

**“We have been on many trips and this is the first time we had to submit claims to the travel insurance company. So thankful we had Allianz!”**

—AAA Member, August 2023



# Allianz travel insurance benefits

**A TripProtect plan from AAA can protect you before and during your trip—keeping you, your loved ones, and your travel budget safe. Our most popular plans include:**

**Trip Cancellation**—Reimburses your prepaid, non-refundable travel expenses if you need to cancel your trip due to a covered reason which, for example, may include:

- A doctor says you or a traveling companion is too sick to travel
- Your parent or child requires hospitalization

**Trip Interruption**—Reimburses the unused, non-refundable portion of your trip and increased transportation costs it takes for you to return home early or to continue your trip due to a covered reason which, for example, may include:

- You or a traveling companion get sick or injured and a doctor says you must return home
- Your destination is uninhabitable

**Emergency Medical and Dental**—Reimburses expenses related to covered emergency medical or dental care incurred on your trip.

- You slip and break your ankle while sightseeing
- You lose a filling and require immediate dental treatment

**Emergency Medical Transportation**—Provides benefits for medically necessary transportation to the nearest appropriate medical facility following a covered injury or illness.

**Travel Delay**—Reimburses meal, accommodation, and transportation expenses when your trip is delayed for a minimum number of consecutive hours for a covered reason.

**Baggage Loss/Damage**—Reimburses lost, damaged, or stolen luggage and personal belongings.

**Baggage Delay**—Reimburses the reasonable additional purchase of essential items during your trip if you experience a covered baggage delay.

**Missed Port of Call**—Provides payment if your cruise misses or replaces a scheduled port of call on your original itinerary.

**24-Hour Assistance**—Help with travel-related emergencies and mishaps is just a phone call away.

For emergencies which may include:

- Emergency medical assistance
- Lost or forgotten prescription medication
- Lost/stolen travel documents
- And more

**Many plans include additional features and special AAA benefits.**

## Our Promise to You

When you purchase any Allianz Travel Insurance plan, you automatically get 15 days (or more, depending on your state of residence) to review your policy documents. Within that period, you can cancel your plan for a full refund if you're not satisfied, as long as you haven't filed a claim or departed on your trip.







**Allianz**  **Travel**  
Insurance + Assistance

Benefits and limits vary by plan, please read plan documents for details.

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TripProtect Deluxe offers the highest benefit levels and more covered reasons for trip cancellation and interruption.

# Travel Insurance and Assistance

| Travel Insurance   | TripProtect Deluxe  | TripProtect Select  | TripProtect Cancel Anytime<br><small>(Must be purchased within 14 days of initial trip deposit or payment)</small> |
|--|---|---|--|
| <b>Trip Cancellation</b>   | Up to 100% of trip cost (max. \$100,000)                                    | Up to 100% of trip cost (max. \$100,000)                                  | Up to 100% of trip cost (max. \$15,000)  |
| <b>Cancel Anytime</b>  | Not included  | Not included  | Up to 80% for almost any reason that your plan does not already cover.   |
| <b>Trip Interruption</b>   | Up to 150% of trip cost (max. \$150,000)                                    | Up to 150% of trip cost (max. \$150,000)                                  | Up to 150% of trip cost (max. \$22,500)  |
| <b>Trip Change Protector</b><br>Reimburses fees or extra expenses from a carrier or supplier if you must change your trip itinerary for a covered reason   | \$1,000   | \$500   | \$500  |
| <b>Emergency Medical/Dental (Primary)</b><br>Purchase within 14 days for time sensitive pre-existing condition benefits (other purchase requirements and conditions apply)   | \$75,000 (\$750 dental max.)  | \$25,000 (\$750 dental max.)  | \$25,000 (\$750 dental max.)   |
| <b>Emergency Medical Transportation</b>  | \$1,000,000   | \$500,000   | \$500,000  |
| <b>Travel Delay</b><br> <b>SmartBenefit:</b> Can pay proactively on monitored flights or allow claims to be filed without receipts, just proof of delay.**  | \$1,600 (≥ 3 hours) with receipts \$200/day<br><b>no receipts \$100/day</b> | \$800 (≥ 4 hours) with receipts \$200/day<br><b>no receipts \$100/day</b> | \$800 (≥ 4 hours) with receipts \$200/day<br><b>no receipts \$100/day</b>  |
|  <b>Missed Port of Call</b><br> <b>SmartBenefit:</b> No receipts for expenses required, just proof of missed port of call. | \$300 (\$100 per missed port)   | \$300 (\$100 per missed port)   | \$300 (\$100 per missed port)  |
| <b>Baggage Loss/Damage</b>   | \$2,000   | \$1,000   | \$1,000  |
| <b>Baggage Delay</b><br> <b>SmartBenefit:</b> Only proof of covered delay required.   | \$600<br><b>no receipts \$100</b>   | \$300<br><b>no receipts \$100</b>   | \$300<br><b>no receipts \$100</b>  |

## Assistance

|                                     |          |          |          |
|-------------------------------------|----------|----------|----------|
| <b>24-Hour Emergency Assistance</b> | Included | Included | Included |
| <b>Concierge</b>                    | Included | Included | Included |

\*Children under 18 must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to full rate. Not available on policies issued to Pennsylvania residents.

\*\*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.

Benefits and limits vary by plan, please read plan documents for details.

Terms, conditions, and exclusions apply, including for pre-existing conditions. Insurance benefits underwritten by BCS Insurance Company (OH, Administrative Office: 2 Mid America Plaza, Suite 200, Oakbrook Terrace, IL 60181), rated "A" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or 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, depending on your state of residence and plan chosen. A+ (Superior) and A (Excellent) are the 2nd and 3rd highest, respectively, of A.M. Best's 13 Financial Strength Ratings. 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 (AGA) or its affiliates. AGA compensates their suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. 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.