

## Online Services

You can modify your policy, file a claim, and track its progress at [www.allianztravelinsurance.com/partner](http://www.allianztravelinsurance.com/partner).

Download our free, award-winning TravelSmart™ app to view your policy on the go, file a claim with ease, get help with the touch of a button, and more—all on your mobile device.

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. 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. Plans include insurance benefits and assistance services. 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](mailto:customerservice@allianzassistance.com).

## Purchasing your travel insurance is fast and easy.

Contact CRUISE PLANNERS at:  
888-657-8417  
404-865-1266  
[www.emotivetravels.com](http://www.emotivetravels.com)

ACCAM NUMBER

F020374

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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 the plan documents provided upon purchase. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify for a waiver of this exclusion), 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.

For the Cancel Anytime benefit, exclusions apply, and may vary by state. Exclusions may include, but are not limited to, losses related to a known and foreseeable event, intentional self-harm or attempt to commit suicide, a criminal act resulting in a conviction (except when you are the victim of such act), an epidemic, acts committed with intent to cause loss, air/water pollution or threat of pollution, nuclear reaction/radiation, war (declared or undeclared), and travel alerts/ bulletin or prohibition by government or public authority.

Other exclusions apply. Questions?  
Contact us at 1-866-840-0837.

## Pre-existing Medical Conditions Coverage & Exclusions

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 on or before the final trip payment due date 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.

Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$20,000.

If you incur additional non-refundable trip expenses after you purchase this policy, the additional trip cost must be added to the existing purchased policy within 14 days of their purchase. If you do not, those expenses will still be subject to the pre-existing medical condition exclusion.

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**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.

**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.

This plan is only available for purchase at the time of initial trip deposit/payment.

# TRAVEL PROTECTION WORLDWIDE TRAVEL PROTECTION WITH CANCEL ANYTIME



Global Assistance

Allianz

Effective March 2020

Allianz Global Assistance is the licensed producer and administrator for this plan.  
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## Travel Insurance

### Trip Cancellation **Up to 100% of Trip Cost**

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

Maximum coverage: \$20,000.

Minimum coverage: \$300.

### Cancel Anytime

Reimburses 80% of your pre-paid, non-refundable trip costs if you cancel your trip for almost any reason that your plan does not already cover.

### Trip Interruption **Up to 150% of Trip Cost**

Reimburses the unused, non-refundable portion of your trip expenses and the increased transportation costs it takes you to continue your trip or return home if you need to interrupt your trip for a covered reason. Maximum coverage: \$30,000.

### Change Fee/Loyalty Program Redeposit Fee

Airline/rail change fees can be reimbursed up to \$500, and Loyalty Program Redeposit fees can be reimbursed up to \$500, if applicable fees are incurred due to a covered reason.

### Emergency Medical and Dental **\$50,000**

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

### Emergency Transportation **\$1,000,000**

Provides reimbursement for medically necessary transportation to the nearest appropriate facility following a covered illness or injury during your trip. Can also reimburse the cost of your transportation back home following a covered injury or illness.

### Travel Delay **\$1,000**

If your trip is delayed for 5 or more hours for a covered reason, this benefit reimburses up to \$200 per person per day for additional travel and lost prepaid expenses. If this covered delay results in missing your cruise/tour departure, the daily rate does not apply.



**SmartBenefit™:** Proactive payments of \$100 per day may be issued for covered delays on monitored flights.<sup>A</sup> No receipts required for non-monitored flights to qualify for a \$100 payment per day—just proof of covered delay.

<sup>A</sup> When you opt in and provide flight information, we'll monitor flights and send flight status and benefit alerts, including alerts about flight delays that qualify for automated travel delay payment. Standard message/data rates apply to SMS alerts. Automated claims and payment system availability is not guaranteed and is subject to our sole discretion. All claims subject to policy terms, conditions, and exclusions.

### Travel Accident **\$25,000**

Benefits for the loss of life, limb or eyesight within 365 days of a covered accident.

### Baggage Loss/Damage **\$2,500**

Benefits for the loss, damage, or theft of baggage and personal effects.

### Baggage Delay **\$500**

Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 12 hours or more. Receipts for emergency purchases are required.



**SmartBenefit™:** No receipts for expenses required to qualify for a \$100 payment—just proof of baggage delay.

### Covered Reasons for Trip Cancellation and Trip Interruption

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

#### Cancellation and Interruption

Covered illness, injury, death  
Supplier financial default  
Legal Proceeding  
Destination uninhabitable  
Home uninhabitable  
Mandatory Evacuation  
Terrorism  
Military duty  
Loss of Accommodations  
Abroad  
Traffic accident en route  
Quarantine  
24-hour delay by travel carrier  
Required to work  
Company merger or acquisition  
Company unsuitable for business

#### Cancellation Only

Canceled Tour  
Employer Termination  
Employment Transfer  
Normal Pregnancy  
Legal separation/divorce  
Witness birth

#### Interruption Only

Travel delay resulting in loss of 50% of trip length  
Hijacking  
Destination Inaccessible



## Assistance

### 24-Hour Assistance by Phone **Included**

Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

### Concierge **Included**

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



### Our Promise to You

Since your satisfaction is our priority, we are pleased to give you 10 days to review your plan. If, during this 10-day period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated. After this 10-day period, your premium is non-refundable. Some states allow a longer period or provide different terms for refunds. See the full terms and conditions of your plan for details.

If you have any questions, call us at: **866.840.0837**



## Why Allianz Global Assistance

We're the gold standard in the travel insurance and assistance industry. Every year more than 45 million people choose us to protect their travel plans, registration fees, event ticket purchases, and more. We have a 97% satisfaction rating from our customers, and our award-winning assistance team is available to help anytime, anywhere.

### Worldwide Travel Protection with Cancel Anytime is only available for purchase at the time of initial trip deposit/payment.

#### Terms, conditions, and exclusions apply.

This is a brief description of the benefits this plan provides. Plan(s), coverage and benefits only available to U.S. residents and may not be available in all jurisdictions. Plan pricing includes the cost of insurance and assistance benefits. Pricing breakdown is available on request and will be provided upon purchase. A complete description of coverage is found in the Certificate of Insurance/Policy or [www.allianztravelinsurance.com/partner](http://www.allianztravelinsurance.com/partner). If you do not receive this document, please call 866-840-0837.

Benefits are per person. All insureds must purchase the same plan in order to be on one policy.

Plan rates are calculated based on age at time of purchase, trip cost (minimum coverage of \$300) and trip length. A \$5 per day surcharge for each day exceeding 30 days will be added. Price subject to change. Maximum trip length: 180 days.