

Online Services

With Allianz Travel Insurance, you can modify your plan, even file and track claims, through www.allianztravelinsurance.com.

Insurance coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakwood Terrace, IL), rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A" (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on the insured's state. Allianz Global Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between AGA Service Company and Jefferson Insurance Company.

Purchasing your travel insurance is fast and easy.

Contact PrintName at:
Phone
Altphone
PrintWebAddress

ACCAM NUMBER AGENT CODE
ACCAM —

General Exclusions

The following exclusions apply to all benefits listed in this brochure: In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: intentionally self-inflicted harm, suicide or attempted suicide by you; war (whether declared or undeclared), acts of war, military duty, civil disorder or unrest (except as provided for in travel delay); nuclear reaction, radiation or radioactive contamination; epidemic or pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; prohibition or regulation by any government (applicable to trip cancellation/interruption protection); terrorism; or financial default of a travel supplier.

The following exclusions apply to the Trip Protection Gold without Cancel Anytime optional coverage and always to medical protection, baggage protection, missed connection, and travel delay benefits: In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; natural disasters; expected or reasonably foreseeable events or problems; and travel bulletins or alerts.

Existing Medical Conditions Coverage & Exclusion

Your plan may provide existing medical conditions coverage if you, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for an existing medical condition is excluded unless:

1. You purchased your plan on or before the final trip payment date;
2. You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
3. You were a U.S. resident and medically able to travel on the day you purchased the plan; and
4. The total cost of your trip is \$50,000 per person or less.

All other contract terms and conditions apply.

Supplier Financial Default Coverage

Supplier financial default coverage is provided when:

1. You purchase your insurance within 14 days of initial trip payment or deposit;
2. Financial default occurs more than seven days after the policy's effective date; and
3. You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.allianztravelinsurance.com.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the insured's purchase of travel tickets. Plan may not be available in all jurisdictions.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, or the producer's expenses, volume of business, or profitability. The purchaser may request and obtain information about the producer's compensation, except as otherwise provided by law.

Utah Residents: We are doing business in Utah as Allianz Global Assistance Insurance Agency.

Footnotes from opposite side.

- ¹ Benefits are per person. All insureds must purchase the same plan in order to be on the same policy. For further information regarding benefits, coverages and any other information, please contact your travel agent.
- ² NY Residents: this coverage may be covered under the trip cancellation/interruption protection benefit.
- ³ Exclusions apply.
- ⁴ Final trip payment date is the final payment due date for your trip as reflected on your original invoice.
- ⁵ Due to fire, flood, vandalism, burglary, natural disaster.

Allianz Travel Insurance

Trip Protection Gold

Insurance and assistance for vacations, cruises and tours.

Effective Mar. 2012

Global Assistance

Allianz 

Go with the global leader

Every day Allianz Global Assistance helps more people with travel insurance and assistance than anyone else in the world.

Smart travelers like you choose Allianz Travel Insurance:

- What if something unexpected happens and you can't travel?
- What if you need emergency medical services while traveling internationally and your existing health care plan – including Medicare – doesn't provide coverage?
- What if you need assistance replacing a passport, or you forgot to bring an important prescription medicine with you?

Join the millions of travelers who choose Allianz Travel Insurance.


- Comprehensive trip cancellation coverage.
- Global reach into 240+ countries and territories.
- 400,000 network providers and 25,000 preferred providers.
- 24/7/365 assistance with U.S.-based associates who can speak 40+ languages.

Go with the global leader so you can relax and enjoy your vacation!





We will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.


Trip Cost Protection

Trip Cancellation Up to 100% of Trip Cost
 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$50,000.


- Special coverage: Airline change fees² and Frequent Flyer mile redeposit fees are covered up to \$250 each


Trip Interruption Up to 150% of Trip Cost
 Reimburses for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason. Maximum coverage: \$75,000.

Missed Connection \$500
 Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.


Travel Delay \$600
 Receive up to \$200 per day per person to cover additional accommodation/travel expenses and lost prepaid expenses due to a departure delay of six or more hours.


Medical Protection

Emergency Medical and Dental \$25,000
 This primary coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation \$300,000
 Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA residents see )

Baggage Protection

Baggage Loss/Damage \$500
 Covers loss, damage or theft of baggage and personal effects.


Baggage Delay \$300
 Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

Assistance Services


24-Hour Hotline Help Included
 Help is just a phone call away with Allianz Global Assistance. Our staff of multilingual problem solvers is available to help you with any medical, legal or travel-related emergency.

Concierge Included
 Nothing says “deluxe” like having your own concierge. Select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

Optional Benefits

Cancel Anytime
 For an additional 30% of the base plan cost, enjoy extra flexibility and peace of mind that you can cancel your trip for virtually any reason³ that your plan does not already cover and receive 80% of your non-refundable trip cost back in cash.

Cancel Anytime coverage must cover the full cost of all non-refundable trip arrangements and must be purchased on or before the final trip payment date.⁴ Total non-refundable trip cost must be \$10,000 per person or less.

Required to Work
 A simple add-on that provides trip cancellation and interruption coverage when the following reasons stand between you and your travel plans: you are required to work due to business/company merger, because your workplace becomes unsuitable for business,⁵ or simply because your boss tells you so.

See reverse for footnotes.

 Insurance benefit. See reverse for more information.

This is a brief description of the insurance and assistance benefits provided by this plan. **Exclusions, conditions and limitations may apply.** A complete description of coverage, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 866-672-9581.

Base Plan Rates (% of Trip Cost)				
Trip Cost Per Person (\$)	age 0-60	age 61-70	age 71-80	age 81+
1-50,000	7.50%	8.50%	12.00%	17.00%

Required to Work Rates (% of Trip Cost)					
Trip Cost Per Person (\$)	age 0-17	age 18-60	age 61-70	age 71-80	age 81+
1-50,000	7.50%	8.63%	9.78%	13.80%	19.55%

Cancel Anytime Rates (% of Trip Cost)				
Trip Cost Per Person (\$)	age 0-60	age 61-70	age 71-80	age 81+
1-50,000	9.75%	11.05%	15.60%	22.10%

Minimum for base plan is \$26.25 per person. Minimum for optional Required to Work benefit is \$30.19 per person. Minimum for optional Cancel Anytime benefit is \$34.13 per person. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age. Prices subject to change.

Maximize Your Coverage

To make sure you're eligible for existing medical conditions and optional Required to Work or Cancel Anytime benefits buy Trip Protection Gold on or before your final trip payment date.⁴

To be eligible for supplier financial default coverage you must buy Trip Protection Gold within **14 days** of your initial trip deposit.