



## TRAVEL INSURANCE POLICY DECLARATIONS

**This Policy is an important legal document. Please read your Policy carefully.**

<b>Policy Number:</b>	<b>Product Name:</b>	<b>Product Code:</b>
Sample	Vacation Rental Damage Protection	GR201VRD

This Policy provides travel insurance benefits for you as described within this Declarations and endorsements forming this Policy. The benefits described in this Policy are subject to all terms, conditions and exclusions of the Policy. This document serves as proof of insurance coverage.

Any changes to your travel dates, trip costs, or coverages must be accepted by us. The effective date of the change will be the day following our acceptance of the change and receipt of any additional premium required.

<b>This Policy is Underwritten By*:</b>	<b>General Agent &amp; Program Administrator:</b>
<b>Generali - U. S. Branch</b> 28 Liberty Street, Ste 3040 New York, NY 10005	Customized Services Administrators, Inc. d.b.a. Generali Global Assistance & Insurance Services, CA Lic. No. 0821931 9797 Aero Drive, Ste 300 San Diego, CA 92123

<b>Named Insured &amp; Mailing Address:</b>	<b>Assistance Company:</b>
Sample	Generali Global Assistance's designated provider

### POLICY TERM & TRIP DESTINATION(S)

<b>Policy Purchase Date:</b>	<b>Trip Departure Date:</b>	<b>Trip Return Date:</b>
NA	NA	NA

Please refer to the coverage endorsements for when coverage begins and ends.

<b>Trip Destinations:</b>	NA
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### COVERED TRAVELERS INSURED

<b>Name</b>	
Sample Sample	
<b>Total Trip Cost:</b>	NA

### BENEFICIARY

<b>Name</b>	<b>Relationship</b>
NA	NA



**SCHEDULE OF BENEFITS**

Coverage	Benefit limits Per Plan
Vacation Rental Damage Re-keying Door Locks	\$3,000.00 \$100.00

**FORMS AND ENDORSEMENTS**

The coverages provided to you under this Policy are subject to the terms and conditions described in the following policy forms and endorsements.

Form Number and Edition Date	Title
GEN TIDP01.01US 01.2019	TRAVEL INSURANCE POLICY DECLARATIONS
GEN TIPE01.01US 01.2019	TRAVEL INSURANCE POLICY EXECUTION
GEN TIPO02.01US 07.2022	TRAVEL INSURANCE POLICY
GEN TICE18.01US 01.2019	VACATION RENTAL DAMAGE COVERAGE PART ENDORSEMENT
GEN TISA.01NC 01.2019	NORTH CAROLINA AMENDATORY ENDORSEMENT



**INSURANCE PREMIUM**

This Policy is issued to you in consideration of payment of the premium as provided by its terms and conditions. We agree to pay benefits in accordance with all the provisions of this Policy. Premiums are payable to us or our agent in the amounts as set forth by us.

**Total Premium: NA**

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This Policy is governed by the laws of the state in which it is delivered.

\* This Policy is underwritten by: Generali - U.S. Branch, New York, NY; NAIC # 11231. Generali - U.S. 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.

Signed for GENERALI - U.S. BRANCH at New York, New York, by:

**Vice President, Insurance and Underwriting**

**President**



**GENERALI - U. S. BRANCH**

28 Liberty Street, Ste 3040  
New York, NY 10005

This Policy is governed by the laws of the state in which it is delivered.

Signed for GENERALI - U.S. BRANCH at New York, New York, by:

Mark Taber  
Vice President, Insurance and Underwriting

Chris Carnicelli  
President



**Generali - U.S. Branch**  
28 Liberty Street, Ste 3040  
New York, NY 10005

## **TRAVEL INSURANCE POLICY**

Vacation Rental Damage Protection

GR201VRD

FOR COVERAGE INQUIRIES OR CUSTOMER SERVICE, CALL

(866) 234-0580

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FOR EMERGENCY ASSISTANCE 24 HOURS A DAY DURING YOUR TRIP, CALL:

IN THE U.S.  
(866) 922-0278

COLLECT WORLDWIDE  
(202) 974-6480

This Policy is issued to you in consideration of any premium due. The insurance benefits vary from program to program; please refer to your Schedule of Benefits for specific information about the program you purchased. Please contact us immediately if you believe the Schedule of Benefits is incorrect. We agree to pay benefits in accordance with all the provisions of this Policy.

