

East Texas Woman Brings Federal Class Action Lawsuit Against VRBO's Travel Insurer

Despite COVID-19 travel restrictions, quarantine, travel insurance claim denied

MARSHALL, Texas – An East Texas woman has filed a proposed class action lawsuit against the company that serves as the VRBO travel website's exclusive travel insurance provider. The lawsuit alleges that CSA Travel Protection, the American affiliate of Italy-based Assicurazioni Generali Group, has refused to honor its policy and refund more than \$3,500 for a cancelled booking of oceanfront property in Florida.

Tralisa Sheridan, a resident of White Oak, Texas, made a reservation through VRBO in March 2019 for accommodations in Navarre, Florida, to host multiple family members for her daughter's destination beach wedding, planned for March of 2020. At the time of the booking, Ms. Sheridan paid \$180 for a travel insurance coverage plan from CSA.

Sheridan and the wedding party planned to drive to and from the destination, beginning on March 21, the same day Santa Rosa County officials suspended all access to Navarre's beaches. Because of this action and the prior rollout of other COVID-19 travel restrictions, including the imposition of 14-day quarantine requirements for interstate travel between Texas and Florida, Sheridan promptly notified VRBO and CSA of the need to cancel the booking and provide a refund.

CSA responded by email 38 days later that the claim was being denied, and despite multiple subsequent requests by Sheridan,

the insurer has provided no further details or rationale for the denial.

“Unfortunately, we’re seeing too many examples of insurers in the travel and hospitality sector attempting to shirk their responsibilities and failing to honor rightful claims,” said Derek Potts, the attorney for Ms. Sheridan. “Through a class action against these defendants, we will seek the compensation that thousands of individuals who booked through VRBO and purchased this insurance are due.”

The case is *Tralisa Sheridan et. al. v. Assicurazioni Generali et.al.*, No.220-CV-244, filed in U.S. District Court for the Eastern District of Texas in Marshall.