

# TRAVEL PROTECTION QUICK REFERENCE GUIDE

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## Exclusions

This is a named peril plan and contains exclusions. This means that not every situation or event will be covered under your plan. A full list of exclusions is available in your plan documents. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify per your plan requirements), known and foreseeable events such as certain weather and political events/situations, mental or nervous health disorders, the use or abuse of drugs and alcohol, and participation in extreme high risk sports. Other exclusions apply. If you have any questions related to the exclusions in your plan, please contact us at 800.284.8300.

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. Additionally:

**California Residents:** We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 1-800-927-4357.

**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.

**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 the plan. These plans waive the exclusion for pre-existing medical conditions when certain conditions are met. Conditions include: (a) meet the purchase requirement of the plan (varies by plan, see feature information); (b) must be a U.S. resident when the policy is purchased; (c) on the policy purchase date, the full non-refundable cost of the trip is insured 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; (d) customer is medically able to travel when the policy was purchased. A maximum coverage for pre-existing medical conditions applies and the limit varies by plan (see feature information). This maximum coverage amount is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed the amount stated in the plan.

## Terms, conditions, and exclusions apply.

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. Plans only available to U.S. residents and may not be available in all jurisdictions. Plans include insurance benefits and assistance services. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company 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. Any Non-Insurance Assistance services purchased 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

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# Plan Benefits

| Travel Insurance   | Classic Plan  | Classic with Cancel Anytime**   | Premier Plan  | Basic Plan                                   |
|--|---|---|---|--|
| Trip Cancellation<br>provides reimbursement for prepaid, non-refundable 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. \$10,000)                                   | Up to 100% of trip cost (max. \$100,000)                                    | Up to 100% of trip cost (max. \$10,000)      |
| Trip Interruption<br>provides reimbursement for the unused, non-refundable portion of your trip and additional transportation costs to return home due to a covered reason.  | Up to 150% of trip cost (max. \$150,000)                                  | Up to 150% of trip cost (max. \$15,000)                                   | Up to 150% of trip cost (max. \$150,000)                                    | Up to 100% of trip cost (max. \$10,000)      |
| Change Fee and Loyalty Program Redeposit Fee<br>provides reimbursement for airline/rail change fees and loyalty program redeposit fees if incurred due to a covered reason.  | \$500 (each fee)  | \$500 (each fee)  | \$500 (each fee)  |  |
| Emergency Medical/Dental Coverage<br>provides reimbursement for the cost of treatment associated with a covered medical or dental emergency incurred while traveling. A deductible may apply. Dental sublimit applies.                 | \$50,000 (\$750 dental max.)  | \$25,000 (\$750 dental max.)  | \$50,000 (\$750 dental max.)  | \$10,000 (\$500 dental max./\$50 deductible) |
| Emergency Transportation<br>provides benefits for medically necessary transportation to the nearest hospital or appropriate facility.  | \$500,000   | \$500,000   | \$1,000,000   | \$50,000                                     |
| Travel Delay<br>provides reimbursement for certain eligible expenses due to a covered travel delay.<br><b>SmartBenefit:</b> Can pay proactively on monitored flights or allow claims to be filed without receipts—just proof of delay. | \$800 (≥ 5 hours) with receipts \$200/day<br><b>no receipts \$100/day</b> | \$800 (≥ 5 hours) with receipts \$200/day<br><b>no receipts \$100/day</b> | \$1,600 (≥ 3 hours) with receipts \$200/day<br><b>no receipts \$100/day</b> | \$300 (≥ 6 hours) with receipts \$150/day    |
| Baggage Loss/Damage<br>provides reimbursement if your baggage is lost, damaged, or stolen while you are traveling.   | \$1,000   | \$1,000   | \$2,000   | \$500  |
| Baggage Delay<br>provides reimbursement when your baggage is delayed by a common carrier while on your trip for period specified in your plan documents.<br><b>SmartBenefit:</b> Only proof of covered delay required.                 | \$300<br><b>no receipts \$100</b>   | \$300<br><b>no receipts \$100</b>   | \$600<br><b>no receipts \$100</b>   | \$200  |
| Kids Coverage for Free*<br>under 18 with at least one paying parent or grandparent on the trip.  | Included  |   | Included  |  |
| Cancel Anytime Coverage<br>provides reimbursement if you must cancel your trip for a reason not listed as covered in your plan.  | Available   | 80%   |   |  |
| Required to Work Coverage<br>provides reimbursement if you must cancel or interrupt your trip because you have to work.  | Available   |   |   |  |
| Assistance   | Classic Plan  | Classic with Cancel Anytime   | Premier Plan  | Basic Plan                                   |
| 24-Hour Hotline Help   | Included  | Included  | Included  | Included                                     |
| Concierge  | Included  | Included  | Included  |  |

