



Only available to residents of NY

Whether you're planning a solo adventure or a grand, multi-generational getaway, the whole point is to relax and enjoy your trip. Allianz Travel Insurance gives you the confidence to focus on the experience, knowing you are protected against many common travel mishaps and emergencies by a reputable company with a global network and award-winning customer service.

## Travel Insurance Benefits

**Trip Cancellation** | Up to 100% of insured trip cost  
Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason. Maximum purchasable coverage: \$100,000.

**Special coverage:** Airline change fees<sup>A</sup> and Frequent Flyer mile redeposit fees are covered up to \$250 each.

**Trip Interruption** | Up to 150% of insured 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 purchasable coverage: \$150,000.

**Missed Connection** | \$1,600  
Reimburses covered expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

**Travel Delay** | \$1,600  
If your trip is delayed for six or more hours due to a covered reason, this benefit reimburses up to \$200 per person per day for additional travel or lost prepaid expenses.

**Emergency Medical and Dental** | \$50,000  
This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. No deductible. \$750 maximum for emergency dental care.

**Emergency Transportation** | \$1,000,000  
Provides benefits for the cost of medically necessary transportation to the nearest appropriate facility and can also provide benefits for the cost of your transportation back home following a covered illness or injury.

**Baggage Loss/Damage** | \$2,000  
Benefits for the loss, damage, or theft of baggage and personal effects. \$500 maximum for high-value items.

**Baggage Delay** | \$600  
Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier for 24 hours or more. Receipts for emergency purchases are required.

## Maximize Your Coverage

To make sure you're eligible for pre-existing medical conditions coverage, purchase your Latitude Plan on or before your final trip payment date.<sup>B</sup>

## Assistance Services

**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 recommend a restaurant and reserve the best table, locate hard-to-find event tickets, and more.

## When Travel Insurance Benefits Can Help

### Trip Cancellation and Trip Interruption Benefits: Covered Reasons

This plan provides coverage for many common causes of loss that may impact your trip. However, travel insurance doesn't cover everything, even if it's unforeseen. For a loss to be covered, it must be included as a "covered reason" under your plan.<sup>C</sup> Some examples of the covered reasons included under this plan's Trip Cancellation and Interruption benefits (for full list, see plan details) are:

- |  |   |
|--|---|
| Covered illness, injury, death of insured, family member, or traveling companion | Military duty   |
| Travel supplier financial default <sup>#</sup>                                   | Terrorism   |
| Victim of felonious assault  | Employer termination <sup>□</sup>                                       |
| Subpoena/court order   | Legal separation/divorce <sup>#</sup>                                   |
| Traffic accident en route  | Normal pregnancy <sup>*</sup>   |
| Complete shutdown of service by travel supplier <sup>°</sup>                     | Attending immediate family birth <sup>*</sup>                           |
| Home or destination uninhabitable <sup>Δ</sup>                                   | Travel delay resulting in missing 50% or more of your trip <sup>†</sup> |
| Loss of accommodations abroad due to illness, injury, or death                   | Hijacking   |
| Quarantine   | Jury duty   |

**Terms, conditions, and exclusions apply.** This is an overview of benefits provided by this plan. Unless stated otherwise, benefit limits are per person. Availability of benefits and covered reasons may vary by state, and sublimits may apply. This plan is only available to U.S. residents and may not be available in all jurisdictions. Plan includes insurance benefits and assistance services. Plans are offered and sold only as a single pay, single term, indivisible package of benefits and services for the purpose of covering risks associated with a trip. Plan charge includes pricing for insurance benefits and assistance services. A pricing breakdown is provided at purchase. For more information, or to see this information before purchasing, call 800-949-3142. A complete description of coverage can be found in the plan documents or at [www.allianztravelinsurance.com/partner](http://www.allianztravelinsurance.com/partner).

See page two for footnotes.

## Purchasing your travel protection is fast and easy.

Contact: Abercrombie & Kent  
Primary Phone: 800-554-7016  
Website: [abercrombiekent.com](http://abercrombiekent.com)



Download our free, award-winning **Allianz TravelSmart™ app** to put protection at your fingertips. Easy-to-use features can help you stay safe and organized on your trips—view your policy on the go, file a claim with ease, get help with the touch of a button, and more.

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. A- (Excellent) is the 4th highest of A.M. Best's 13 Financial Strength Ratings. 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. AGA Service Company compensates its suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. Any non-Insurance Assistance services purchased as part of your plan 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](mailto:CustomerService@AllianzAssistance.com).

### 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 (unless as specifically covered); intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of you, a traveling companion, or a family member; mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis, psychosis and others; or physical complications related thereto of you, a traveling companion or a family member; alcohol or substance abuse or use; or conditions or physical complications related thereto of you, a traveling companion or a family member; war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in travel delay); participation in professional or amateur sporting events (including training); all extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; scuba diving (unless accompanied by a dive master and not deeper than 130 feet); operating or learning to operate any aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters (unless as specifically covered); terrorist events (unless as specifically covered); epidemic or pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; any expected or reasonably foreseeable events; or financial default of a travel supplier (unless as specifically covered).

### Footnotes:

<sup>≈</sup> Final trip payment date is the final payment due date for your trip as reflected on your original invoice.

<sup>∞</sup> Certain conditions must be met in order for any claimed reason to satisfy requirements for coverage, and exclusions may apply—even when listed as covered reasons. See plan documents for full details.

<sup>#</sup> Requires purchase within 14 days of initial trip deposit.

<sup>∅</sup> At least 24 hours due to FAA shutdown, severe weather, strike, or natural disaster.

<sup>‡</sup> Due to fire, flood, vandalism, burglary, or natural disaster.

<sup>□</sup> Must be employed with your current employer for 12 continuous months.

<sup>\*</sup> Trip cancellation only. Pregnancy must occur after effective date.

<sup>†</sup> Due to one of the following: travel carrier delay (except for the financial condition of the travel carrier), strike (unless threatened or announced prior to purchase), natural disaster, roads closed or impassable due to severe weather, lost or stolen travel documents, civil disorder, or being involved in or delayed by a traffic accident.



### Our Promise to You

Since your satisfaction is our priority, we are pleased to provide you 15 days (or more, depending on your state of residence) to review your plan. If, during this period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund of the plan price. After this period, the plan price is nonrefundable.

Please note: No refund is available if the trip has started, a claim has been filed, or the policy has ended. Some states allow a longer period or provide different terms for refunds. See your plan for details.

If you have any questions, call us at: 800.949.3142.

### Online Services

You can modify your policy, file a claim, and track its progress at [www.AllianzTravelInsurance.com/partner](http://www.AllianzTravelInsurance.com/partner).

### Pre-Existing Medical Conditions Coverage & Exclusions

Your plan may provide Pre-existing Medical Conditions Coverage if you, a traveling companion or family member has a Pre-existing Medical Condition. A Pre-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 a Pre-existing Medical Condition is excluded unless: 1.) You purchased your plan on or before your final trip payment date;<sup>≈</sup> 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 \$50,000 per person or less.

All other contract terms and conditions apply.

### Supplier Financial Default Protection

Supplier financial default protection is provided when:

- 1) You purchase your insurance within 14 days of initial trip payment or deposit; 2) Financial default occurs more than seven days after the policy's effective date; and 3) You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at [www.allianztravelinsurance.com/partner](http://www.allianztravelinsurance.com/partner)

**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. Additionally:

**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.