, advice and treatment, including prescription medication, when appropriate. Note: Teladoc services may not be available in all states, and international services may be limited.

**No Out-Of-Pocket Medical**  
If you get sick or injured while traveling, we can get you to a trusted provider and even handle the payment for acute treatments up to \$1,000.

**10-Day Free Look**  
We are committed to providing you with the best possible service. That's why, if you need to cancel your plan, you may do so and receive a refund of your plan cost as long as you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

