

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

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; intentional self-harm, suicide or attempted suicide; 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; war (declared or undeclared), acts of war, military duty, civil disorder or unrest; 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; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic or pandemic; air, water or other pollution or threat of pollutant release; unlawful acts; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts; and government prohibition or regulations.

Covered Reasons for Trip Cancellation and Interruption

Allianz Travel Insurance pays trip cancellation and interruption claims when necessitated by certain situations* like a death in the family or jury duty. These situations are called "covered reasons" and this plan offers the most comprehensive list of covered reasons in the industry. For Vacation Protection, these covered reasons include:

Illness, injury, death	Legal separation/divorce
Financial default	Natural disasters ²
Victim of felonious assault	Home uninhabitable***
Subpoena/court order	Traffic accident en route
Normal pregnancy**	Terrorism
Employer termination	Military duty
Loss of accommodation	Witness birth**
Travel delay resulting in loss of 50% of trip length	FAA shutdown ²
Destination uninhabitable***	Severe weather ²
Required to work ¹	Hijacking
Business/Company merger ¹	Quarantine
Business unsuitable***1	Jury duty
	Strikes ²

* Limitations may apply. Consult Allianz Global Assistance for the terms and conditions.
** Trip Cancellation only.
*** Due to fire, flood, vandalism, burglary, natural disaster.
¹ Available with optional BizPack.
² Resulting in complete shutdown of the travel supplier.

Existing Medical Conditions Exclusion & Coverage

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. Existing Medical Conditions are covered if:

1. You purchased your plan within 14 days of making your first trip payment or first trip deposit;
 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 \$20,000 per person or less.
- All other contract terms and conditions apply.

Supplier Default Coverage

Supplier 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.

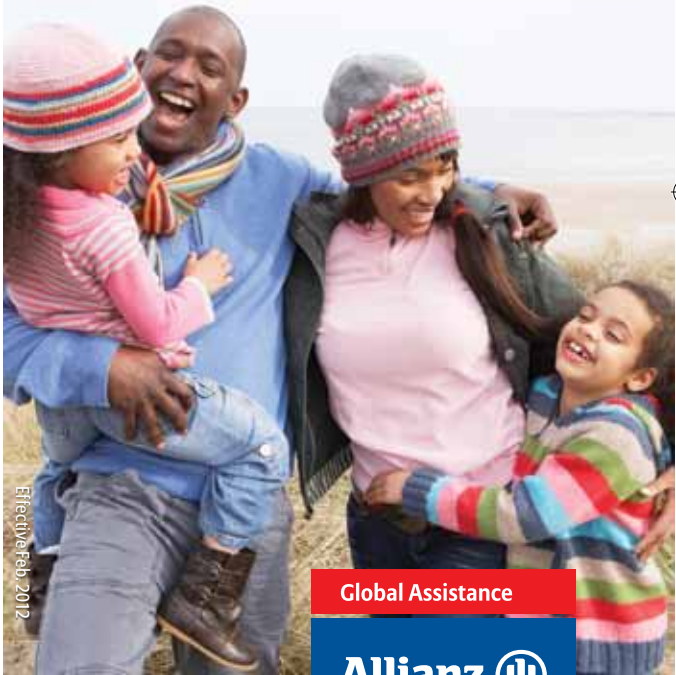
New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, or the producer's expenses, volume of business, or profitability. The purchaser may request and obtain information about the producer's compensation,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

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

Allianz Travel Insurance

Vacation Protection

Insurance and assistance to protect your cruise, tour or family vacation.



Global Assistance

Allianz

AGA Service Company is the licensed producer for this plan.

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: \$30,000.

Trip Interruption Up to 100% 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: \$30,000.

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

Travel Delay \$500
Get up to \$150 per day per person to cover additional accommodation, travel expenses and prepaid expenses due to a departure delay of six or more hours.

Medical Protection

Emergency Medical and Dental \$50,000
This 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 ☰)

Travel Accident \$10,000
Coverage for loss of life, limb or eyesight within 365 days of a covered accident.

Vehicle Services

Roadside Assistance \$100
Provides 24-Hour emergency towing, assistance with flat tires, gas, battery jumpstart and winching.

Vehicle Return Benefit \$500
Coverage is provided for the cost of transporting your vehicle back to your residence when an unexpected illness or injury prevents completion of your trip.

Baggage Protection

Baggage Loss/Damage \$1,000
Covers loss, damage or theft of baggage and personal effects.

Baggage Delay \$150
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 Assistance 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.

Optional Benefit

BizPack Up to 100% of Trip Cost
A simple \$24 add-on per adult that provides trip cancellation and interruption benefits for business-related reasons: being required to work, business/company merger or place of work unsuitable for business.²

¹ Benefits are per person. All insureds must purchase the same plan.
² See reverse.
☰ 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 877-445-4134.

Rates			
Trip Cost Per Person (\$)	Premium	Trip Cost Per Person (\$)	Premium
Up to 500	\$35	10,001-11,000	\$493
501-1,000	\$51	11,001-12,000	\$559
1,001-1,500	\$70	12,001-13,000	\$626
1,501-2,000	\$93	13,001-14,000	\$694
2,001-2,500	\$116	14,001-15,000	\$765
2,501-3,000	\$137	15,001-16,000	\$827
3,001-3,500	\$146	16,001-17,000	\$880
3,501-4,000	\$160	17,001-18,000	\$933
4,001-4,500	\$182	18,001-19,000	\$986
4,501-5,000	\$203	19,001-20,000	\$1,049
5,001-5,500	\$244	20,001-21,000	\$1,102
5,501-6,000	\$282	21,001-22,000	\$1,166
6,001-6,500	\$309	22,001-23,000	\$1,243
6,501-7,000	\$335	23,001-24,000	\$1,298
7,001-7,500	\$364	24,001-25,000	\$1,365
7,501-8,000	\$364	25,001-26,000	\$1,434
8,001-9,000	\$394	26,001-28,000	\$1,537
9,001-10,000	\$424	28,001-30,000	\$1,664

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 Supplier Default coverage, optional BizPack and Existing Medical Conditions coverage, buy Vacation Protection within **14 days** of your initial trip deposit.