Online Services

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

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: Richmond, VA), 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. 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 or Jefferson Insurance 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 FRIENDSHIP TOURS at:
866-884-3556
www.friendshiptours.com

ACCAM NUMBER
F030632

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PID 4320

SR 59543975-1

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.

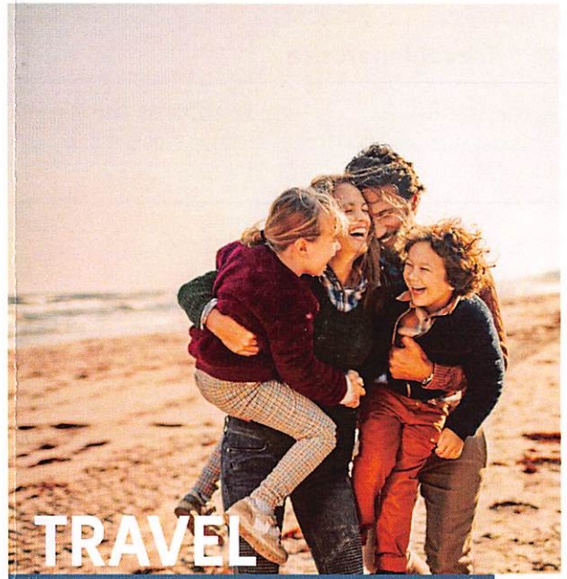
Pre-Existing Medical Conditions Coverage & Exclusions
A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: a. Your policy was purchased within 14 days of the date of the first trip payment or deposit; 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 $50,000.

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. Rental Car Protector is not available to NY and TX residents, except when purchased as a separate policy and is not available in all countries or for all cars. This coverage does not provide liability insurance or comply with any financial responsibility law, or any other law mandating motor vehicle coverage and does not cover you for any injury to another party. Additionally:

California Residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 1-800-927-4357.

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.

Texas Residents: Before deciding whether to purchase this insurance plan, you may wish to determine whether your own automobile insurance or credit card agreement provides you coverage for rental vehicle damage or loss and determine the amount of deductible under your own insurance coverage. The purchase of this insurance plan is not mandatory. This coverage is not all inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for damages to other vehicles or property. It does not cover you for any injury to any other party.



TRAVEL PROTECTION CLASSIC PLAN

with SmartBenefits℠

Not available to residents of NY.

Effective August 2020

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: $100,000.

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 insured trip cost: $150,000.

Change Fee/Loyalty Program Redeposit Fee
Airline/rail change fees can be reimbursed up to $500, and Loyalty Program Redeposit fees can be reimbursed up to $500, if applicable fees are incurred due to a covered reason.

Emergency Medical and Dental — **$25,000**
This primary coverage 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 — **$500,000**
Provides medically necessary transportation to the nearest appropriate facility following a covered illness or injury during your trip. Also covers the cost of your transportation back home following a covered illness or injury.

Travel Delay — **$800**
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.

Smart benefit: Proactive payments of $100 per day may be issued for covered delays on monitored flights.[Δ] No receipts required for non-monitored flights to qualify for a $100 payment per day—just proof of covered delay.

[Δ] 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.

Baggage Loss/Damage — **$1,000**
Covers loss, damage, or theft of baggage and personal effects.

Baggage Delay — **$300**
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:

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

Cancellation Only
Normal pregnancy
Witness birth
Legal separation/divorce
Canceled tour
Employment transfer
Employer termination[†]

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

[†] 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.

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 Certificate of Insurance/Policy or www.allianztravelinsurance.com/partner. If you do not receive this document, please call 800.284.8300.

Frequently Asked Questions

When should I purchase my travel insurance plan?
You should protect your trip within 14 days of your initial trip deposit to be eligible for legal separation/divorce coverage, and supplier financial default protection. A list of covered suppliers can be found at Allianztravelinsurance.com/partner.

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.

Will my kids also be covered under my plan?
Children 17 and under are covered at no additional charge when traveling with a covered parent or grandparent.*

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 35 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.

*Children 17 years of age or under on the date the insurance is purchased are also covered in full when traveling with their parents or grandparents—at no extra cost. The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers 18–25.