



Carson Hutchinson
203 S 9th St Apt 10
Laramie WY 82070

Thank you for your recent purchase of Allianz Travel Insurance. We are pleased that you have chosen to take us along on your upcoming trip!

This packet of information will help you use your travel insurance policy and includes:

- A summary of assistance services and benefits described below
- Your Letter of Confirmation of insurance benefits
- Your detailed Certificate of Insurance/Policy

Summary of Assistance Services and Benefits

You are entitled to important assistance services and benefits.

Service/Benefit	Coverage Limits*
24 Hour Hotline Assistance Plus	
Emergency Medical Transportation	\$500,000.00

*USD per person unless noted otherwise

To make the most of your assistance services and benefits please:

- Read the detailed Certificate of Insurance/Policy.
- Download the TravelSmart app for a listing of hospitals and clinics for your destination(s) available at both the App Store and Google Play.
- If you require emergency medical care while traveling, please call our office for assistance before engaging any expense.
- Save or photograph all receipts in the event you need to file a claim. Claims may be electronically filed at www.allianztravelinsurance.com.



Letter of Confirmation

February 22, 2017

Carson Hutchinson
203 S 9th St Apt 10
Laramie WY 82070

Dear Carson Hutchinson,

Thank you for choosing Allianz Global Assistance to protect your travel investment.

Please make sure you read this *Letter of Confirmation*, your enclosed *Policy*, and any other attached documents, including riders or other forms carefully. Because the *Policy* may describe coverage not included in your plan, be sure to look at all of the documents to understand your specific coverage. Contact us immediately if you think there is a mistake in your *Letter of Confirmation*.

We recommend that if you are traveling for your event, you take copies of these documents with you. If you did not receive a *Policy*, or would like another copy, please call 1-800-284-8300.

Information About Your Plan

Name of your plan:	Classic Plan
Policy identification number:	I10098247-001
Number of people insured:	1
Who it insures:	Carson Hutchinson
Date of purchase:	February 22, 2017
Plan effective date:	February 23, 2017
Travel dates:	March 15, 2017 - March 19, 2017
Total cost for all travelers:	\$41.00
Amount paid:	\$41.00

Changes to your travel plans may require changes to your coverage. If your plans change please contact Allianz Global Assistance.

Thanks again for purchasing a travel insurance plan from Allianz Global Assistance. Have a safe and pleasant trip!

Sincerely,

Jeff Hyman
Vice President of Claims and Case Management



We will refund your insurance premium if you cancel your plan within 10 days of purchase and you haven't started your trip or filed a claim.

Please detach the card to the right, fold, and carry with you.



Name: Carson Hutchinson
Policy No.: I10098247-001

Emergency Assistance Card

For emergency assistance during your trip call:
1-800-284-8300 **1-804-281-5700**
(From U.S.) (Outside the U.S.) / (Collect)

For benefit information call:
1-800-284-8300
(From U.S.)

To modify your policy or file a claim, please visit:
www.allianztravelinsurance.com

9950 Mayland Drive, Richmond, VA 23233

Your plan includes the following coverage, up to the limits shown. Please see your *Policy* for information about how our insurance works.

Benefit	Coverage Limits*
Baggage Coverage	\$1,000.00
Baggage Delay Coverage	\$300.00
Change Fee Coverage	\$250.00
Frequent Traveler/Loyalty Plan Coverage	\$250.00
Missed Connection Coverage	\$800.00
Emergency Medical and Dental	\$25,000.00
Trip Cancellation Protection	\$1,000.00
Travel/Trip Delay Coverage	\$800.00
Trip Interruption Protection	\$1,500.00

*USD per person unless noted otherwise

Please Note

- Your plan includes Existing Medical Condition Coverage.
- Travel insurance is provided, at no extra cost, to children who are under 18 years of age on the date of purchase of insurance and who are accompanied by their parent(s) or traveling with just their grandparent(s).
- Emergency Medical and Dental Benefits are primary and there is no deductible.
- There is a \$750 maximum for all covered dental expenses.
- AGA Service Company is the licensed producer and administrator for this plan.
- **Insurance coverage is provided under Form No. 101-P-XX-02-301 issued by Jefferson Insurance Company.**

TI_LOC_P_300_012 * TI_301_04_P_V2 * 101_R_WY_02 * 101_OE_XX_02_P * JICPRIVNOT * CSL20150925 * * * * *

Allianz Travel Insurance

Individual Travel Insurance Policy

FOR SERVICE, VISIT OR CALL:
www.allianztravelinsurance.com
1-800-284-8300

FOR EMERGENCY ASSISTANCE
DURING YOUR TRIP CALL:

1-800-654-1908
(From U.S.)

