

WHY BUY MSC GLOBAL PROTECTION PLAN?

Even the best-planned travel can be impacted by unexpected illness, medical emergencies, severe weather, delayed flights, or lost passports or luggage. These troubles can occur when least expected, forcing you to cancel or interrupt your trip, lose your non-refundable trip costs, and incur unplanned expenses. Generali Global Assistance anticipates the worst so you don't have to.

Here are 3 real-life scenarios to think about:

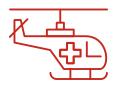


Your 5-year-old daughter develops a severe ear infection two days before your vacation. Your planned trip has been paid for in advance and may need to be cancelled due to medical reasons. With Trip Cancellation coverage you may be reimbursed for your trip cost.

Note: All insurance coverages are subject to per person and per plan benefit limits. *12 hours for the state of Indiana.



Your luggage never showed up at baggage claim at your destination and it's been more than 24 hours*. Now you have to buy personal items and clothing you'll need until it's returned to you. With Baggage Delay coverage the cost of necessary items that you purchase may be recovered.



You're on the cruise ship and suffer a heart attack. You require emergency medical transport to get to the nearest hospital for the care and medical attention you need. Emergency Assistance and Transportation and Medical and Dental coverages may help reimburse these expenses.

FREE LOOK

We are committed to providing the best possible service. That's why, if you need to cancel your plan, you may do so and receive a full refund of your plan cost as long as you cancel your plan within the free look period and have not filed a claim or departed on your trip. Free look periods are 10 days in length for residents of California, New York, Pennsylvania and Washington and 15 days in length for residents of all other states. Please refer to your state specific Plan Documents for the length of the free look period within your state of residence.



PLAN COST

Trip Cost	Age	
	18-74	75+
\$0 - \$500	\$47	\$102
\$500.01 - \$1000	\$86	\$202
\$1,000.01 - \$1,500	\$121	\$306
\$1,500.01 - \$2,000	\$144	\$401
\$2,000.01 - \$2,500	\$168	\$501
\$2,500.01 - \$3,000	\$190	\$600
\$3,000.01 - \$4,000	\$255	\$785
\$4,000.01 - \$5,000	\$358	\$995
\$5,000.01 - \$10,000	\$645	\$1,855
\$10,000.01 - \$20,000	\$1,180	\$2,693
\$20,000.01 - \$30,000	\$2,033	\$5,158
\$30,000.01 - \$40,000	\$2,815	\$7,142
\$40,000.01 - \$50,000	\$3,712	\$9,815

Get coverage for travelers 17 years in age or younger for only \$23 per person

*Plan costs do not apply to residents of Washington. If you live in the state of Washington, please contact MSC Cruises for a travel protection quote. Plan costs include travel insurance premium and fees for assistance services. Plan costs based on a trip length of 0-31 days.

COVERAGE Underwritten by Generali U.S. Branch	Maximum Coverage Limits (per person, per plan)
Trip Cancellation	100% of the Trip Cost Insured
Trip Interruption	100% of the Trip Cost Insured
Travel Delay	\$600 \$200 per day
Baggage	\$1,000
Baggage Delay	\$100
Medical and Dental	\$75,000 \$500 Emergency Dental Expense
Emergency Assistance and Transportation \$10,000 Emergency Companion Hospitality Expenses	\$75,000
Accidental Death & Dismemberment -Air Flight Accident	\$25,000







Provided by our designated provider

24 Hour Travel Assistance Services

These services offer on-the-spot and immediate assistance with unexpected problems during your trip. Travel assistance is available 24/7 for help anytime, any place while traveling.

Concierge Services

Includes pre-trip assistance and help with: scheduling golf tee times; ticketing for entertainment and other special events; making restaurant, airline, and rental car reservations; and more.

Coverage for Pre-Existing Medical Conditions

Pre-Existing Conditions may be covered if this plan is purchased prior to or within 24-hours of final payment, provided other terms and requirements are met. Requirements vary by state, please <u>click here</u> for complete plan details.

Why Choose Generali Global Assistance?

With Generali Global Assistance, you're covered by a company with 30 years of experience and backed by one of the world's largest insurance providers. Our success is built on our reputation for assisting travelers in the most difficult of circumstances and delivering travel protection solutions designed to meet your needs.

COVERAGE OUESTIONS?

Call Generali Global Assistance

800-661-7024 reference plan

code GR452 or see Plan Documents

The plan cost includes the travel insurance premium and assistance service fee. Travel Protection Plans are administered by Customized Services Administrators, Inc., CA Lic. No. 821931, located in San Diego, CA and doing business as CSA Travel Protection and Insurance Services and 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 Plan 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. Travel retailers receive payment from CSA related to the offer of travel insurance. If you have any questions about your current coverage, call your insurer, insurance agent or broker. This notice provides general information on CSA's products and services only. The information contained herein is not pay to 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 coverages 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 – GENERALI U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.

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