

TRAVEL PROTECTION GROUP ADVANTAGE

Global Assistance
Allianz

with **SmartBenefitsSM**

**Group Advantage Rates:
Residents of all other states
where this plan is available**

| Trip Cost | | |
|-----------|---------|-------|
| \$1 | \$500 | \$46 |
| \$501 | \$1,000 | \$75 |
| \$1,001 | \$1,500 | \$108 |
| \$1,501 | \$2,000 | \$137 |
| \$2,001 | \$2,500 | \$166 |
| \$2,501 | \$3,000 | \$196 |
| \$3,001 | \$3,500 | \$226 |
| \$3,501 | \$4,000 | \$254 |
| \$4,001 | \$4,500 | \$283 |
| \$4,501 | \$5,000 | \$312 |
| \$5,001 | \$5,500 | \$342 |
| \$5,501 | \$6,000 | \$373 |
| \$6,001 | \$6,500 | \$405 |
| \$6,501 | \$7,000 | \$438 |
| \$7,001 | \$8,000 | \$503 |

This product not available in NY or WA.

*Trip Cancellation coverage only.

■ Trip Interruption coverage only.

† Trip Cancellation coverage only. 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.

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: \$25,000.

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: \$37,500.

Emergency Medical and Dental \$50,000
This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. \$750 maximum for emergency dental care.

Emergency Transportation \$250,000
Provides reimbursement for medically necessary transportation to the nearest appropriate facility following a covered illness or injury. Can also reimburse the cost of medically necessary transportation back home following a covered illness or injury.

Travel Delay \$750
Reimburses up to \$150 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: No receipts required to qualify for a \$100 payment per day per person—just proof of covered delay.

Baggage Loss/Damage \$1,500
Covers 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.



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 | Destination uninhabitable |
| Supplier financial default† | Legal separation/Divorce†* |
| Legal proceeding | Traffic accident |
| Normal pregnancy* | Terrorism |
| Employer termination† | Military duty |
| Loss of accommodation | Witness birth* |
| Travel delay resulting in loss of 50% of trip length* | Hijacking* |
| Home uninhabitable | Quarantine |
| | 24-hour delay by travel carrier† |

† Requires purchase within 14 days of initial trip deposit.

A list of covered suppliers can be found at AllianzTravelInsurance.com/partner