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Travel Protection Quick Reference Guide

Exclusions

Travel insurance doesn't cover everything, and terms, conditions, and exclusions apply to all benefits under this plan. An "exclusion" is something expressly not covered by this plan. Generally, unless specifically excepted, a loss resulting from an excluded cause is not covered. Exclusions may include, but are not limited to: pre-existing medical conditions (unless you qualify for a waiver of this exclusion); losses, conditions or events that were known, foreseeable, intended, or expected when you purchased your plan (for example, a named storm, an announced strike, or an event identified by a Coverage Alert posted on our website at azcontent.us/coverage-alerts); the use or abuse of drugs or alcohol; epidemics/pandemics; war (declared or undeclared); nuclear reaction/radiation; pollution or threat of pollution; acts, travel alerts/bulletins, or prohibitions of a government or public authority; acts committed with intent to cause loss; participation in extreme or high risk sports/activities; criminal acts (unless you are the victim of the act); and others. This is not an exhaustive list, and other exclusions apply. Exclusions may vary by state and may be subject to exceptions (for example, an insured's illness may be covered even if caused by an epidemic or pandemic disease). A complete list of exclusions can be found in your plan details.

PLEASE BE ADVISED: This plan contains insurance benefits (which may include disability and/or health insurance benefits) that only apply during the covered trip. This optional coverage may duplicate coverage already provided by your personal auto, home, renter's, health, life, personal liability, or other insurance policy or source of coverage but may be subject to different restrictions. You should review the terms of this policy with your existing coverage. If you have any questions about your current coverage, call your insurer/health plan or insurance agent/broker. This insurance is not required to purchase any other products/services. Unless licensed, travel retailers and their employees may provide general information about the insurance, including a description of coverage and price, but are not qualified/authorized to answer technical questions about terms, benefits, exclusions, and conditions of the insurance or evaluate the adequacy of existing coverage. Plans are intended for U.S. residents only and may not be available in all jurisdictions.

Maryland Residents: The purchase of travel insurance would make the travel insurance coverage primary to any other duplicate or similar coverage. The Commissioner may be contacted to file a complaint at: Maryland Insurance Administration, ATTN: Consumer Complaint Investigation Property/Casualty, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Pre-Existing Medical Conditions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: a. Your policy was purchased within 14 days of the initial trip payment as listed on your travel supplier's invoice; b. You were a U.S. resident when the policy was purchased; c. You were medically able to travel when the policy was purchased; and d. On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date.

Terms, conditions, and exclusions apply.

This is an overview of benefits provided by this plan(s). Unless stated otherwise, benefit limits are per person. Availability of benefits and covered reasons may vary by state, and sublimits may apply. This plan is only available to U.S. residents and may not be available in all jurisdictions. Plan includes insurance benefits and assistance services. Plans are offered and sold only as a single pay, single term, indivisible package of benefits and services for the purpose of covering risks associated with a trip. Plan charge includes pricing for insurance benefits and assistance services. A pricing breakdown is provided at purchase. For more information, or to see this information before purchasing, call 800-284-8300. A complete description of coverage can be found in the plan documents or at www.allianztravelinsurance.com/partner.

Insurance benefits underwritten by Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. AGA Service Company compensates its suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. Non-Insurance Assistance services purchased as part of your plan are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or CustomerService@AllianzAssistance.com.