### **RIGHT TO EXAMINE YOUR POLICY**

If you are not satisfied for any reason, you may cancel coverage under the Policy. If you have not filed a claim and you cancel your Policy before your Scheduled Departure Date, your premium will be refunded.



## ELIGIBILITY

### Who is Eligible

Coverage will be provided for all travelers if the required premium has been received by us or our authorized agent, and provided the traveler is a resident of the United States of America.

### Extension of Coverage

If your entire Trip is covered by the Policy and your return is delayed by unavoidable circumstances, all coverages in effect at the time of the delay will be extended. Extended coverage will end on the earlier of the date you reach your Return Destination or 7 days after the Scheduled Return Date. If you cannot return home before this extension ends, we may, at our sole discretion, extend coverage for an additional 30 days, or until you are able to travel to your Return Destination, whichever is earlier.

## GENERAL EXCLUSIONS

This Policy does not pay for any loss caused by or resulting from:

1. you or your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury;
2. Mental or Psychological Disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. intoxication above the legal limit at your location at the time of loss;
5. pregnancy or childbirth, elective abortion or fertility treatment (not including Unforeseen Complications of Pregnancy);
6. any Trip taken against the advice of a Physician;
7. participation as a professional in athletics;
8. participation in organized amateur and interscholastic athletic or sports competition or events;
9. riding or driving in any motor competition;
10. participation in Adventure Activities, or Extreme Activities, or Hazardous Activities, except as a spectator;
11. operating or learning to operate any aircraft, as pilot or crew;
12. Elective or Experimental Treatment or Procedures;
13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
14. declared or undeclared war, or any act of war;
15. participation in a Riot, Civil Disorder, or insurrection;
16. the release, escape, or dispersal of: nuclear or radioactive contamination, pathogenic, poisonous biological or chemical materials;
17. any unlawful acts, committed by you or your Traveling Companion;
18. any amount paid or payable under any worker's compensation, no fault or personal injury protection coverage, disability benefit or similar law;
19. detention by Customs and Border Protection or any governmental authority, regulation or prohibition;
20. travel restrictions imposed for a certain area by governmental authority;
21. Financial Insolvency of your Travel Supplier;
22. Pandemic or Epidemic;
23. an illness, disease, or other condition, event or circumstance which occurs at a time when coverage is not in effect;
24. any issue or event that could have been reasonably foreseen or expected when you purchased the coverage;
25. a Natural Disaster that occurs on or before the purchase date of this Policy;
26. a tropical storm or hurricane that is named on or before the purchase date of this Policy;
27. any amount paid for this Policy or any other insurance;
28. disruption of travel caused by an Electromagnetic Event;
29. disruption of travel caused by an Impact Event.

This Policy does not apply to the extent any applicable law or regulation, including any US, UN or EU economic or trade sanctions, prohibit us from providing insurance, and related services, including, but not limited to, the payment of any claims. Any expenses incurred or claims made involving travel or travel related services that are in violation of such sanctions, laws or regulations will not be covered under this Policy. Any coverage provided under this Policy in violation of any US, UN or EU economic or trade sanctions, or other laws or regulations, shall be null and void.

This Policy expressly excludes any insurance coverage, related services, or loss: (i) occurring in Iran, Syria, North Korea, Crimea, or Cuba or their territorial waters; (ii) incurred by persons or entities located or resident in Iran, Syria, North Korea, Crimea, or Cuba; or (iii) resulting from, or involving activities that directly or indirectly involve or benefit the government, entities or residents of Iran, Syria, North Korea, Crimea, or Cuba except where (a) expressly permitted by applicable law or regulation and (b) we have confirmed coverage for the risk in writing.



