

General Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; intentional self-harm, suicide or attempted suicide; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic or pandemic; air, water or other pollution or threat of pollutant release; unlawful acts; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts; and government prohibition or regulations.

Covered Reasons for Trip Cancellation and Interruption

Allianz Travel Insurance pays trip cancellation and interruption claims when necessitated by certain situations* like a death in the family or jury duty. These situations are called "covered reasons". For the Basic plan, these reasons include:

Illness, Injury, Death	Severe Weather**
Natural Disasters**	Hijacking
Subpoena/Court Order	Quarantine
Home Uninhabitable***	Jury Duty
Terrorism	Strikes**

* Limitations may apply. Consult Allianz Global Assistance for the terms and conditions or download them at www.allianztravelinsurance.com.

** Resulting in complete shutdown of the travel supplier.

*** Due to fire, flood, vandalism, burglary, natural disaster.

Existing Medical Conditions Coverage & Exclusion

Your plan may provide existing medical conditions coverage if you, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for an existing medical condition is excluded unless:

1. You purchased your plan within 14 days of making your first trip payment or first trip deposit;
 2. You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
 3. You were a U.S. resident and medically able to travel on the day you purchased the plan; and
 4. The total cost of your trip is \$10,000 per person or less.
- All other contract terms and conditions apply.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the insured's purchase of travel tickets. Plan may not be available in all jurisdictions.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

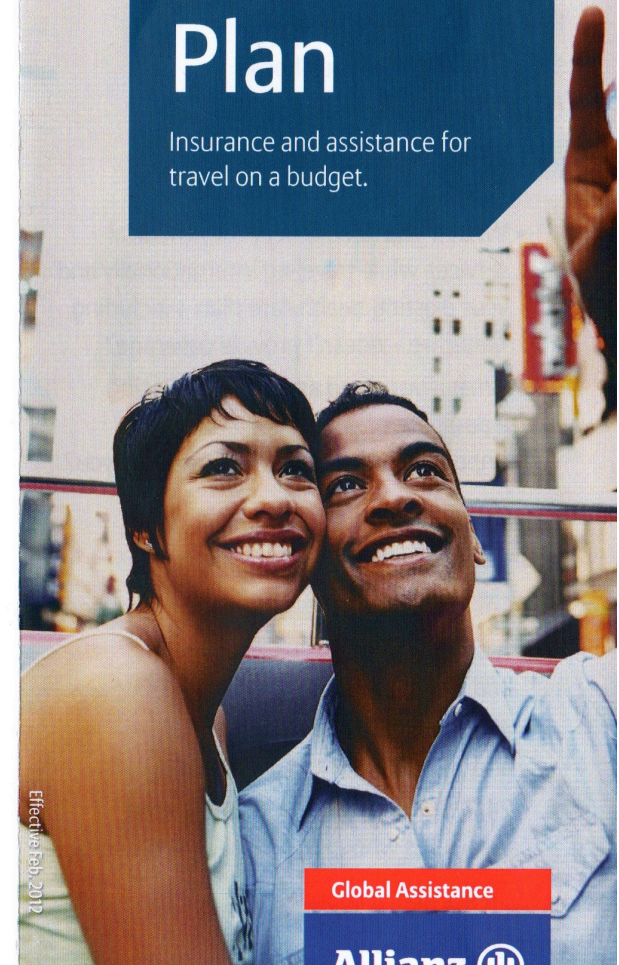
New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, or the producer's expenses, volume of business, or profitability. The purchaser may request and obtain information about the producer's compensation, except as otherwise provided by law.

Utah Residents: We are doing business in Utah as Allianz Global Assistance Insurance Agency.

Allianz Travel Insurance

Basic Plan

Insurance and assistance for travel on a budget.



Effective Feb. 2012

Global Assistance

Allianz 

AGA Service Company is the licensed producer for this plan.

Trip Cost Protection

Trip Cancellation **Up to 100% of Trip Cost**

Reimburses you for prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$10,000.

Trip Interruption **Up to 100% of Trip Cost**

Reimburses you for the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason. Maximum coverage: \$10,000.

Travel Delay **\$150**

Receive up to \$150 per person to cover additional accommodation/travel expenses and lost prepaid expenses due to a departure delay of six or more hours.

Medical Protection

Emergency Medical and Dental **\$10,000**

This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip. This coverage is secondary.

Emergency Medical Transportation **\$50,000**

Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA residents see)

Baggage Protection

Baggage Loss/Damage **\$500**

Covers loss, damage or theft of baggage and personal effects.

Baggage Delay **\$100**

Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

Assistance Services

24-Hour Hotline Help **Included**

Help is just a phone call away with Allianz Global Assistance. Our staff of multilingual problem solvers is available to help you in a medical, legal or travel-related emergency.

Optional Benefit

Rental Car Protector **\$35,000**

Primary collision/loss damage coverage for physical damage to a rental car during the rental period. A \$9/day² fee will be added at time of purchase if selected. Not available to Texas residents.

¹ Benefits are per person.

² Minimum two day rental required.

Insurance benefit. See reverse for more information.

This is a brief description of the insurance and assistance benefits provided by this plan. **Exclusions, conditions and limitations may apply.** A complete description of coverage, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.

Rates

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
0*	\$25	\$25	\$25	\$25	\$25	\$25
1-500	\$19	\$27	\$33	\$41	\$51	\$81
501-1,000	\$35	\$43	\$55	\$74	\$89	\$123
1,001-1,500	\$43	\$57	\$72	\$98	\$131	\$162
1,501-2,000	\$57	\$76	\$99	\$135	\$166	\$208
2,001-2,500	\$74	\$94	\$122	\$166	\$206	\$255
2,501-3,000	\$89	\$112	\$146	\$197	\$242	\$349
3,001-3,500	\$106	\$118	\$170	\$231	\$276	\$377
3,501-4,000	\$119	\$131	\$193	\$263	\$314	\$402
4,001-4,500	\$133	\$148	\$244	\$291	\$346	\$471
4,501-5,000	\$148	\$165	\$273	\$327	\$398	\$488
5,001-5,500	\$166	\$194	\$298	\$378	\$438	\$551
5,501-6,000	\$189	\$224	\$325	\$415	\$472	\$672
6,001-6,500	\$206	\$244	\$361	\$453	\$515	\$680
6,501-7,000	\$224	\$265	\$385	\$488	\$564	\$757
7,001-8,000	\$243	\$289	\$436	\$559	\$617	\$897
8,001-9,000	\$271	\$315	\$484	\$607	\$740	\$974
9,001-10,000	\$302	\$340	\$534	\$672	\$819	\$991

For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age. Prices subject to change.

*Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Maximize Your Coverage

To make sure you're eligible for supplier financial default coverage and existing medical conditions coverage, buy Basic within **14 days** of your initial trip deposit.