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

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.

Plan charge includes the cost of insurance benefits and assistance services. Pricing breakdown will be provided upon purchase and is available on request by calling 800-284-8300.

 **Tell your customers about SmartBenefits<sup>SM</sup> 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

| General Benefits   | Classic Plan  | Classic with Cancel Anytime                             | Premier Plan  | Basic Plan  |
|--|---|---|---|---|
| Commission Protection  | Available   | Available   | Available   |   |
| Maximum Trip Length  | 180 days  | 180 days  | 180 days  | 180 days  |
| Pre-existing Medical Conditions coverage (maximum covered)   | Up to \$50,000 (must be purchased 14 days from deposit) | Up to \$10,000 (must be purchased 14 days from deposit) | Up to \$75,000 (must be purchased 14 days from deposit) | Up to \$10,000 (must be purchased 14 days from deposit) |
| Covered Reasons for Trip Cancellation and Interruption   | Classic Plan  | Classic with Cancel Anytime                             | Premier Plan  | Basic Plan  |
| Covered Illness, Injury, Death   | •   | •   | •   | •   |
| Supplier Financial Default Protection  | •   | •   | •   |   |
| Hijacking  | †   | †   | †   | †   |
| Quarantine*  | •   | •   | •   | •   |
| Legal Proceeding   | •   | •   | •   | •   |
| Home Uninhabitable   | •   | •   | •   | •   |
| Destination Uninhabitable  | •   | •   | •   | •   |
| Traffic Accident En Route  | •   | •   | •   | •   |
| Terrorism  | •   | •   | •   | •   |
| Military Duty  | •   | •   | •   | •   |
| Normal Pregnancy   | ◦   | ◦   | ◦   |   |
| Witness a Family Birth   | ◦   | ◦   | ◦   |   |
| Legal Separation or Divorce  | ◦   | ◦   | ◦   |   |
| Employer Termination   | ‡   | ‡   | ‡   | ◦   |
| Loss of Abroad Accommodations  | •   | •   | •   |   |
| Travel Delay (resulting in loss of 50% of trip)  | †   | †   | †   |   |
| Cancel for an unforeseen reason for 80% reimbursement  |   | •   |   |   |
| Canceled Tour  | ◦   | ◦   | ◦   |   |
| Mandatory Evacuation   | •   | •   | •   | •   |
| Hurricane Warning  |   |   | •   |   |
| Employment Transfer  | ◦   | ◦   | ◦   |   |
| 24-hour Delay by Travel Carrier <sup>Δ</sup>   | •   | •   | •   | •   |
| Required to Work Coverage (required to work, business/company merger or company unsuitable for business) | Available   |   |   |   |

## Covered Reasons for Epidemics:

The following benefits now include epidemic-related illness as a covered reason: Trip Cancellation, Trip Interruption, Emergency Medical, Emergency Transportation, Change Fee, and Loyalty Program Redeposit Fee, on select plans.

Denied Boarding due to suspicion of illness is now a covered reason for Travel Delay benefits on select plans.

\* Benefits for quarantine due to an epidemic only apply when an eligible traveler is specifically named and individually ordered to quarantine (not including generally or broadly applicable quarantines). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

• Applies to both Trip Cancellation and Trip Interruption

◦ Trip Cancellation only

† Trip Interruption only

‡ Trip Cancellation only. 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.

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.