

Online Services

With Allianz Travel Insurance, you can file and track claims through www.allianztravelinsurance.com.

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. 52.201.2861. 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 3333

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: 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 (unless as specifically covered); 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 (unless as specifically covered).

Pre-existing Conditions Exclusion and Waiver

Your plan provides 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. Pre-existing conditions are covered if:

1. You purchased your plan within 21 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; and
 4. The total cost of your trip is \$10,000 per person or less.
- All other contract terms and conditions apply.

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. Additionally:

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: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

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.

BCS Insurance Company

Allianz Global Assistance

Travel Insurance Sporting Protector

Effective Oct. 2013

Global Assistance

Allianz

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: \$50,000.

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: \$50,000.

Travel Delay \$600

Receive up to \$300 per day per person to cover additional accomodation and pre-paid travel expenses due to a departure delay of six or more hours.

Sporting Protection



Sports Traveler Cancellation Benefit \$1,000

In the event the trip is cancelled due to a covered reason, coverage is provided for the costs of non-refundable sports related deposits and payments that were arranged separately from the tour (such as prepaid lift tickets, greens fees, equipment rentals and lessons).

Sports Traveler Interruption Benefit \$1,000

In the event the trip is interrupted due to a covered reason, coverage is provided for the costs of non-refundable sports related deposits and payments that were arranged separately from the tour (such as prepaid lift tickets, greens fees, equipment rentals and lessons).

Sporting Equipment Coverage \$1,000

Provides coverage for specialist sporting equipment due to loss or damage by a common carrier or theft of equipment during the trip.

Sports Equipment Rental \$1,000

Provides reimbursement of rental costs incurred if sporting equipment is stolen or is lost, damaged or delayed by a common carrier for at least 12 hours.

Medical Protection



Emergency Medical and Dental \$10,000

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

Baggage Protection



Baggage Loss/Damage \$500

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

Baggage Delay \$200

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 \$25,000

Provides medically necessary transportation to the nearest appropriate facility following a covered injury or illness. Also covers the cost of your transportation back home following a covered injury or illness. (FL, NY, OR, & WA residents see ☺)

Roadside Assistance \$100

24-Hour Emergency Towing, assistance with flat tires, gas, battery jumpstart and winching.

Vehicle Return \$500

Coverage is provided for the cost of transporting your vehicle back to your residence when an unexpected illness or injury prevents completion of your trip.

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.

Sporting Protector

7% of Trip Cost

Trip costs less than \$300 receive \$300 of coverage at corresponding rates. Prices subject to change.



When you purchase a plan from Allianz Global Assistance, you have a review period determined by your state of residence, to examine coverage details. If for any reason, you wish to cancel your plan during the review period, we will refund your premium as long as you haven't filed a claim or departed for your trip/event.

Covered Reasons for Trip Cancellation and Trip Interruption

Allianz Travel Insurance can pay trip cancellation and interruption claims when you cancel or interrupt your trip due to certain situations.* These situations are called "covered reasons." For this plan, these covered reasons include:

- | | |
|--|--|
| Covered illness, injury, death | Military duty |
| Victim of felonious assault | Unable to participate in sporting event due to illness or injury |
| Subpoena/court order | Witness birth** |
| Normal pregnancy** | Hijacking |
| Employer termination† | Quarantine |
| Home uninhabitable*** | Jury duty |
| Traffic accident en route | Complete shutdown of service by an airline‡ |
| Terrorism♦ - Domestic | |
| Travel delay resulting in loss of 50% of trip length | |

Maximize Your Coverage

To make sure you're eligible for pre-existing conditions coverage, buy Sporting Protector within **21 days** of your initial trip deposit.

Save Time and Money at the Rental Counter

Rental Car Protector² provides primary coverage with no deductible, for only \$9 a day. Talk to your agent today!

☺ Insurance benefit. See reverse for more information.

¹ Benefits are per person.
² Coverage not available in all countries or for all cars.
 * Terms, conditions and exclusions apply. Consult Allianz Global Assistance for the terms and conditions.
 ** 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 36 continuous months.
 ‡ At least six hours due to complete shutdown of service for trip interruption.
 At least 24 hours due to complete shutdown of service for trip cancellation.
 ♦ OR residents only – Domestic and Foreign.

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 888-817-2178.