

Online Services

You can modify your policy, file a claim, and track its progress at www.allianztravelinsurance.com/virtuoso.

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: 9950 Mayland Drive, Richmond, VA 23233), 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. Plans include insurance benefits and assistance services. 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.

Purchasing your travel insurance is fast and easy.

Contact Direct Travel Vacations at:
207-874-7400

ACCAM NUMBER

F201690

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PID 5175

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 within 14 days of initial trip deposit/payment; 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.



California Residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 800.927.4357.

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.



TOUR PROTECTION UNFORESEEN REASONS

INCLUDING

-  Epidemic-related covered reasons
-  SmartBenefitsSM

See inside for additional details.

Not available to residents of NY.

Effective February 2021

Allianz  **Travel**

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 insured trip cost: \$10,000

Minimum insured trip cost: \$300

Cancel Anytime

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

Trip Interruption **Up to 100% 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 insured trip cost: \$10,000

Minimum insured trip cost: \$300

Emergency Medical and Dental **\$50,000**

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

Emergency Transportation **\$1,000,000**

Provides benefits for medically necessary transportation to the nearest appropriate facility following a covered illness or injury during your trip. Can also reimburse the cost of medically necessary transportation back home following a covered illness or injury.

Travel Delay **\$1,000**

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.



SmartBenefit: No receipts required to qualify for a \$100 payment per day per person—just proof of covered delay.

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

Baggage Loss/Damage **\$1,500**

Benefits for the loss, damage, or theft of baggage and personal effects.

Baggage Delay **\$500**

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.



SmartBenefit: 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:

Cancellation and Interruption

Covered illness, injury, death
Supplier financial default
Legal proceeding
Loss of accommodation
Destination uninhabitable
Home uninhabitable
Traffic accident
Terrorism
Military duty
Quarantine*
24-hour delay by travel carrier[‡]

Cancellation Only

Normal pregnancy
Witness birth
Employer termination[†]
Legal separation/divorce

Interruption Only

Travel delay resulting in loss of 50% of trip length
Hijacking

Covered Reasons for Epidemics

The following benefits now include epidemic-related illness as a covered reason: Trip Cancellation, Trip Interruption, Emergency Medical and Emergency Transportation.

Denied Boarding due to suspicion of illness is now a covered reason for Travel Delay benefits.

* Benefits for quarantine due to an epidemic only apply when an eligible traveler is specifically named and individually ordered to quarantine (not including generally or broadly applicable quarantines). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

[†] Must be employed with your current employer for 12 continuous months.

[‡] 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 15 days to review your plan. If, during this 15-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 15-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.



Frequently Asked Questions

When should I purchase my travel insurance plan?

This plan should be purchased within 14 days of initial trip deposit/payment.

What if I'm taking an extended trip?

For trips over 30 days, an additional daily rate of \$5.00 applies, regardless of age. The maximum trip length is 180 days.

Are limits for each benefit per person, or for everyone on my plan?

Each benefit limit is per person—meaning each person on the plan can qualify for up to the maximum amount.

Why should I choose Allianz Global Assistance?

We're the gold standard in the travel insurance industry. Every year, more than 45 million people choose us to protect their travel plans, registration fees, event ticket purchases, and more. We have a 97% customer satisfaction rating, and our award-winning assistance team is available to help anytime, anywhere.

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 plan documents or www.allianztravelinsurance.com/virtuoso. If you do not receive this document, please call 866-455-6111.

Plans include insurance benefits and assistance services. Call for pricing details.