



HURRICANEFAQ

For Vacation Rental Managers

Offering the Insurance

» What's the cutoff date for guests to purchase vacation rental insurance?

Plans can be purchased any time prior to or within 24 hours of final trip payment, but we recommend guests purchase coverage sooner rather than later. Once a hurricane is forecasted or it's clear that a storm will impact travel to the vacation rental or surrounding area, the event is considered foreseeable and coverage for the storm is no longer available.

Coverage Details

» What does the insurance plan cover?

The plan provides coverage for your guest's unused, prepaid, non-refundable trip costs if their trip is canceled or interrupted. If your guest's trip is interrupted, they can also be reimbursed for additional transportation to either rejoin the trip as scheduled or to go home early. To receive coverage, the guest's trip must be impacted by a covered reason listed in the plan.

Plans address a number of covered reasons your guests might encounter during hurricane season—such as road service interruptions, flight delays and cancellations due to adverse weather, mandatory evacuations, interruptions of essential services at the vacation rental (water, electric, gas, etc.), and the guest's personal home being made uninhabitable by hurricane or other natural disaster. Certain terms and conditions apply.

» How does the plan cover travel disrupted by mandatory evacuations?

Insured guests have coverage for nights they can't use when a mandatory evacuation is in effect. If guests have less than half of their trip remaining when the mandatory evacuation is lifted (or less than the number of days specified in their Description of Coverage/Policy), they can receive coverage for the remaining portion of their reservation as well.

If guests are evacuated during their trip, we encourage them to seek accommodations out of harm's way—with the hope that they can return to the property when the evacuation ends. Generali Global Assistance reimburses for certain out-of-pocket costs during the evacuation, such as hotel stays, meals and local transportation.

A current evacuation order isn't a covered reason for guests to cancel a future trip. If the evacuation order is lifted before a guest's scheduled arrival, the plan won't provide coverage unless the guest experiences another covered event that prevents them from traveling.

**ONLINE ECLAIMS FOR GUESTS:
[GENERALITRAVEL.COM/VR-CLAIMS](https://www.generalitravel.com/vr-claims)**



» **What if the vacation rental is damaged because of a hurricane?**

If essential services at the rental are interrupted for more than 24 hours—such as water, electric or gas service—coverage is available to your guests. Guests insured by Seaside Coastal Travel Insurance (G-330COAST) can also be eligible for coverage if the rental is deemed uninhabitable. See plan details for full terms.

» **What if my guest's home is damaged because of a hurricane?**

The insurance plan provides coverage for your guests if a hurricane makes their personal home uninhabitable.

» **My guests are having trouble reaching the rental property. Could they have coverage?**

Yes. If roads are closed and guests can't reach the rental property, coverage may be available. The roads must be closed for six hours or more, or 24 hours or more, depending on the plan purchased. Guests can also receive coverage if their flight is canceled or delayed because of adverse weather.

Claims – What to Do

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

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

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

Provide the required supporting documentation and educate your guests. We recommend placing the Guest Information Card included in your Hurricane Information Kit in your rental units so guests know what to do if they need to start a claim. You can request printed Guest Information Cards on the Hurricane Kit Dashboard at generalitravel.com/hurricane.

Provide the Following Supporting Documentation:

» **Copies of "Paid in Full" invoices for all units expected to be affected by the hurricane.**

Submitting this information before or soon after a hurricane hits will significantly reduce the number of requests your company will receive from our Claims Department. Having this information on hand will also allow our Claims Department to process your guests' claims as they're received.

» **The Evacuation Contact Information Form included in your Hurricane Kit, completed in full**

This form asks for your company's contact information during the evacuation, including a phone number, fax number and email.

It also asks for important information regarding when the evacuation began and when it was lifted in the various areas where you have affected properties.

» **Any supporting documentation regarding the evacuation, such as evacuation notices from government officials or news articles.**

» **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.**

» **If applicable, a separate list of properties in areas where the evacuation was lifted but where the property itself is inaccessible. It is imperative that you identify the reason for each property's inaccessibility.**

Where should I send claim forms and supporting documents?

Submit information and documents to Generali Global Assistance by any of the following:

Email: claims@generalitravelinsurance.com

Fax: 858-810-2025

Mail: Generali Global Assistance & Insurance Services, ATTN: Claims Department
P.O. Box 939057
San Diego, CA 92123-9057

**Claims Questions:
800-554-4513**



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