1-804-281-5700
(Collect)

Don't forget to
take this document
with you!

Global Assistance

Allianz 

Jefferson
Insurance CompanySM

Allianz Global Assistance and Allianz Travel Insurance branded plans are underwritten by Jefferson Insurance Company. AGA Service Company is the licensed producer for this plan.

Your Travel Insurance Policy

Thank you for buying a travel insurance **plan** from us!

Your **plan** is described in the following documents:

- This **policy**, which explains how **our** travel insurance works.
- The *letter of confirmation* that came with **your** package, which tells **you** what coverage **your plan** includes and the limits.
- Any other information **you** receive with **your** package, including riders or other forms.

Please make sure you read these documents carefully. This **policy** may describe coverage **your plan** doesn't include. Make sure **you** review carefully **your letter of confirmation**. Contact **us** immediately if **you** don't receive **your letter of confirmation** or if **you** think there is a mistake.

All dollar amounts in these documents are in US dollars.



We can help!

Our assistance team can help **you** with problems 24 hours a day, almost anywhere in the world.

In the United States, Canada, Puerto Rico
and the U.S. Virgin Islands
All other locations, call collect

1-800-654-1908
1-804-281-5700

WHAT'S INSIDE

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SECTION 1: OUR AGREEMENT WITH YOU

Your travel insurance plan (**your plan**) includes both insurance coverage and assistance services.

Throughout this document:

- **we, us** and **our** mean Jefferson Insurance Company and its agents;
- **Jefferson** means Jefferson Insurance Company;
- **you** and **your** mean the people listed on **your letter of confirmation**; and
- all other bolded terms are defined in Section 6, Definitions.

No one has the right to describe this travel insurance any differently than it has been described in this document, or to change or waive any of its provisions.

About this agreement

Please read your policy carefully for full details. This is a legal contract. The entire contract consists of the **policy**, any riders attached to it; and the *letter of confirmation*. **You** have a duty to make all reasonable efforts to minimize any loss.

We have issued the **policy** and any attached riders based on **your** payment of the premium and on the information **you** included in **your** application or other form. The statements **you** made in **your** application or other form are representations and not warranties. **We** may use this information to void insurance, reduce benefits or defend **our** decision about a claim.

The headings in this **policy** are for convenience only.

Satisfaction Guarantee

We will refund **your** insurance premium if **you** cancel **your plan** within 10 days of purchase and **you** haven't started **your trip** or filed a claim.

Signed for Jefferson Insurance Company, 9950 Mayland Drive, Richmond, VA 23233



Mike Nelson, President



Fred Faett, Secretary

SECTION 2: WHAT THIS POLICY INCLUDES

This is a named perils travel insurance **policy**, which means it covers only the specific situations, events and losses included in this document, and only under the conditions **we** describe.

The **plan you** purchased may not include all the coverage described here. Make sure **you** check **your letter of confirmation** to confirm **your** coverage and limits.

Your plan also includes assistance services, which are described in *Help while traveling*.

Coverage	When it applies	Page
	Your trip is canceled or interrupted	5
Trip cancellation	Your trip is canceled before you get started	
Trip interruption	Your trip is interrupted after you've left	
Frequent traveler/ Loyalty program	You have to re-deposit frequent traveler or loyalty program awards	
	You get sick or hurt while traveling	10
Emergency medical/dental	You have to pay for emergency medical or dental care	
	You're delayed or you miss your flight or cruise	10
Travel delay	Your travel is delayed six hours or more	
Missed connection	You miss your connecting flight or cruise	
	Your baggage is lost, damaged, stolen or delayed	12
Lost, damaged or stolen baggage	Your baggage is lost, damaged or stolen	
Delayed baggage	Your baggage is delayed by a common carrier	
	Other coverage	14
Existing medical condition	You have an existing medical condition .	
Change fee	You have to change your airline ticket due to covered reasons	

* Underwritten by Jefferson Insurance Company

How to read Section 2

When it applies Tells **you** when **you're** eligible to make a claim. These situations and events are called **covered reasons**.

