

## Online Services

You can modify your policy, file a claim, and track its progress at [www.allianztravelinsurance.com/signature](http://www.allianztravelinsurance.com/signature).

Download our free, award-winning TravelSmart™ app to view your policy on the go, file a claim with ease, get help with the touch of a button, and more—all on your mobile device.

Insurance benefits underwritten by 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. 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 or Jefferson Insurance Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or [customerservice@allianzassistance.com](mailto:customerservice@allianzassistance.com).

## Purchasing your travel insurance is fast and easy.

Contact BEYOND GROUP TRAVEL, INC  
DBA BEYOND GROUP TRAVEL at:  
713-954-4825

ACCAM NUMBER

F202329

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## Exclusions

This is a named peril plan and contains exclusions. This means that not every situation or event will be covered under your plan. A full list of exclusions is available in your plan documents. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify for a waiver of this exclusion), known and foreseeable events such as certain weather and political events/situations, mental or nervous health disorders, the use or abuse of drugs and alcohol, and participation in extreme high risk sports. Other exclusions apply. Questions? Contact us at 800.284.8300.

## Pre-Existing Medical Conditions Coverage & Exclusions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: a. Your policy was purchased on or before the final trip payment due date as listed on your travel supplier's invoice; b. You were a U.S. resident when the policy was purchased; c. You were medically able to travel when the policy was purchased; and d. On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date. Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$10,000.

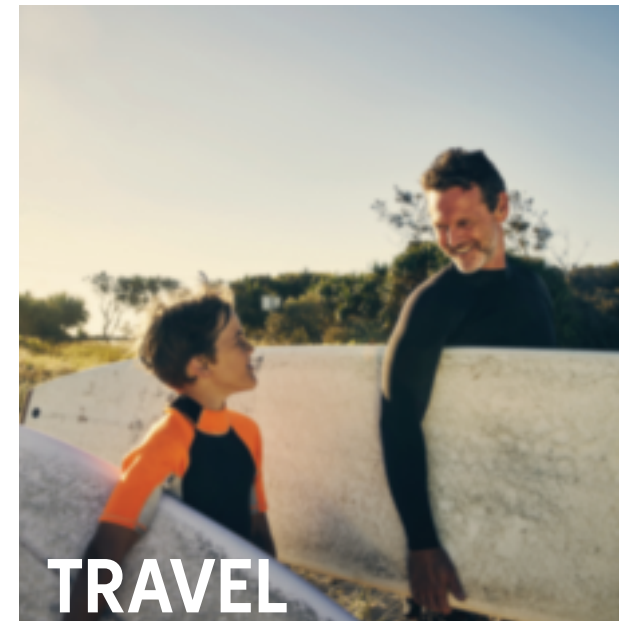
**PLEASE BE ADVISED:** This plan contains insurance benefits (which may include disability and/or health insurance benefits) that only apply during the covered trip. This optional coverage may duplicate coverage already provided by your personal auto, home, renter's, health, life, personal liability, or other insurance policy or source of coverage but may be subject to different restrictions. You should review the terms of this policy with your existing coverage. If you have any questions about your current coverage, call your insurer/health plan or insurance agent/broker. This insurance is not required to purchase any other products/services. Unless licensed, travel retailers and their employees may provide general information about the insurance, including a description of coverage and price, but are not qualified/authorized to answer technical questions about terms, benefits, exclusions, and conditions of the insurance or evaluate the adequacy of existing coverage. Plans are intended for U.S. residents only and may not be available in all jurisdictions. Rental Car Protector is not available to NY and TX residents, except when purchased as a separate policy and is not available in all countries or for all cars. This coverage does not provide liability insurance or comply with any financial responsibility law, or any other law mandating motor vehicle coverage and does not cover you for any injury to another party. Additionally:

**California Residents:** We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 1-800-927-4357.

**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.

**Texas Residents:** Before deciding whether to purchase this insurance plan, you may wish to determine whether your own automobile insurance or credit card agreement provides you coverage for rental vehicle damage or loss and determine the amount of deductible under your own insurance coverage. The purchase of this insurance plan is not mandatory. This coverage is not all inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for damages to other vehicles or property. It does not cover you for any injury to any other party.