## CLAIMS PROVISIONS

### NOTICE OF CLAIM

We must be given written notice of claim within 90 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and sufficient information to identify him or her.

### PROOF OF LOSS

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date the loss occurs unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

### YOUR DUTY TO COOPERATE

You must provide us with receipts, proof of payment, medical authorizations, or other records and documents we may reasonably require concerning your claim. Failure or refusal to cooperate may delay, impede, or result in the denial of your claim.

### PHYSICAL EXAMINATION AND AUTOPSY

At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

### PAYMENT OF CLAIMS

Any benefits payable due to your loss of life will be paid to the following:

- a) the beneficiary named for the Policy that is on file with us;
- b) to your Spouse, if living. If no living Spouse, then
- c) to your estate in the United States.

Any accrued benefits unpaid at your death will also be paid according to the above. All other benefits are paid directly to you, unless you direct us otherwise.

### WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:

Generali Global Assistance & Insurance Services.  
P. O. Box 939057  
San Diego, CA 92193-9057  
(800) 541-3522 (Toll-Free)

### APPRAISAL

If there is a disagreement about the amount of the loss, either you or we can make a written demand for an appraisal. After the demand, you and we will each select a competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by a majority of these three parties will be binding. The appraiser selected by you is paid by you. We will pay the appraiser we choose. You will share equally with us the cost for the arbitrator and the appraisal process.

### NO BENEFIT TO BAILEE

This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

## GENERAL PROVISIONS

The following provisions apply to all coverages:

### LEGAL ACTIONS

No legal action may be brought to recover on the Policy within 60 days after written proof of loss has been given. No such action will be brought after 3 years from the time written proof of loss is required to be given. If a time limit of the Policy is less than allowed by the laws of the state where you live, the limit is extended to meet the minimum time allowed by such law.



#### **CONTROLLING LAW**

Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

#### **CONCEALMENT OR FRAUD**

We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this Policy.

#### **MISSTATEMENT OF INFORMATION**

If you have provided inaccurate details about you or your Trip when purchasing this Policy, and those inaccurate details affect the plan cost owed by you, any benefits paid will be reduced by the amount you underpaid for your premium.

#### **CANCELLATION BY US**

This Policy is a single pay, single term, non-renewable insurance Policy. We have no unilateral right to cancel this coverage after the effective date.

#### **DUPLICATION OF COVERAGE**

You may be covered under only one travel Policy with us for each Trip. If you are covered under more than one such Policy, the Policy with the higher coverage limit will remain in effect. The maximum benefit limit as stated in the Schedule of Benefits of such Policy will be the maximum benefit payable in the event a claim occurs. In the event claim payment has been made under the duplicate Policy, premiums paid less claims paid will be refunded for the duplicate coverage that does not remain in effect.

#### **TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY**

Your rights and duties under this Policy are not transferable without our express written consent.

#### **ENTIRE CONTRACT: CHANGES**

This Policy and any attachments are the entire contract of insurance. Only our President, Vice President or Secretary may change or waive the provisions of the Policy. No agent or other person may change the Policy or waive any of its terms. The change will be endorsed on the Policy.

#### **ACTS OF AGENTS**

No agent or any person or entity has authority to alter, modify, or waive any of the provisions of this Policy.

#### **RECOVERY**

To the extent we pay for a loss suffered by you, you agree that we will be assigned the rights and remedies you had relating to the loss. You must help us preserve our rights against those responsible for the loss. This may involve signing any papers and taking any other steps we may reasonably require.

#### **INSURANCE UNDER TWO OR MORE COVERAGES**

If two or more of this Policy's coverages apply to the same loss or damage, we will only pay once, and under the coverage with the higher benefit.

