



The Classic Plan

Coverage Overview

Emergency Medical Transportation - \$500,000

Provides medically necessary transportation to the nearest hospital or appropriate facility following a covered illness or injury.

Emergency Medical - \$25,000

Provides benefits for losses due to covered medical and dental emergencies that occur during your trip. Depending on your plan, there is a \$500 or \$750 maximum for all covered dental expenses.

Baggage Loss/Damage - \$1,000

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

Trip Interruption - Up to 150% of amount purchased

Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.

Trip Cancellation - Up to amount purchased

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

Missed Connection - \$800

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

Travel Delay - \$800 (Daily Limit \$200)

Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.

Baggage Delay - \$300

Reimburses 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.

Change Fee Coverage - \$250

Provides reimbursement for fees to change the dates on your airline ticket.

Frequent Traveler Loyalty Plan - \$250

Coverage for frequent flyer mile redeposit fees in the event of a covered trip cancellation.

Existing Medical Condition - Available

Your plan may provide Existing Medical Condition 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 at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 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; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.

24-Hr Hotline Assistance Plus - Included

With Allianz Global Assistance, you'll never travel alone. Our multilingual assistance team is available 24 hours a day to help you handle covered travel emergencies. We can help you find local medical and legal professionals, arrange to send a message home, help re-book your flight and/or hotel arrangements, help with missed connections, lost/stolen travel documents, and much more.

What Is A Covered Reason?

Covered reasons are certain situations and events that, when they occur, mean you may be eligible to make a claim. At Allianz Global Assistance, we design our travel insurance products to include a

broad range of covered reasons, because we want to protect our customers from the most common mishaps that happen while traveling.

Depending on the plan you choose, there may be **up to 26 covered reasons** for interrupting or canceling your trip. These covered reasons vary according to the plan you purchase, but here are some examples:

- A terrorist event happens at your destination within 30 days of the day you're scheduled to arrive.
- The insured traveler, traveling companion or a family member suffers a serious covered illness or injury.
- The insured traveler, traveling companion or a family member dies.
- You or a traveling companion are terminated/laid off from your job through no fault of your own, after your effective date of coverage, after working there at least 12 continuous months.
- Your airline, cruise line or other carrier ceases services for at least 24 consecutive hours due to a strike, natural disaster, bad weather or FAA-mandated shutdown.
- You need to attend an immediate family member's birth (the pregnancy must have occurred after the effective date of coverage.)
- Your destination is rendered uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.
- You or a traveling companion is in a traffic accident on the way to your point of departure, and you or the traveling companion need medical attention or the car needs to be repaired because it's not safe to drive.
- A natural disaster renders your home or your destination uninhabitable.
- You or a traveling companion legally separate or divorce after your insurance effective date but before your scheduled departure date.