

Group Advantage Plan 2021

AGENT TIPS

- PreEx Eligible
- PreEx Eligible

Benefits ^ Description v

Select product

| Benefit | Coverage |
|-------------------------------------|--------------------------------|
| Trip Cancellation v | Up to amount purchased |
| Trip Interruption v | Up to 150% of amount purchased |
| Travel/Trip Delay Coverage v | \$750.00 |
| Baggage Coverage v | \$1,500.00 |
| Baggage Delay Coverage v | \$500.00 |
| Emergency Transportation | \$250,000.00 |
| Emergency Medical/Dental Coverage v | \$50,000.00 |
| 24-Hour Hotline Assistance | Included |

Please disclose: Plan charge includes costs of insurance benefits and assistance services. If you have a pre-existing medical condition, your plan excludes losses due to that condition unless you qualify for a waiver under the terms of your plan. See [Plan and Pricing Details](#) for more information.

Travel Protection for Groups is a plan offered exclusively through Allianz.

Designed specifically with groups in mind, it is a convenient way for protection for both your international and domestic travel.

This plan also includes SmartBenefitsSM that can simplify the claims process with no receipts required.

Under certain conditions, covered reasons for some benefits of this plan include epidemic or pandemic-related illness, individually-ordered quarantine, and denied boarding.

If you are not completely satisfied, you have 15 days (or more, depending on state of residence) to request a refund, provided you haven't started your trip or initiated a claim. Premiums are non-refundable after this period.

Entry Requirements & COVID-19 Travel Resources

Confused about entry requirements for your destination? Our [interactive map](#) shows current travel rules and restrictions for each destination, including info on COVID-19 testing, necessary travel documents and quarantine periods.

| Group Advantage Plan | |
|-----------------------------|--------|
| 2024 | |
| Not Age Specific | |
| Not "Cancel for Any Reason" | |
| Trip Value | Cost |
| up to \$1000 | \$ 79 |
| \$1001 - \$1500 | \$ 113 |
| \$1501 - \$2000 | \$ 143 |
| \$2001 - \$2500 | \$ 172 |
| \$2501 - \$3000 | \$ 205 |
| \$3001 - \$3500 | \$ 236 |
| \$3501 - \$4000 | \$ 265 |
| \$4001 - \$4500 | \$ 295 |

Find out how our [Epidemic Coverage Endorsement](#) can protect your next trip from certain losses related to COVID-19. [Get answers to all your questions about travel insurance and COVID-19 in our FAQ »](#)

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

This Pre-Existing Medical Condition Exclusion Waiver describes the circumstances in which a pre-existing medical condition MAY be covered under this policy and NOT excluded from coverage.

Because your policy includes this waiver, you can still be covered for losses due to a pre-existing medical condition if you meet all of the following requirements:

- Your policy was purchased on or before the final trip payment due date as listed on your travel supplier's invoice;
- You were a U.S. resident when the policy was purchased;
- You were medically able to travel when the policy was purchased; and
- 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.

If you incur additional non-refundable trip expenses after you purchase this policy, you must insure them with us within 14 days of their purchase.

If you do not, those expenses will still be subject to the pre-existing medical condition exclusion.

IMPORTANT: The amount payable for claims for Trip Cancellation Coverage or Trip Interruption Coverage due to a pre-existing medical condition cannot exceed the Pre-Existing Medical Condition Limit listed on your Declarations. Amounts payable for claims under other coverages are subject to limits listed on your Declarations.