# TRAVEL PROTECTION CLASSIC WITH CANCEL ANYTIME

for Signature Travel Network®



Global Assistance

Allianz

Effective May 2018

Allianz Global Assistance is the licensed producer and administrator for this plan.  
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## Travel Insurance

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

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

### Cancel Anytime

Reimburses 80% of your non-refundable trip cost back if you cancel your trip for almost any reason that your plan does not already cover.

### Trip Interruption **Up to 150% of Trip Cost**

Reimburses the unused, non-refundable portion of your trip expenses and the increased transportation costs it takes you to continue your trip or return home if you need to interrupt your trip for a covered reason. Maximum coverage: \$15,000.

### Change Fee/Loyalty Program Redeposit Fee

Airline/rail change fees can be reimbursed up to \$500, and Loyalty Program Redeposit fees can be reimbursed up to \$500, if applicable fees are incurred due to a covered reason.

### 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.

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

Provides medically necessary transportation to the nearest appropriate facility and the cost of your transportation back home following a covered illness or injury.

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

Reimburses up to \$200 per day per person for additional travel and lost prepaid expenses if your trip is delayed for five or more hours for a covered reason. Can also reimburse additional transportation expenses if you miss your cruise or tour because of a covered delay.



**Smart benefit:** Proactive payments of \$100 per day may be issued for covered delays on monitored flights.<sup>Δ</sup> No receipts required for non-monitored flights to qualify for a \$100 payment per day—just proof of covered delay.

<sup>Δ</sup> When you opt in and provide flight information, we'll monitor flights and send flight status and benefit alerts, including alerts about flight delays that qualify for automated travel delay payment. Standard message/data rates apply to SMS alerts. Automated claims and payment system availability is not guaranteed and is subject to our sole discretion. All claims subject to policy terms, conditions, and exclusions.

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

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

### 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 12 hours or more. Receipts for emergency purchases are required.



**Smart benefit:** No receipts for expenses required to qualify for a \$100 payment—just proof of baggage delay.

## 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 unforeseen situations. These situations are called "covered reasons." For this plan, these covered reasons include:

Covered illness, injury, death	Traffic accident
Supplier financial default	Terrorism
Legal proceeding	Military duty
Normal pregnancy <sup>¶</sup>	Witness birth <sup>¶</sup>
Employer termination <sup>†</sup>	Hijacking <sup>■</sup>
Loss of accommodation	Canceled tour <sup>¶</sup>
Travel delay resulting in loss of 50% of trip length <sup>■</sup>	Mandatory evacuation
Destination uninhabitable	Employment transfer <sup>¶</sup>
Legal separation/divorce <sup>¶</sup>	Quarantine
Home uninhabitable	24-hour delay by travel carrier <sup>†</sup>

<sup>¶</sup>Trip Cancellation coverage only.

<sup>■</sup>Trip Interruption coverage only.

<sup>†</sup> Trip Cancellation coverage only. Must be employed with your current employer for 12 continuous months.

<sup>†</sup> Travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown.



## Assistance

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

Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

### Concierge **Included**

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



### Our Promise to You

Since your satisfaction is our priority, we are pleased to give you 10 days to review your plan. If, during this 10-day period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated. After this 10-day period, your premium is non-refundable. Some states allow a longer period or provide different terms for refunds. See the full terms and conditions of your plan for details.

### Terms, conditions and exclusions apply.

This is a brief description of the benefits this plan provides. Plan(s) only available to U.S. residents and may not be available in all jurisdictions. Plan pricing includes the cost of insurance and assistance benefits. Pricing breakdown is available on request and will be provided upon purchase. A complete description of coverage is found in the Certificate of Insurance/Policy or [www.allianztravelinsurance.com/signature](http://www.allianztravelinsurance.com/signature). If you do not receive this document, please call 800.284.8300.

## Get the most out of your plan

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

Protect your trip:

- Within 14 days of your initial trip deposit to be eligible for legal separation/divorce coverage and supplier financial default protection. A list of covered suppliers can be found on our website at [www.allianztravelinsurance.com/signature](http://www.allianztravelinsurance.com/signature).
- Before your final trip payment date to be eligible for pre-existing medical conditions coverage.

## Looking to enhance your coverage?

Ask your travel professional for details.

### + Premier Plan

Double your coverage limits on select benefits—a smart choice for dream vacations.

### + Rental Car Protector

Get primary physical damage coverage for your rental car with no deductible and save time at the rental counter.

\*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 18–25.