CORE PRODUCT SUITE

Plan Benefits

Travel Insurance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Trip Cancellation Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason.	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$20,000)	Up to 100% of trip cost (max. \$200,000)	Up to 100% of trip cost (max. \$10,000)
Trip Interruption Reimburses the unused, non-refundable portion of your trip expenses or the additional transportation costs required to continue your trip or return home if you need to interrupt your trip for a covered reason.	Up to 150% of trip cost (max. \$150,000)	Up to 100% of trip cost (max. \$20,000)	Up to 150% of trip cost (max. \$300,000)	Up to 100% of trip cost (max. \$10,000)
Trip Change Protector Reimburses fees or extra expenses from a carrier or supplier if you must cancel or change your airline, rail, cruise, or tour itinerary for a covered reason.	\$500	\$500	\$1,000	
Emergency Medical/Dental Coverage This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies.	\$50,000 (\$750 dental max.)	\$50,000 (\$750 dental max.)	\$100,000 (\$750 dental max.)	\$10,000 (\$500 dental max./\$50 deductible)
Emergency Transportation Provides benefits for the cost of medically necessary transportation to the nearest appropriate facility and can also provide benefits for the cost of your transportation back home following a covered illness or injury.	\$500,000	\$500,000	\$1,000,000	\$50,000
Travel Delay Reimburses up to \$200 per person, per day for additional eligible prepaid expenses if your trip is delayed for five or more hours due to a covered reason. Smart benefit: Can pay proactively on monitored flights or allow claims to be filed without receipts, just proof of delay. ¹	\$800 (≥ 5 hours) with receipts \$200/day no receipts \$100/day	\$800 (≥ 5 hours) with receipts \$200/day no receipts \$100/day	\$1,600 (≥ 3 hours) with receipts \$200/day no receipts \$100/day	\$300 (≥ 6 hours) with receipts \$150/day
Baggage Loss/Damage Benefits for the loss, damage, or theft of baggage and personal effects. \$500 maximum for high-value items.	\$1,000	\$1,000	\$2,000	\$500
Baggage Delay Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier. Receipts for emergency purchases are required. Smart benefit: Only proof of covered delay required.	\$300 no receipts \$100 ≥ 12 hour delay	\$300 no receipts \$100 ≥ 12 hour delay	\$600 no receipts \$100 ≥ 12 hour delay	\$200 ≥ 12 hour delay
Kids Coverage for Free* under 18 with at least one paying parent or grandparent on the trip.	Included		Included	
Cancel Anytime Coverage Reimburses your lost non-refundable trip costs if you cancel your trip for almost any unforeseeable reason your plan does not already cover.	Available	80%		
Required to Work Coverage Provides trip cancellation and interruption benefits when a covered business-related event interferes with your travel plans.	Available			
Assistance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
24-Hour Hotline Help	Included	Included	Included	Included
Concierge	Included	Included	Included	

¹ Customers must opt in and provide flight information for monitoring and flight/benefit alerts. Standard message/data rates apply to SMS alerts. SmartBenefits automated claims system and payment availability is not guaranteed. All claims subject to policy terms, conditions, and exclusions.

* Children under 18 must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to 18-25 rate.

 **Tell your customers about smart benefits that can proactively put money back in their pockets without paperwork, or simplify the claims process with no receipts required—just another way we make it easier for travelers.**

Features and Covered Reasons

	Classic Plan	Premier Plan	Classic with Cancel Anytime	Basic Plan
Commission Protection	Available	Available	Available	
Maximum Trip Length	366 days	366 days	366 days	366 days
Pre-existing Medical Conditions coverage available (maximum covered)	Up to \$50,000 (must be purchased 14 days from deposit)	Up to \$75,000 (must be purchased 14 days from deposit)	Up to \$20,000 (must be purchased within 14 days of initial trip deposit)	Up to \$10,000 (must be purchased 14 days from deposit)
	Classic Plan	Premier Plan	Classic with Cancel Anytime	Basic Plan
Covered Illness, Injury, or death of insured, family member, or traveling companion	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Covered illness, injury of business partner	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	
Supplier Financial Default Protection	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	
Quarantine	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Legal requirement to attend legal proceeding during your trip	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Traffic accident en route or theft/breakdown of vehicle	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption [#]
Terrorism	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Military or First Responder Duty	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Attending immediate family birth	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	
Loss of Accommodations Abroad	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	
Home or Destination Uninhabitable	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption [/]
Mandatory Evacuation	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	
Hurricane Warning		Trip Cancellation & Interruption		
Veterinary Emergency		Trip Cancellation & Interruption		
24-hour Delay by Travel Carrier ^Δ	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Cancel for an unforeseen reason for 80% cash back			Trip Cancellation only	
Legal Separation or Divorce	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	
Covered Illness, injury, death of caregiver		Trip Cancellation only		
Normal Pregnancy or adoption	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only [∞]
Employment change, transfer [‡] , or termination [‡]	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only [□]
Canceled Tour	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	
Visa Refusal	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	
Unable to receive vaccinations	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only	Trip Cancellation only
Denied boarding due to medical reasons	Trip Interruption only	Trip Interruption only	Trip Interruption only	Trip Interruption only
Travel Delay (resulting in loss of 50% of trip)	Trip Interruption only	Trip Interruption only	Trip Interruption only	Trip Interruption only
Hijacking	Trip Interruption only	Trip Interruption only	Trip Interruption only	Trip Interruption only
Required to Work Coverage (required to work, business/ company merger or company unsuitable for business)	Available			

[#] Applies to traffic accident only

[/] Applies to home uninhabitable only

^Δ Travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown. Strike and FAA shutdown excluded from Basic Plan.

[‡] Must be employed with your current employer for 12 continuous months.

[∞] Applies to adoption only

^{*} You or a traveling companion's primary residence is permanently relocated by at least 100 miles due to a transfer by you, your cohabitant's, or traveling companion's current employer.

[‡] Must be employed with your current employer for 12 continuous months.

[□] Trip cancellation only. Must be employed with your current employer for 36 continuous months.