Online Services

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

Insurance coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakbrook 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 Allianz Global Assistance at:
800.284.8300
www.allianztravelinsurance.com

ACCAM NUMBER

PID 3507.3508

©2014 AGA Service Company

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 (unless as specifically covered); intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of you, a traveling companion, or a family member; mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis, psychosis and others; or physical complications related thereto of you, a traveling companion or a family member; alcohol or substance abuse or use; or conditions or physical complications related thereto of you, a traveling companion or a family member; war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in travel delay); participation in professional or amateur sporting events (including training); all extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; scuba diving (unless accompanied by a dive master and not deeper than 120 feet); operating or learning to operate any aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters (unless as specifically covered); terrorist events (unless as specifically covered); 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; any expected or reasonably foreseeable events; or financial default of a travel supplier (unless as specifically covered).

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 your final trip payment date;[2] 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 Protection

Supplier financial default protection 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 to purchase any other products/services. Unless separately licensed, travel retailer employees are not qualified/authorized to answer technical questions about coverage details or evaluate your existing coverage. Plan is intended for U.S. residents only and may not be available in all jurisdictions. Additionally:

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: Emergency Evacuation benefits are limited to coverage for travel or use of accommodations for a period of no longer than 60 days, beginning on your date of departure. This limitation only applies to your Emergency Evacuation benefits.

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.

Jefferson Insurance Company
BCS Insurance Company



AGA Service Company is the licensed producer and administrator for this plan.

12785 061714

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: $100,000.

- Special coverage: Airline change fees[3] 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 or to continue your trip due to a covered reason. Maximum coverage: $150,000.

Missed Connection **$800**

Reimburses for covered expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay **$800**

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 reimbursement for expenses due to covered medical and dental emergencies that occur during your trip. No deductible. $750 maximum for emergency dental care.

Baggage Protection

Baggage Loss/Damage **$1,000**

Covers loss, damage or theft of baggage and personal effects.

Baggage Delay **$300**

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

Assistance Services

Emergency Medical Transportation **$500,000**

Provides medically necessary transportation to the nearest appropriate facility following a covered illness or injury. Also covers the cost of your transportation back home following a covered illness or injury. (FL, NY, OR, & WA residents see)

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**

Your own concierge can make your trip easier and more enjoyable. With a single call, select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

Benefit Enhancements

Required to Work

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,[4] or simply because your boss tells you so.

This is a brief description of the insurance and assistance benefits provided by this plan. **Terms, conditions and exclusions 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 800-284-8300.



When you purchase a plan from Allianz Global Assistance, you have a review period determined by your state of residence, to examine coverage details. If for any reason, you wish to cancel your plan during the review period, we will refund your premium as long as you haven't filed a claim or departed for your trip/event.

Journey Plan Rates

Trip Cost Per Person ($)	age 0–17△	age 18–30	age 31–59	age 60–70	age 71–75	age 76–79	age 80+
0♦	**$0**	$28	$32	$43	$56	$64	$83
1–500	**$0**	$32	$40	$53	$85	$103	$149
501–1,000	**$0**	$45	$60	$80	$113	$139	$197
1,001–1,500	**$0**	$58	$81	$110	$150	$184	$258
1,501–2,000	**$0**	$72	$107	$150	$193	$235	$324
2,001–2,500	**$0**	$95	$134	$179	$242	$296	$404
2,501–3,000	**$0**	$112	$155	$206	$273	$333	$452
3,001–3,500	**$0**	$130	$153	$239	$311	$379	$515
3,501–4,000	**$0**	$141	$174	$267	$346	$422	$571
4,001–4,500	**$0**	$174	$205	$275	$356	$435	$586
4,501–5,000	**$0**	$176	$249	$370	$477	$586	$783
5,001–5,500	**$0**	$199	$285	$418	$538	$662	$882
5,501–6,000	**$0**	$221	$321	$468	$600	$740	$983
6,001–6,500	**$0**	$266	$392	$563	$722	$892	$1,179
6,501–7,000	**$0**	$298	$439	$624	$793	$975	$1,289
7,001–8,000	**$0**	$315	$466	$661	$839	$1,031	$1,362
8,001–9,000	**$0**	$345	$513	$725	$920	$1,131	$1,491
9,001–10,000	**$0**	$367	$548	$773	$979	$1,203	$1,585

For additional pricing, visit www.allianztravelinsurance.com for pricing on trips from $10,001–$100,000. Prices subject to change.

♦ Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Required to Work Rates

Additional $34 per person.

[1] Benefits are per person. All insureds must purchase the same plan in order to be on the same policy.
[2] Final trip payment date is the final payment due date for your trip as reflected on your original invoice.
[3] NY Residents: this coverage is covered under the trip cancellation/interruption protection benefit
[4] Due to fire, flood, vandalism, burglary, natural disaster.

Insurance benefit. See reverse for more information.

Covered Reasons for Trip Cancellation and Trip Interruption

Allianz Travel Insurance can pay trip cancellation and interruption claims when you cancel or interrupt your trip due to certain covered situations. These situations are called "covered reasons." For this plan, these reasons include:

- Covered Illness, injury, death
- Supplier financial default
- Victim of felonious assault
- Subpoena/court order
- Normal pregnancy*
- Employer termination†
- Loss of accommodation
- Travel delay resulting in loss of 50% of trip length
- Destination uninhabitable**
- Legal separation/divorce
- Home uninhabitable**
- Traffic accident en route
- Terrorism
- Military duty
- Witness immediate family member's birth*
- Hijacking
- Quarantine
- Jury duty
- Complete shutdown of service by travel supplier‡

Maximize Your Coverage

To make sure you're eligible for the available Require to Work enhancement and existing medical conditions coverage, purchase your Journey Plan on or before your final trip payment date.[2]

To be eligible for supplier financial default coverage you must buy the Journey Plan within 14 days of your initial trip deposit.

Kids Coverage for Free

There is no charge for covering kids 17 and under when they are traveling with their parents or grandparents.△

* Trip cancellation only. Pregnancy must occur after effective date.
** Due to fire, flood, vandalism, burglary, natural disaster.
† Must be employed with your current employer for 12 continuous months.
‡ At least 24 hours due to FAA shutdown, severe weather, strike, natural disaster.
△ Children 17 years of age or under on the date the insurance is purchased are also covered in full when traveling with their parents or grandparents—at no extra cost. The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers 18–30.