### **DEFINITIONS**

The Insured is referred to as "you", "your" or "yours". The company providing this coverage is referred to as "we", "us" or "our". In addition, certain words and phrases are defined as follows:

**ACCIDENT** means a sudden, unexpected, unintended and external event.

**ACCOMMODATION** means any establishment used for temporary overnight lodging for which a fee is paid, such as a hotel, motel, resort, apartment, condominium, or other vacation residential unit. The establishment may require reservations, and pre-determined check-in and check-out dates and times.

**ACTUAL CASH VALUE** means the original purchase price less depreciation.

**ADVENTURE ACTIVITIES** means:

1. bungee jumping;
2. caving;
3. hot air ballooning;
4. multi-sport endurance competitions;
5. parakiting or parasailing;
6. any activities materially similar to the above.



**BAGGAGE** means luggage, personal possessions and travel documents taken by you on your Trip.

**CIVIL DISORDER** means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority.

**COMMON CARRIER** means any land, water or air conveyance, with scheduled and published departure and arrival times, operated under a license for the transportation of passengers for hire, not including taxis or rented, leased or privately owned motor vehicles.

**COMPLICATIONS OF PREGNANCY** means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include, but are not limited to, hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy, and spontaneous miscarriage.

Complications of pregnancy do not include Physician-prescribed rest during the period of pregnancy (except due to the conditions noted above), false labor, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a pregnancy, not constituting a categorically distinct complication of pregnancy.

**DESTINATION** means any place you expect to travel to on your Trip, as shown on an itinerary or other travel document.

**DOMESTIC PARTNER** means a person who is at least 18 years of age and you have an affidavit of domestic partnership. If domestic partnerships are not recognized by the jurisdiction where you reside, you must provide:

1. evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; and
2. evidence of cohabitation for at least the previous 6 months.

**ELECTIVE OR EXPERIMENTAL TREATMENT OR PROCEDURE** means any medical treatment or surgical procedure that is not Medically Necessary or is not considered by the medical community as a whole to be safe and effective for the condition for which the medical treatment or surgical procedure are being used. This includes any treatments, procedures, facilities, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

**ELECTROMAGNETIC EVENT** means a large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse. This includes both naturally occurring events (for example geomagnetic storms, Impact Events, solar flares, etc.) and man-made events (for example nuclear electromagnetic pulses, electromagnetic interference devices, etc.).

**EPIDEMIC** means an outbreak of a contagious illness or disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention or The World Health Organization.

**EXTREME ACTIVITIES** means:

1. cross country skiing outside marked trails;
2. fly-by-wire;
3. heli-skiing or heli-snowboarding;
4. parkour;
5. scuba diving below 40 meters or without a dive master;
6. telemark skiing, skiing, or snowboarding outside marked trails;
7. any activities materially similar to the above.

**FAMILY MEMBER** means:

- Insured's or Traveling Companion's Spouse;
- Insured's, Traveling Companion's, or Spouse's:
  - child;
  - parent;
  - sibling;
  - grandparent, great-grandparent or grandchild or great-grandchild;
  - son-in-law or daughter-in-law;
  - brother-in-law or sister-in-law;
  - parent-in-law;
  - step-parent, step-child or step-sibling;
  - aunt or uncle;



- niece or nephew;
- legal guardian;
- foster child or legal ward;
- step-grandparent or step-grandchild;
- step-aunt or step-uncle.

FINAL TRIP PAYMENT means the date, prior to the Scheduled Departure Date, on which all additional payments for Trip arrangements are paid to the Travel Supplier, or the date that such payments are contractually due to be paid, whichever is earlier.

FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services which is duly licensed in the jurisdiction of operation.

HAZARDOUS ACTIVITIES means:

1. base jumping;
2. bobsledding;
3. boxing;
4. bull riding;
5. cliff diving;
6. free diving;
7. full contact martial arts;
8. hang gliding;
9. ice diving;
10. luge sledding;
11. mountaineering;
12. parachuting;
13. rock climbing;
14. running of the bulls;
15. scuba diving below 50 meters or without a dive master;
16. skeleton sledding;
17. skydiving;
18. wing suit flying;
19. any activities materially similar to the above.

