

Allianz Global Assistance

Latitude Plan

World-wide protection and assistance for cruises, tours and vacations.



Latitude Plan* can turn a trip across the country or around the world into a dream vacation. It's designed to improve your entire travel experience by giving you the protection you need to feel safe, so you can enjoy your time away from home.

Advantages of purchasing Latitude Plan:

- **Primary emergency medical coverage** if you get sick or injured
- **Existing medical conditions** and **supplier financial default** coverage
- Generous **baggage delay** coverage
- Coverage if you **miss a connection**, or experience a **departure delay** of six or more hours

The Best Time to Buy Latitude Plan:

- **Within 14 days of initial trip deposit**
[In order to be eligible for supplier financial default coverage. Restrictions and exclusions may apply.]
- **On or before your final trip payment date**¹
[In order to be eligible for existing medical conditions coverage. Restrictions and exclusions may apply.]

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 can be found in the Certificate of Insurance/Policy.

Benefits ²	Coverage Limit
Trip Cancellation ³	Up to 100% of Trip Cost
Trip Interruption ⁴	Up to 150% of Trip Cost
Frequent Flyer Mile Redeposit Fee Coverage	Up to \$250
Change Fee Coverage ⁵	Up to \$250
Primary Emergency Medical/Dental Coverage ⁶	\$50,000
Emergency Medical Transportation ⁷	\$1,000,000
Baggage Loss/Damage	\$2,000
Baggage Delay	\$600
Travel Delay	\$1,600 (\$200/day)
Missed Connection	\$1,600
Personal Concierge	Included
24-Hour Hotline Assistance	Included

* Terms, conditions, and exclusions apply. Plans may not be available to residents of all states.

- ¹ Final trip payment date is the final payment due date for your trip as reflected on your original invoice.
- ² Benefits are per person. All insureds must purchase the same plan in order to be on the same policy.
- ³ Maximum coverage available is \$100,000.
- ⁴ Maximum coverage available is \$150,000.
- ⁵ NY Residents: This coverage is covered under the trip cancellation/interruption protection benefit.
- ⁶ \$750 maximum for emergency dental coverage.
- ⁷ FL, NY, OR, & WA residents see ⓘ.

Global Assistance

Allianz 

Latitude Plan Rates						
Trip Cost Per Person (\$)	age 0-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
0*	\$36	\$42	\$57	\$83	\$109	\$153
1-500	\$40	\$53	\$71	\$101	\$118	\$163
501-1,000	\$57	\$81	\$108	\$153	\$188	\$266
1,001-1,500	\$75	\$110	\$148	\$203	\$249	\$348
1,501-2,000	\$95	\$144	\$202	\$260	\$317	\$438
2,001-2,500	\$128	\$181	\$242	\$327	\$399	\$545
2,501-3,000	\$152	\$210	\$278	\$368	\$449	\$610
3,001-3,500	\$175	\$207	\$323	\$420	\$512	\$695
3,501-4,000	\$190	\$235	\$360	\$467	\$570	\$770
4,001-4,500	\$235	\$243	\$371	\$481	\$587	\$791
4,501-5,000	\$238	\$337	\$499	\$644	\$791	\$1,057
5,001-5,500	\$268	\$385	\$565	\$726	\$894	\$1,190
5,501-6,000	\$299	\$434	\$631	\$811	\$998	\$1,327
6,001-6,500	\$359	\$530	\$761	\$975	\$1,204	\$1,592
6,501-7,000	\$402	\$592	\$843	\$1,071	\$1,317	\$1,740
7,001-8,000	\$425	\$629	\$893	\$1,133	\$1,392	\$1,838
8,001-9,000	\$466	\$692	\$979	\$1,242	\$1,527	\$2,013
9,001-10,000	\$495	\$740	\$1,043	\$1,321	\$1,624	\$2,140
10,001-11,000	\$726	\$815	\$1,250	\$1,688	\$2,087	\$3,080
11,001-12,000	\$815	\$923	\$1,373	\$1,857	\$2,342	\$3,219
12,001-13,000	\$917	\$1,035	\$1,485	\$1,999	\$2,563	\$3,647
13,001-14,000	\$988	\$1,149	\$1,622	\$2,170	\$2,874	\$4,523
14,001-15,000	\$1,062	\$1,264	\$1,752	\$2,390	\$3,207	\$4,870
15,001-16,000	\$1,146	\$1,440	\$1,967	\$2,563	\$3,504	\$4,894
16,001-17,000	\$1,172	\$1,538	\$2,096	\$2,690	\$3,548	\$4,944
17,001-18,000	\$1,247	\$1,631	\$2,222	\$2,878	\$3,976	\$5,011
18,001-19,000	\$1,323	\$1,723	\$2,348	\$3,066	\$4,173	\$5,309
19,001-20,000	\$1,491	\$1,816	\$2,474	\$3,274	\$4,439	\$5,614
20,001-21,000	\$1,667	\$1,957	\$2,710	\$3,410	\$4,650	\$5,922
21,001-22,000	\$1,751	\$2,019	\$2,895	\$3,633	\$4,859	\$7,293
22,001-23,000	\$1,784	\$2,225	\$3,042	\$3,838	\$5,121	\$7,392
23,001-24,000	\$1,926	\$2,323	\$3,187	\$4,050	\$5,376	\$7,537
24,001-25,000	\$1,952	\$2,463	\$3,216	\$4,177	\$5,652	\$7,580
25,001-26,000	\$1,960	\$2,539	\$3,373	\$4,427	\$5,732	\$7,615
26,001-28,000	\$1,988	\$2,586	\$3,393	\$4,478	\$5,739	\$7,741
28,001-30,000	\$2,006	\$2,611	\$3,549	\$4,625	\$6,075	\$8,313

