

# Allianz Global Assistance

## Travel Insurance

Tour Protection - Unforeseen Reasons



Tour Protection – Unforeseen Reasons must be purchased on or before your final trip payment date. This plan will not be available after that date.

### Plan Cost

8.7% of Trip Cost

### Insurance Coverages

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 pays trip cancellation and interruption claims when you cancel or interrupt your trip due to certain situations\*. These situations are called “covered reasons”. You receive 100% cash back when trip cancellation or trip interruption is due to one of the covered reasons listed below. Or, you receive 80% cash back for almost any other unforeseen reason you cancel your trip.

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‡



\* Terms, conditions and exclusions apply. Consult Allianz Global Assistance for the terms and conditions.

\*\* 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: \$10,000.

Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home or to continue your trip due to a covered reason. Maximum coverage: \$10,000.

### Missed Connection

Covers 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.

### Cancel Anytime

Enjoy extra flexibility and peace of mind that you can cancel your trip for almost any reason 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. Total non-refundable trip cost must be \$10,000 per person or less.

### Emergency Medical and Dental

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

### Baggage Loss/Damage

Provides benefits for 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 injury or illness. Also covers the cost of your transportation back home following a covered injury or illness. (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

Let our experts select a restaurant and reserve the best table, locate hard-to-find event tickets and more.

### General Exclusions

**These exclusions apply to Trip Cancellation and Trip Interruption Coverage.**

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, your traveling companion or your family member
- war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest
- nuclear reaction, radiation or radioactive contamination epidemic
- 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; terrorist events (unless as specifically covered)
- or financial default of travel a supplier (unless as specifically covered)

**These exclusions apply to Emergency Medical and Dental Coverage, Baggage Coverage, Baggage Delay Coverage, Travel Delay Coverage and Missed Connection Coverage.**

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, 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 or psychosis; 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 130 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
- 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

### Pre-existing Conditions Exclusion and Waiver

Your plan may provide Pre-existing Conditions Coverage if you, a traveling companion or family member has a Pre-existing Condition. A Pre-existing Condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for a Pre-existing 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 \$10,000 per person or less.

All other contract terms and conditions apply.

### Online Services

With Allianz Travel Insurance, you can modify your plan, even file and track claims, through [www.allianztravelinsurance.com](http://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. 52.201.5000. 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.