

Why Pay Maintenance Fees if You Can't Travel?



CSA Vacation Ownership Insurance Can Help!

For as little as \$49, CSA's Vacation Ownership Insurance will cover you for the loss of non-refundable maintenance and/or exchange fees and unused travel arrangements in the event of unforeseen trip cancellation or interruption. It also provides transportation expenses in the event of trip interruption.

Even the best-planned vacation can be impacted by the unexpected:

- You or a family member develops an unexpected health problem, causing everyone in your traveling party to cancel their trip.
- A snowstorm strands you at the airport, delaying your trip.
- Your home is made uninhabitable due to a hurricane or natural disaster.

CSA's Vacation Ownership Insurance protects you before, during and after your trip. Here's why you should buy it today:

| Insurance Coverages and Services | |
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| COVERAGE* | MAXIMUM BENEFIT PER POLICY |
| Trip Cancellation | 100% OF TRIP COST** |
| Trip Interruption | 100% OF TRIP COST** |
| Unused Maintenance and Exchange Fee Cancellation | \$1,250 |
| Unused Maintenance and Exchange Fee Interruption | \$1,250 |
| Travel Delay | \$300 (\$150 DAILY LIMIT) |
| Baggage and Personal Effects | \$1,000 |
| Baggage Delay | \$200 |
| Medical or Dental Expense | \$10,000 |
| Travel Accident | \$50,000 |
| Emergency Assistance (Emergency Medical Transportation) | \$50,000 |

| 24-Hour Emergency Assistance Services | |
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| VACATION OWNERS CAN CALL CSA'S 24-HOUR WORLDWIDE EMERGENCY HOTLINE FOR IMMEDIATE AID WITH: | |
| • Nurse Help Line | • Medical Referral |
| • Translation Services | • Legal Referral |
| • Lost Baggage Tracking | • Emergency Messaging |
| • Emergency Cash Transfer | • Pre-Trip Travel Advice |
| • Lost Ticket and Passport Assistance | • Emergency Prescription Refill Assistance |
| • Worldwide Medical Information | • Embassy and Consular Services |

| Roadside Assistance | |
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| SERVICES | DETAILS |
| Roadside Assistance Services INCLUDED | Provides towing service, fuel delivery, battery assistance, flat-tire change, lockout assistance, vehicle winching/extraction and vehicle return services. |

| Identity Theft Protection*** | |
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| COVERAGE AND SERVICES | DETAILS |
| Identity Theft Insurance \$20,000 | Provides fast and responsive recovery support to victims of identity theft by contacting credit reporting agencies and providing coverage for costs to restore a victim's credit profile. Coverage and services apply for six months starting on check-in date. |
| Identity Theft Recovery Services INCLUDED | |

10-Day Satisfaction Guarantee

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your application date. A letter indicating your desire to cancel should be sent to the vacation ownership company. If you haven't already left on your trip, you will receive a full refund of your plan cost.

After this 10-day period, the payment for this plan is non-refundable.

* This covers all travelers traveling on a reservation, up to 10.
 ** Except for maintenance and exchange fees.
 *** Only available to the primary person on the reservation, who must be a resident of the United States.

Benefits are described on a general basis only. This is not a contract of insurance. Check with CSA to verify specific coverage.