

## Top 10 Reasons People Buy Travel Insurance



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.
- 2. Airlines mishandled over 21 million bags in 2013.** Allianz Global Assistance can provide coverage to replace needed items if your bags are delayed, damaged or stolen.
- 3. Credit card coverage may not provide sufficient coverage for travel.** The free coverage that may or may not be included with your credit card will never be as extensive as a separate travel insurance plan.
- 4. Sick happens.** Nothing can ruin a vacation like getting sick. Travel insurance can provide you with peace of mind – especially when travel outside the United States, where many hospitals request cash payments in the thousands before treatment can even begin.
- 5. Health insurance may not go the distance.** Many U.S. health insurance policies (including Medicare and Medicaid) don't cover international travel. And, those that do will likely not cover the cost of medical evacuation back to the U.S. which can cost more than \$50,000.
- 6. Lost or forgotten medication?** Travel insurance can provide assistance to help you locate a pharmacy to purchase a new prescription.
- 7. Even the most stable of travel suppliers can default quickly.** If a cruise line, airline or tour operator ceases operations due to financial hardship or bankruptcy, travel insurance can save you from paying for a trip you'll never get to take.
- 8. In the event of an emergency, airlines are not required to refund a ticket.** It's ultimately the airline's decision whether your situation warrants a full refund of the ticket cost. Most times however, airlines will merely offer a credit voucher (the original purchase price minus a penalty fee) towards future travel.
- 9. Flight delays can add up.** It's not the airline's responsibility to cover the expenses you accrue when your flight is delayed or you miss a connection. Travel insurance can reimburse you for costs associated with these, including rebooking fees, meals and accommodations.
- 10. We all experience tough economic times.** The loss of a job or other income might mean a trip planned in advance may have to wait. Travel insurance can put cash back into your pocket when you when they need it most.

Sources:

- <http://www.wsj.com/articles/baggage-claim-airlines-are-winning-the-war-on-lost-luggage-1401922595>
- <http://www.usatoday.com/story/travel/columnist/hobica/2014/08/19/credit-card-travel-insurance-policy/14241701/>
- <http://travel.state.gov/content/passports/english/go/health.html>

\*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.

Global Assistance

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**How can we help?**  
**1.800.284.8300**

# Plan Coverage

Travel Insurance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Trip Cancellation provides reimbursement for prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$10,000)
Trip Interruption provides reimbursement for the unused, non-refundable portion of your trip and additional transportation costs to return home due to a covered reason.	Up to 150% of trip cost (max. \$150,000)	Up to 150% of trip cost (max. \$15,000)	Up to 150% of trip cost (max. \$150,000)	Up to 100% of trip cost (max. \$10,000)
Change Fee and Loyalty Program Redeposit Fee provides reimbursement for airline/rail change fees and loyalty program reposit fees if incurred due to a covered reason.	\$500 (each fee)	\$500 (each fee)	\$500 (each fee)	
Emergency Medical/Dental Coverage provides reimbursement for the cost of treatment associated with a covered medical or dental emergency incurred while traveling. A deductible may apply. Dental sublimit applies.	\$25,000 (\$750 dental max.)	\$25,000 (\$750 dental max.)	\$50,000 (\$750 dental max.)	\$10,000 (\$500 dental max./\$50 deductible)
Emergency Transportation provides coverage for medically necessary transportation to the nearest hospital or appropriate facility.	\$500,000	\$500,000	\$1,000,000	\$50,000
Travel Delay provides reimbursement for certain eligible expenses due to a covered travel delay.  <b>Smart benefit:</b> Can pay proactively on monitored flights or allow claims to be filed without receipts, just proof of delay.	\$800 (≥ 5 hours) with receipts \$200/day <b>no receipts \$100/day</b>	\$800 (≥ 5 hours) with receipts \$200/day <b>no receipts \$100/day</b>	\$1,600 (≥ 3 hours) with receipts \$200/day <b>no receipts \$100/day</b>	\$300 (≥ 6 hours) with receipts \$150/day
Baggage Loss/Damage provides reimbursement if your baggage is lost, damaged, or stolen while you are traveling.	\$1,000	\$1,000	\$2,000	\$500
Baggage Delay provides reimbursement when your baggage is delayed by a common carrier while on your trip for period specified in your plan documents.  <b>Smart benefit:</b> Only proof of covered delay required.	\$300 <b>no receipts \$100</b>	\$300 <b>no receipts \$100</b>	\$600 <b>no receipts \$100</b>	\$200
Kids Coverage for Free* under 18 with at least one paying parent or grandparent on the trip.	Included	Included	Included	
Cancel Anytime Coverage provides reimbursement if you must cancel your trip for a reason not listed as covered in your plan.		80%		
Required to Work Coverage provides reimbursement if you must cancel or interrupt your trip because you have to work.	Available			
Assistance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
24-Hour Hotline Help	Included	Included	Included	Included
Concierge	Included	Included	Included	

\* Children under 18 must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to 18-25 rate.

# Features and Covered Reasons

General Benefits	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Maximum Trip Length	180 days	180 days	180 days	180 days
Pre-existing Medical Conditions coverage (maximum covered)	Up to \$50,000 (must be purchased 14 days from deposit)	Up to \$10,000 (must be purchased on or before final payment)	Up to \$75,000 (must be purchased 14 days from deposit)	Up to \$10,000 (must be purchased 14 days from deposit)
Covered Reasons for Trip Cancellation and Interruption	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Covered Illness, Injury, Death	•	•	•	•
Supplier Financial Default Protection	•	•	•	
Hijacking	†	†	†	†
Quarantine	•	•	•	•
Legal Proceeding	•	•	•	•
Home Uninhabitable	•	•	•	•
Destination Uninhabitable	•	•	•	•
Traffic Accident En Route	•	•	•	•
Terrorism	•	•	•	•
Military Duty	•	•	•	•
Normal Pregnancy	◦	◦	◦	
Witness a Family Birth	◦	◦	◦	
Legal Separation or Divorce	◦	◦	◦	
Employer Termination	‡	‡	‡	◊
Loss of Abroad Accommodations	•	•	•	
Travel Delay (resulting in loss of 50% of trip)	†	†	†	
Cancel for an unforeseen reason for 80% cash back		•		
Canceled Tour	◦	◦	◦	
Mandatory Evacuation	•	•	•	•
Hurricane Warning			•	
Employment Transfer	◦	◦	◦	
24-hour Delay by Travel Carrier <sup>Δ</sup>	•	•	•	•
Required to Work Coverage (required to work, business/company merger or company unsuitable for business)	Available			

• Applies to both Trip Cancellation and Trip Interruption

◦ Trip Cancellation only

† Trip Interruption only

‡ Trip Cancellation coverage only. Must be employed with your current employer for 12 continuous months.

◊ Trip Cancellation coverage only. Must be employed with your current employer for 36 continuous months.

Δ 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.



**Tell your customers about smart benefits that can proactively put money back in their pockets without paperwork, or simplify the claims process with no receipts required—just another way we make it easier for travelers.**