

# Frequently Asked Questions for Vacation Rental Managers

**UPDATED**

Revised 7/6/06

## ***What is the cutoff date for guests to purchase CSA Vacation Rental Insurance?***

Once final payment for the vacation rental has been made, guests may no longer purchase the protection plan. Once a tropical storm is named, the travel protection plan is no longer available for purchase to cover losses incurred due to that specific storm.

## ***Can guests cancel future trips because of a current evacuation order?***

Remind guests that a current evacuation order is not necessarily a covered reason for them to cancel their future trip. Please advise them that if the mandatory evacuation order is lifted prior to their scheduled arrival, they should proceed with their planned trip. Advise future guests to stay tuned to the news for updates on the hurricane.

## ***Does the plan reimburse guests if their rental unit is uninhabitable?***

No. CSA Travel Protection plans do not provide coverage for damaged properties. However, CSA's plans do provide coverage for events such as mandatory hurricane evacuations; interruption of essential public services, including road service; terrorist acts; armed services leave revocation; transfer of employment of 250 miles or more; guest's personal home being made uninhabitable by hurricane or other natural disaster; extension of school year; involuntary termination of employment or layoff; and other cancellations related to sickness or injury.

## ***How does the plan cover travel disrupted by mandatory evacuations?***

It depends on the evacuation conditions. Please note the following:

### **EVACUATION IN PLACE**

If guests are evacuated, they should seek accommodations out of harm's way. Once the evacuation is lifted AND if they have more than four days or more than 50% remaining in their trip, please have them return to the property for the remainder of the trip (Travel Delay).

If the evacuation order has not been lifted once they have less than 50% remaining in their trip OR the guests have fewer than four days remaining on their trip when the evacuation starts, the guests may return home (Trip Interruption).

If guests have not left home yet and the evacuation order has not been lifted once they have less than 50% remaining in the trip OR if the guest's scheduled trip is less than 4 days in length and the evacuation starts before the guests leave, they may remain home (Trip Cancellation).

### **EVACUATION LIFTED**

Let guests know that once the evacuation order is lifted, they need to continue with their trips if they have four or more days, or more than 50% left of their trip. Future clients should also plan on traveling once the evacuation order is lifted. Encourage them to watch the weather channels or the news for updates on the hurricane.

### **WHAT CSA'S PLANS WILL PAY UNDER TRAVEL DELAY**

- Reasonable, additional accommodation expenses up to a \$200 limit per day/\$600 per reservation.
- CSA's plans do not cover certain items left behind, such as perishables, clothes, and furniture.

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**Note:** For specifics on all coverages please see certificate for details.

## ***Do I need to provide proof of mandatory evacuation notice so guests can file claims?***

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Yes. CSA must receive a copy of the mandatory evacuation notice issued by the county. We will keep this on file so every guest will not have to provide this information.

## ***How can I expedite my guests' hurricane claims?***

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CSA Travel Protection is dedicated to reimbursing your insured guests for their loss as soon as possible. The more information provided to your guests and to CSA, the better. Your guests will have a clear understanding of their role in the claims process.

There are many ways your company can assist your guests and CSA in filing insurance claims for losses due to hurricanes:

- Educate your guests. We recommend that you post the mandatory evacuation placard included in your Hurricane Information Kit in an area where most evacuating guests will see them, such as key drop-off box or rental office.
- Place CSA information, including claim forms and evacuation instructions, in the rental units so guests can obtain the information even if your rental office is not open.
- Provide the following to CSA:
  - Copies of "Paid in Full" invoices for all units affected by the hurricane. Submitting this information to CSA before a hurricane hits will significantly reduce the requests your company will receive from CSA's claims department. This also will allow the claims department to handle claims as they are received.
  - Your company's contact information for hurricane claim-related issues, including phone number, fax number and e-mail. Use the Vacation Rental Manager Evacuation Contact Information Form included.
  - The date the mandatory evacuation began for your area. Any supporting documentation, such as newspaper articles and evacuation notices from government officials, also should be forwarded to the claims department. An area for this information has also been included on the Vacation Rental Manager Evacuation Contact Information form.
  - The date(s) renters were permitted to return to their rented property(ies). If your company has properties in areas with different return dates, please provide a list of property names or numbers separated by date.
  - A separate list of properties in areas where the evacuation was lifted but where the property itself is uninhabitable. It is imperative that you identify the reason for each property's inaccessibility.

## ***Where should I send claim forms and required documents?***

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Submit information and documents to CSA Travel Protection by any of the following:

Fax: 858-810-2505

E mail: [claims@csatravelprotection.com](mailto:claims@csatravelprotection.com)

Mail:

CSA Travel Protection  
ATTN: Claims Department  
P.O. Box 939057  
San Diego, CA 92193-9057