HIJACKED means the illegal commandeering and redirection of an aircraft, ship, train, bus or other conveyance.

HOME means your primary or secondary residence.

HOSPITAL means an institution that meets all of the following requirements:

1. it must be operated according to law;
2. it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Physicians;
4. registered nurses must be on 24-hour call or duty; and
5. the care must be given either on the hospital's premises or in facilities available to the hospital on a prearranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

IMPACT EVENT means extraterrestrial meteors, meteorites, asteroids, or man-made space debris that enter the earth's atmosphere.

INJURY means bodily harm caused by an Accident which requires the in-person examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

INSURED means the person named on the Policy, for whom the required premium payment is received by us or our authorized agent and a Trip is scheduled. Insured also includes any eligible Traveling Companions who share the same Accommodation with the person enrolled.



INSURER means Generali - U.S. Branch. Generali - U.S. Branch operates under the following names:

In California: Generali Assicurazioni Generali S.p.A. (U.S. Branch)

In Colorado: Assicurazioni Generali - U.S. Branch

In Oregon: Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice

In Minnesota and Texas: Generali - United States Branch

In Virginia: The General Insurance Company of Trieste And Venice, (Assicurazioni Generali)

MENTAL OR PSYCHOLOGICAL DISORDER means a mental health condition including, but not limited to: anxiety; depression; neurosis; phobia; psychosis; or any related physical manifestation thereof. Autism, and its related symptoms, are not considered a Mental or Psychological disorder. Neurodegenerative diseases (e.g., Parkinson's or Huntington's diseases) are not considered Mental or Psychological Disorders, even if their symptoms meet this definition. Mental or Psychological Disorder does not mean Accident, Injury or Sickness, as defined.

NATURAL DISASTER means a flood due to natural causes, tsunami, hurricane, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, sandstorm, sinkhole, wildfire or blizzard.

PANDEMIC means an Epidemic over a wide geographic area that affects a large portion of the population.

PAYMENT(S) means the cash, check, credit card amounts paid for your Trip.

PHYSICIAN means a person licensed as a medical doctor or chiropractor by the jurisdiction in which he or she is resident to practice medical, surgical, therapeutic or dental services. He or she must be practicing within the scope of their license for the service or treatment given. He or she may not be you, your Traveling Companion, or your Family Member.

PROGRAM ADMINISTRATOR means Generali Global Assistance & Insurance Services.

RETURN DESTINATION means your primary residence or a different final destination as shown in the travel documents.

RIOT means a group or crowd of people violently disturbing the peace and causing danger, damage, or injury to others or to property.

SCHEDULE means the Schedule of Benefits provided with this Policy.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to your Return Destination.

SICKNESS means an illness or disease of the body that requires in-person examination and treatment by a Physician. Sickness also means Complications of Pregnancy as defined. Sickness does not mean Mental or Psychological Disorder as defined.

SPOUSE means your legally wed husband or wife, or Domestic Partner as defined by this Policy.

STRIKE means a stoppage of work, work slowdown, or sickout which is announced, organized and sanctioned by a labor union or other organized association of workers, in a trade or profession, formed to protect and further their rights and interests.

TRAVELING COMPANION means a person with whom you have made travel arrangements, and will accompany you during the Trip, and will share Accommodations with you. A group or tour leader is not a Traveling Companion unless you are sharing Accommodations with them. Other travelers incidentally taking the same trip as you (for example other cruise ship passengers, tour group participants, etc.) are not Traveling Companions.

TRAVEL SUPPLIER means the company or Common Carrier that provides travel arrangements for your Trip.