Latitude Plan Rates (continued)						
Trip Cost Per Person (\$)	age 0-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
30,001-32,000	\$2,094	\$2,755	\$3,614	\$5,032	\$6,168	\$8,657
32,001-34,000	\$2,182	\$2,860	\$3,792	\$5,283	\$6,494	\$9,084
34,001-36,000	\$2,312	\$3,031	\$4,020	\$5,584	\$6,884	\$9,633
36,001-38,000	\$2,444	\$3,204	\$4,248	\$5,886	\$7,275	\$10,181
38,001-40,000	\$2,577	\$3,378	\$4,477	\$6,188	\$7,666	\$10,728
40,001-42,000	\$2,707	\$3,549	\$4,705	\$6,489	\$8,057	\$11,277
42,001-44,000	\$2,839	\$3,721	\$4,935	\$6,791	\$8,450	\$11,823
44,001-46,000	\$2,970	\$3,893	\$5,163	\$7,093	\$8,841	\$12,371
46,001-48,000	\$3,101	\$4,066	\$5,391	\$7,395	\$9,232	\$12,919
48,001-50,000	\$3,233	\$4,238	\$5,620	\$7,695	\$9,622	\$13,467
50,001-52,000	\$3,384	\$4,427	\$5,864	\$8,069	\$10,039	\$13,966
52,001-54,000	\$3,493	\$4,571	\$6,053	\$8,321	\$10,363	\$14,449
54,001-56,000	\$3,600	\$4,711	\$6,238	\$8,568	\$10,683	\$14,940
56,001-58,000	\$3,706	\$4,850	\$6,421	\$8,812	\$10,997	\$15,426
58,001-60,000	\$3,810	\$5,056	\$6,647	\$9,052	\$11,308	\$15,909
60,001-62,000	\$3,960	\$5,192	\$6,826	\$9,408	\$11,722	\$16,387
62,001-64,000	\$4,063	\$5,327	\$7,003	\$9,645	\$12,025	\$16,861
64,001-66,000	\$4,172	\$5,459	\$7,176	\$9,878	\$12,324	\$17,333
66,001-68,000	\$4,297	\$5,645	\$7,413	\$10,108	\$12,619	\$17,800
68,001-70,000	\$4,361	\$5,775	\$7,582	\$10,333	\$12,908	\$18,263
70,001-72,000	\$4,509	\$5,903	\$7,751	\$10,412	\$13,317	\$18,722
72,001-74,000	\$4,607	\$6,028	\$7,916	\$10,635	\$13,600	\$19,345
74,001-76,000	\$4,701	\$6,213	\$8,150	\$10,853	\$13,880	\$19,887
76,001-78,000	\$4,794	\$6,335	\$8,311	\$11,068	\$14,155	\$20,429
78,001-80,000	\$4,886	\$6,456	\$8,470	\$11,280	\$14,425	\$20,970
80,001-82,000	\$5,035	\$6,576	\$8,625	\$11,637	\$14,895	\$21,512
82,001-84,000	\$5,125	\$6,759	\$8,856	\$11,844	\$15,161	\$22,052
84,001-86,000	\$5,214	\$6,876	\$9,009	\$12,049	\$15,422	\$22,594
86,001-88,000	\$5,302	\$6,990	\$9,159	\$12,249	\$15,679	\$23,136
88,001-90,000	\$5,388	\$7,103	\$9,387	\$12,446	\$15,932	\$23,677
90,001-92,000	\$5,536	\$7,285	\$9,535	\$12,804	\$16,477	\$24,219
92,001-94,000	\$5,619	\$7,395	\$9,679	\$12,997	\$16,726	\$24,759
94,001-96,000	\$5,701	\$7,503	\$9,905	\$13,188	\$16,972	\$25,301
96,001-98,000	\$5,783	\$7,610	\$10,046	\$13,375	\$17,214	\$25,843
98,001-100,000	\$5,862	\$7,714	\$10,185	\$13,560	\$17,452	\$26,384

* Zero trip cost means there is no coverage for trip cancellation or trip interruption. Prices subject to change.



Within 10 days, depending on your state of residence, you can receive a full refund on your premium if you're not satisfied and you haven't filed a claim or departed for your trip/event.

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 on or before your final trip payment date;² 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 \$50,000 per person or less.

All other contract terms and conditions apply.

Supplier Financial Default Protection

Supplier financial default protection is provided when:

1) You purchase your insurance within 14 days of initial trip payment or deposit; 2) Financial default occurs more than seven days after the policy's effective date; and 3) You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.allianztravelinsurance.com/partner.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required to purchase any other products/ services. Unless separately licensed, travel retailer employees are not qualified/authorized to answer technical questions about coverage details or evaluate your existing coverage. Plan is intended for U.S. residents only and may not be available in all jurisdictions.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400.


Florida Residents: Emergency Evacuation benefits are limited to coverage for travel or use of accommodations for a period of no longer than 60 days, beginning on your date of departure. This limitation only applies to your Emergency Evacuation benefits.

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.

Utah Residents: We are doing business in Utah as Allianz Global Assistance Insurance Agency.

Online Services

With Allianz Travel Insurance, you can purchase your plan, modify your plan, and even file and track claims, through www.allianztravelinsurance.com/partner.

 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+" (Superior) 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.

Global Assistance

Allianz 