

Allianz Global Assistance

Travel Insurance

Horizon Plan



Benefits Included

MAX LIMIT	COVERAGE
Trip Cost	Trip Cancellation & Interruption
\$500	Missed Connection
\$1,000	Travel Delay - \$200 per day
\$50,000	Emergency Medical & Dental
\$1,500	Baggage Loss/Damage
\$500	Baggage Delay
\$1,000,000	Emergency Medical Transportation

Trip Cancellation and Interruption Covered Reasons

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:

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

Questions?

CALL 800-284-8300

*Refer to ACCAM - F201757



* 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.

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.*

Trip Cancellation and Interruption

Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

Maximum coverage: \$30,000.

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: \$30,000.

Missed Connection

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

Travel Delay

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.

Emergency Medical and Dental

This secondary coverage provides reimbursement for expenses due to covered medical and dental emergencies that occur during your trip. No deductible. \$500 maximum for emergency dental care.

Baggage Loss/Damage

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

Baggage Delay

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.

Emergency Medical Transportation

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 Insurance benefit.)

24-Hour Hotline Help

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

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

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 prior to making your final trip payment;
 - 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;
 - 4.) The total cost of your trip is \$30,000 per person or less.
- All other contract terms and conditions apply.

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.