TRIP means a period of travel at least 100 miles away from Home to your Destination. The purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind. For round-trip travel you must have a defined Scheduled Departure Date and a Scheduled Return Date specified with the Travel Supplier through whom the insurance was purchased. For one-way travel you must have a defined Scheduled Departure Date, an arrival date, departure city, and arrival city specified at the time of purchase. The Trip may not exceed 180 days in length.

UNFORESEEN means not known, anticipated or reasonably expected, and occurring after the effective date of the benefit under which the claim is being made.



## VACATION RENTAL DAMAGE COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:  
**Travel Insurance Policy**

All requirements of this Policy must be met to qualify for this coverage.

### Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you check in as a registered guest at the Accommodation; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the expiration date of your Policy; or
2. the date and time you check out from the Accommodation.

### Coverage

We will reimburse you, up to the amount shown in the Schedule, if you cause accidental damage to real or personal property owned by the Accommodation during the Trip. We will reimburse the lesser of the cost of repairs or the cost to replace the property with an item of like kind and quality.

If the damaged item is part of a pair or set of items, we will consider the cost to repair or replace any part to restore the pair or set to its value before the loss. We are not required to reimburse you for the total value of the whole set.

If you lose or damage the keys to an Accommodation during the Trip, We will reimburse the expenses to re-key door locks with new keys (physical or electronic), up to \$100 a trip.

### Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. adverse weather or Natural Disaster;
2. intentional acts or Gross Negligence;
3. violation of the lease or Rental Agreement;
4. normal wear and tear;
5. loss of use or revenue of the Accommodation;
6. property brought by you or your Traveling Companions;
7. damage to the Accommodation caused by someone other than you, a Traveling Companion or an invited guest;
8. theft;
9. any damage that occurs to the Accommodation if the number of persons occupying the property exceeds the occupancy limit at any time during your Trip; or
10. mysterious disappearance.

### Your Duties in the Event of a Loss

1. Take all reasonable and necessary steps to prevent the Accommodation from further damage;
2. report the loss in writing prior to check-out to the staff responsible for managing the Accommodation; and
3. provide us all documentation such as the lease or Rental Agreement and damage estimate.

### Loss Payee

We will adjust losses to the Accommodation with you and the Loss Payee. The Loss Payee means the Property Management Company at which you are a registered guest. Loss or damage under this coverage shall be paid to you and a Loss Payee. Any payment made to the Loss Payee shall, to the extent of such payment, satisfy your claims against us for loss to the Accommodation and discharge our obligation under the Policy to make such payment to you or any other party.



**Definitions**

For purposes of this coverage, the following definitions are included:

GROSS NEGLIGENCE means a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause injury or harm to persons, property, or both.

RENTAL AGREEMENT means any written terms and conditions acknowledged and agreed to prior to check-in.

All other provisions of this Policy remain in full force and effect.



## NORTH CAROLINA AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:  
**Travel Insurance Policy**

1. **CLAIMS PROVISIONS**, the **PROOF OF LOSS** provision is replaced by the following:

### **PROOF OF LOSS – for all other coverages**

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date the loss occurs unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

2. **DEFINITIONS**, the definitions of **COMPLICATIONS OF PREGNANCY** and **HOSPITAL** are replaced by the following:

**COMPLICATIONS OF PREGNANCY** means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include, but are not limited to, hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include an emergency (non-elective) cesarean section, ectopic pregnancy, and spontaneous miscarriage.

Complications of pregnancy do not include Physician-prescribed rest during the period of pregnancy (except due to the conditions noted above), false labor, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a pregnancy, not constituting a categorically distinct complication of pregnancy.

**HOSPITAL** means an institution that meets all of the following requirements:

1. it must be operated according to law;
2. it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Physicians;
4. registered nurses must be on 24-hour call or duty; and
5. the care must be given either on the hospital's premises or in facilities available to the hospital on a prearranged basis.

Hospital also includes a tax-supported institution, even if the facility does not have an operating room and related equipment for the performance of surgery.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

All other provisions of this Policy remain in full force and effect.

