

# Online Services

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

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. 52.201.5005. 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.

**Purchasing your travel insurance is fast and easy.**

Contact PrintName at:  
Phone  
Altphone  
PrintWebAddress

ACCAM NUMBER

ACCAM

PID 3859

## General Exclusions

These exclusions apply to Trip Cancellation and Trip Interruption Coverage, Change Fee Coverage and Frequent Traveler/Loyalty Plan 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; 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: you purchased your plan anytime up to final trip payment; you purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; you were a U.S. resident and medically able to travel on the day you purchased the plan; and the total cost of your trip is \$10,000 per person or less. All other contract terms and conditions apply.

## Supplier Financial Default Protection

Supplier financial default protection is provided when: you purchase your insurance within 14 days of initial trip payment or deposit; financial default occurs more than seven days after the policy's effective date; and 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/signature](http://www.allianztravelinsurance.com/signature).

**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. **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.

BCS Insurance Company

Allianz Global Assistance

Travel Insurance  
**Classic with  
Cancel Anytime**  
for Signature



Global Assistance

Allianz

Effective Dec. 2015

AGA Service Company is the licensed producer and administrator for this plan.  
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### Trip Cost Protection

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

Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$10,000.

- Special coverage: Airline change fees<sup>2</sup> and Frequent Flyer mile redeposit fees are covered up to \$250 each

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

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: \$10,000.

#### Cancel Anytime

Enjoy extra flexibility and peace of mind that you can cancel your trip for almost any reason<sup>3</sup> 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 and must be purchased on or before the final trip payment date.<sup>4</sup> Total non-refundable trip cost must be \$10,000 per person or less.

#### Missed Connection **\$800**

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

#### Travel Delay **\$800**

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.

### Medical Protection

#### Emergency Medical and Dental **\$25,000**

This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. No deductible. \$750 maximum for emergency dental care.

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. If you do not receive this document please call 800-284-8300.

### Baggage Protection

#### Baggage Loss/Damage **\$1,000**


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

#### Baggage Delay **\$300**

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.

### Assistance Services

#### Emergency Medical Transportation **\$500,000**

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 )

#### Luggage Locator **Included**

Now, whenever you lose your luggage, one call to Allianz Global Assistance puts our team into action to find it.

#### 24-Hour Hotline Help **Included**

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 **Included**

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



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.

### Classic with Cancel Anytime Rates

Trip Cost Per Person (\$)	up to age 17 <sup>5</sup>	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
1-500	\$0	\$41	\$53	\$71	\$126	\$155	\$224
501-1,000	\$0	\$57	\$82	\$109	\$154	\$189	\$267
1,001-1,500	\$0	\$76	\$111	\$149	\$204	\$251	\$350
1,501-2,000	\$0	\$95	\$145	\$204	\$262	\$319	\$441
2,001-2,500	\$0	\$129	\$182	\$244	\$329	\$402	\$549
2,501-3,000	\$0	\$153	\$211	\$280	\$371	\$452	\$615
3,001-3,500	\$0	\$176	\$209	\$325	\$423	\$515	\$700
3,501-4,000	\$0	\$192	\$237	\$363	\$470	\$574	\$776
4,001-4,500	\$0	\$237	\$245	\$374	\$484	\$591	\$797
4,501-5,000	\$0	\$239	\$339	\$503	\$648	\$797	\$1,064
5,001-5,500	\$0	\$270	\$388	\$568	\$731	\$900	\$1,198
5,501-6,000	\$0	\$301	\$437	\$636	\$816	\$1,005	\$1,336
6,001-6,500	\$0	\$361	\$533	\$766	\$981	\$1,212	\$1,603
6,501-7,000	\$0	\$405	\$596	\$848	\$1,078	\$1,326	\$1,751
7,001-8,000	\$0	\$428	\$633	\$899	\$1,141	\$1,401	\$1,851
8,001-9,000	\$0	\$469	\$697	\$986	\$1,250	\$1,537	\$2,027
9,001-10,000	\$0	\$498	\$745	\$1,050	\$1,330	\$1,635	\$2,155

For trips over 30 days, additional daily rate of \$3.00 applies,<sup>5</sup> regardless of age. Prices subject to change.

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

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

### Maximize Your Coverage

To make sure you're eligible for supplier financial default protection, buy Classic with Cancel Anytime within **14 days** of your initial trip deposit.

### Kids Coverage for Free

There is no charge for covering kids 17 and under when traveling with their parents or grandparents.\*

\* Terms, conditions and exclusions apply. Consult Allianz Global Assistance for the terms and conditions or download them at [www.allianztravelinsurance.com/signature](http://www.allianztravelinsurance.com/signature).

\*\* 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.

□ Policy must be purchased within 14 days of initial trip deposit.

• Children 17 years of age or under on the date the insurance is purchased are also covered in full when traveling with their parents or grandparents – at no extra cost. The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers 18–30.

<sup>1</sup> Benefits are per person.

<sup>2</sup> NY Residents: this coverage is covered under the trip cancellation/interruption protection benefit.

<sup>3</sup> Exclusions apply.

<sup>4</sup> Final trip payment date is the final payment due date for your trip as reflected on your original invoice.

<sup>5</sup> NY, IN, NH, FL, WA Residents: additional daily rates do not apply.

 Insurance benefit. See reverse for more information.