

Why Travel Insurance from Allianz Global Assistance

How travel insurance can help protect every adventure.

Of course no one likes to spend more money, but the truth is that anything can happen when traveling, and it's a good idea to be protected just in case. Below are some of the most common ways that vacations get ruined and how travel insurance can help.

Trip delays, interruptions, or even cancellations can cause unexpected headaches and expenses, but travel insurance can help make sure you are protected for adjustments you need to make to overcome these situations. Some plans contain cancellation benefits and if you have a covered reason you can be reimbursed for pre-paid non-refundable expenses, like a medical emergency or loss of employment before your trip even begins.

Allianz Global Assistance, a world leader in travel insurance and assistance services, offers many reasons to protect yourself and your family with travel insurance. We help travelers every year through unanticipated travel delays, bad weather, lost luggage, and medical emergencies in foreign countries.

Here are 10 reasons why experienced travelers choose Travel Insurance from Allianz Global Assistance.*

1. Life is unpredictable.

Some trips need to be cancelled. With travel insurance, you don't necessarily have to pay for a trip you are unable to take. Instead, enjoy more confidence knowing that you stay a step ahead of unpredictable situations before and during your trip.

2. Don't let sickness stop you.

From coughs in the crowds to exotic eats that don't agree with your stomach, sick happens. It's less scary to be sick with travel insurance by your side to help you through these troubles.

*Terms, conditions, and exclusions apply.

Insurance benefits are underwritten by either BCS Insurance Company or Jefferson Insurance Company depending on insured's state of residence. AGA Service Company is the licensed producer and administrator of these plans.



3. Your health insurance has its limits.

When you travel outside the U.S., you may be leaving your health insurance at home. Many U.S. plans (including Medicare and Medicaid) don't cover travelers abroad. Why risk it when a medical evacuation can cost \$50,000+?

4. Forgot your medication?

Lost or forgotten medication can set off an alarm when you're far from home. Let travel insurance help you locate a pharmacy to purchase a new Rx. It's always nerve-wracking when something goes wrong. But when you're in a foreign country, you don't want to face any kind of crisis alone.

5. Lost luggage can leave you in a lurch.

Allianz Global Assistance provides benefits that can help you replace needed items if your bags are delayed, damaged, or stolen while you're away. With reimbursement for your trip essentials, you can still suit up for wherever your journey takes you next.

6. The plan crumbles.

If a travel supplier ceases operations, you may not get a refund for the money you fronted for a cruise, flight, or tour. Travel insurance is in place so you're less likely to pay for an experience you'll never have.

7. You don't want the credit (voucher).

Airlines aren't required to refund a ticket in the event of an emergency. In fact, your carrier can choose to offer a credit voucher toward future travel instead of cash in pocket. With travel insurance, you have more control over your Plan B.

8. Speaking of change of plans...

Flight delays can add up. Beyond being annoying, prolonged delays can cause you to accrue expenses while you wait, or worse, miss a connection. With travel insurance, a covered travel delay can mean cash for rebooking fees, meals, and accommodations.

9. Your credit card may not cover you.

Some travelers opt out of travel insurance, thinking credit card coverage would suffice in a crunch. Truth is, even if you have this free coverage benefit, it won't be as extensive as a separate travel insurance plan.

10. Tap into smart travel tools.

Allianz Global Assistance provides travelers with a simple-to-use tool that pairs perfectly with wanderlust. Download our TravelSmart™ app to view your policy on the go, file a claim, track your flight in real-time, and get one-touch emergency assistance. All this and more is at your fingertips. Download TravelSmart for free on the AppStore and GooglePlay.





WHO FALLS UNDER “FAMILY” FOR COVERED REASONS?

Allianz Travel Insurance can include covered reasons like “illness of a family member.” But who’s considered *family* in this case? To give travelers greater peace of mind, we count more people than you might think.

Here’s a breakdown of everyone we define as a “family member.”

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| 1 SPOUSE
Husband/Wife, Domestic or Civil Union Partner | 4 PARENTS
Biological, Step, In-Law, Legal Guardian | 9 SIBLINGS
Biological, Step, In-Law, Ward |
| 2 COHABITANT
A person at least 18 years old you have lived with for at least 12 consecutive months (you must be able to show evidence of this) and you currently live with | 5 EMPLOYED, LIVE-IN CAREGIVERS | 10 NIECES & NEPHEWS |
| 3 CHILDREN
Biological, Step, Ward, In-Law, Foster, and Adopted (or in progress) | 6 GRANDPARENTS | 11 AUNTS & UNCLES |
| | 7 GRANDCHILDREN | 12 SERVICE ANIMALS
As defined by the Americans with Disabilities Act |
| | 8 TRAVELING COMPANIONS | |

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Insurance benefits underwritten by BCS Insurance Company, or Jefferson Insurance Company, depending on your state of residence and plan chosen. 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. 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.

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