**This page separates your Travel Insurance Policy from your Travel Services Program Description.**

## Travel Services Program Description

(Non-insurance services provided by Generali Global Assistance's designated provider)

With travel services from Generali Global Assistance, help is only a phone call away. When you are traveling, you have access to these Travel Support and Assistance Services.

**During your trip, assistance is available 24 hours a day by contacting our designated provider:**

**Toll free from within the United States:**

**(866) 922-0278**

**Collect from anywhere in the world:**

**(202) 974-6480**

When you call us, please be sure to have your policy number, plan code, location, telephone number and details of your situation available so we can help you.

### **Identity Theft Resolution**

- Investigation
- Education
- Lost Wallet Assistance
- ID Theft Resolution Kit
- ID Theft Affidavit Assistance & Submission
- Inform Police / Legal Authorities
- 3 Bureau Fraud Alert
- Creditor Notification, Dispute & Follow Up
- Credit Freeze

## **Description of Services**

### **Identity Theft Resolution**

Identity Theft Resolution Services become available on your scheduled departure date for your trip. Services end 180 days (six months) from the date of your scheduled trip departure date.

The assistance provider treats each identify theft as an emergency and, subject to the limitations set forth in this Description, performs for you any or all of the following steps necessary to attempt to undo or prevent further damage. Upon receipt of a completed and executed authorization form, the assistance provider will carry out the services described below.

Identity Theft Resolution Services – We will:

- Obtain all pertinent credit information and history from you on the phone to determine if a fraud or theft has occurred.
- Educate you on how Identity Theft occurs and inform you of protective measures to take to avoid further occurrences.
- Provide you with a helpful ID Theft Resolution Kit.
- Identity Theft Affidavit Assistance and Submission – If your identity has been compromised, we'll provide you with a pre-populated identity theft affidavit to dispute any fraudulent claims or activity. After assisting with its completion, we will submit it to the authorities, credit bureaus and creditors on your behalf.
- Inform Police / Legal Authorities – We will assist you in reporting the fraudulent activity to the local authorities and we will forward a report of the fraudulent activity to creditors. When you are away from home, we will assist in locating local authorities for you to report any incidents of fraudulent activity.
- 3-Bureau Fraud Alert – We will assist with placing a fraud alert on your records at all three major credit bureaus to add a layer of protection from fraudulent activity.
- Creditor Notification, Dispute and Follow-Up – We will contact your creditors' fraud departments with separate itemized account statements to dispute each fraudulent occurrence. We will also continue to follow-up until each matter has been properly handled keeping you notified throughout the process with a status report on a regular basis.
- Credit Freeze - If you need to block suspicious activity occurring on your credit file, we'll work with the major credit bureaus to place a credit freeze on your credit record(s) in states where this service is available in accordance with state law.
- Lost Wallet Assistance - We'll assist with notifying the appropriate bank or issuing authority to assist you in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.

Identity Theft Resolution does not guarantee that our intervention on your behalf will result in a particular outcome or that our efforts on your behalf will lead to a result satisfactory to you. Identity Theft Resolution does not include, and Identity Theft Resolution shall not assist you for thefts involving non-US bank accounts.

### **Terms and Conditions**

There may be times when circumstances beyond our control hinder our endeavors to provide assistance; however, we will make all reasonable efforts to provide services and help resolve your situation.

The assistance provider cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor dispute and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

The assistance provider's staff will do their best to refer you to the appropriate providers. However, the assistance provider and Generali Global Assistance cannot be held responsible for the quality or results of any services provided by these independent practitioners.



## **ASSISTANCE SERVICES PRICING**

The total price for your travel protection plan includes a price of insurance reflecting a filed and approved rate for Generali U.S. Branch and a price of non-insurance assistance services provided by Generali's designated provider. The filed and approved insurance rate is a function of state requirements, the nature of the travel, the age of the traveler and when the insurance is purchased relative to both the purchase of travel and the departure date. The price on non-insurance assistance services is \$5.00 (for \$1,500 coverage limit), \$5.00 (for \$3,000 coverage limit), and \$50.00 (for \$5,000 coverage limit).

If you have questions regarding pricing please call us at (866) 234-0580.



## What does Generali US Branch (“GUSB”) do with your personal information?

### Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Personal information and identifiers: name, date of birth
- Demographics: age, disability status, citizenship, gender
- Product information: policy/account number, policy/account values
- Audiovisual information: video & audio recordings

### How?

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer information; the reasons GUSB chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Info	Does GUSB share	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliates to market to you</b>	No	No

### Questions?

Call us at: 866-757-0010

Email us at: [consumerprivacy@us.generaliglobalassistance.com](mailto:consumerprivacy@us.generaliglobalassistance.com)

## Who We Are

### Who is providing this notice?

This privacy notice is provided by Generali US Branch (“GUSB”).



## What We Do

### How does GUSB protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards, access limitations, and secured files and buildings.

### How does GUSB collect my personal information?

We collect your personal information, for example, when you:

- apply for a product or make a claim.
- give us your contact information.
- communicate and transact with us.
- pay insurance premiums.

We also may collect your personal information from others, such as affiliates or other companies.

### Why can I not limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include the member companies of (i) Europ Assistance North America, Inc.; (ii) Europ Assistance Holding S.A.S and (iii) Assicurazioni Generali S.p.A.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. For example, we use service providers to perform business functions for us.

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. **GUSB does not jointly market.**

## Other Important Information

**For residents of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, New Jersey, Nevada, North Carolina, Ohio, Oregon, and Virginia.** These states require insurers and agents to describe their information practices in addition to providing a Privacy Notice. The two notices are very similar, but in general our information practices include the following: GUSB may obtain information about you and any other persons applying for insurance. Some of this information will come from you and some may come from other sources. That information and any other information collected by GUSB may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers and others without your specific consent. In some cases, we may need your direct authorization before sharing that information. Residents have the right to access, to correct and, in some states, to delete (if incorrect) the information collected about them, except information that relates to a claim or to a civil or criminal proceeding. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason in writing. To exercise your rights or if you wish to have a more detailed explanation of our information practices required by your state, please submit a written request by email to: [consumerprivacy@us.generaliglobalassistance.com](mailto:consumerprivacy@us.generaliglobalassistance.com).



**State Specific Requirements.** Customer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the customer's state laws provide more protection of the customer's personal information than federal privacy laws, GUSB will protect the customer's personal information as required by such state law.

**For residents of Arizona, California, Maine, Massachusetts, Minnesota, Montana, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oregon, and Virginia.** We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it, or the law otherwise permits us to share it. You have the right to authorize or not authorize this sharing of personal information.

**For Vermont Residents only.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

**For Nevada Residents Only.** We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov). You may contact the applicable customer service department using the contact information above or by writing to us at 28 Liberty Street, Ste 3040, New York, NY 10005.

**For California Residents only.** The California Consumer Privacy Act (CCPA) gives California residents certain privacy rights with respect to the limited nonpublic personal information we collect. These rights are:

- the right to notice of the personal information we collect;
- the right to know the categories, sources and specific pieces of personal information we have collected about you in the past 12 months, including our purpose for collecting the information and the categories of third parties with whom we share that personal information, subject to certain exceptions;
- the right to delete some or all of the personal information we collect, subject to certain exceptions; and
- the right to opt-out of our sale of your personal information, if we sell your personal information.

CCPA rights are limited and do not apply to any of the personal information that we have collected from you and about you in connection with providing you an insurance or financial product or service. The personal information we collect that is subject to the CCPA includes some of your internet and network activity. We may share this information with our service providers for a business purpose. We do not sell personal information about current or former customers to any third parties. We may allow third-party advertising cookies to be placed on your browser or mobile device when you visit our website. You may opt-out.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: 28 Liberty Street, Ste 3040, New York, NY 10005.