What it covers Tells **you** the kinds of things **you** can be reimbursed for. **You'll** find out more in Section 5, *Claims information*.

We can help! Tells **you** about related assistance services that are available to **you** worldwide. **You'll** find a complete list in *Help while traveling*.



Important

Be sure to also read Section 3, *What this policy excludes*, as well as Section 4, *Who is covered and when*, for important information on how **your** coverage works. Travel insurance doesn't cover everything. It's designed to protect **you** when there's a sudden, unexpected problem or event.

YOUR TRIP IS CANCELED OR INTERRUPTED



Important

You need to contact **your travel suppliers** within 72 hours of canceling or interrupting **your trip** to qualify for the largest reimbursement possible. If **you** notify **your** suppliers later and get a smaller **refund**, **we** will not cover the difference. If **you're** seriously ill or injured, contact **your travel suppliers** as soon as **you** can.



We can help!

Need help sending an emergency message or getting flight information? See *Help while traveling*, for a complete list of ways **we** can help.

Trip cancellation and Trip interruption coverage

When it applies **Your trip** is canceled before **you** get started, or interrupted after **you've** left, for one of the following **covered reasons**:

Health

Injury, illness or medical condition

You or a **traveling companion** is seriously ill or injured.

Specific requirements:

- The **injury, illness or medical condition** must be disabling enough to make a reasonable person delay, cancel or interrupt their **trip**.
- A **doctor** must examine **you** or a **traveling companion** and advise **you** or a **traveling companion** to cancel or interrupt **your trip** before **you** cancel or interrupt it. If that isn't possible, a **doctor** must examine **you** within 72 hours of **your** cancellation or interruption.

A **family member** who isn't traveling with **you** is seriously ill or injured.

Specific requirement:

- The **injury, illness or medical condition** must be considered life threatening, require hospitalization, or he or she must require **your** care.

Death

You, a **traveling companion** or **family member** dies.

Specific requirement:

- A **traveling companion's** or **family member's** death must occur before or during **your trip**.

Quarantine

You or a **traveling companion** is **quarantined**.

Pregnancy

You become pregnant (trip cancellation coverage only).

Childbirth

You need to attend the birth of an **immediate family member's** child (trip cancellation coverage only).

Transportation and accommodation

Financial default

Your tour operator, airline or cruise line ceases operations due to **financial default**.

Specific requirements: (all must apply)

- **You** purchased this insurance within 14 days of making **your first trip** deposit or first **trip** payment;
- The **financial default** happens more than seven days after **your plan's** effective date; and
- The tour operator, airline or cruise line isn't the entity **you** purchased **your plan** or **your** travel services from, or an affiliate of that entity, and was included in **our** list of covered suppliers on **your plan's** effective date.

Please note that **Jefferson** can choose to give **you** a **trip** of similar value instead of cash.

Traffic accident

You or a **traveling companion** is in a traffic **accident** on the way to **your** point of departure, and:

- **you** or the **traveling companion** need medical attention; or
- the car needs to be repaired because it's not safe to drive.

Family or friends can't accommodate you as planned

Family or friends outside the United States can't accommodate **you** as planned because someone in the household has died or been diagnosed with a serious **illness** or **injury**.

Legal

Jury duty or court-ordered appearance

You're summoned by a court order or subpoena to serve on a jury or appear in court.

Legal separation or divorce

You or a **traveling companion** legally separate or divorce after **your plan's** effective date but before **your scheduled departure date**.

Specific requirement:

- **You** purchased **your plan** within 14 days of making **your first trip** deposit or first **trip** payment.

Environment

Home uninhabitable

Your primary residence is **uninhabitable** because of a **natural disaster**, fire, flood, burglary or vandalism.

Destination uninhabitable

Your destination is **uninhabitable** because of a **natural disaster**, fire, flood, burglary or vandalism.

Canceled services

Your airline, cruise line, or tour operator or **travel supplier** stops offering all services for at least 24 consecutive hours where **you're** departing, arriving or making a connection because of:

- a **natural disaster**;
- **severe weather**;
- a strike; or
- a Federal Aviation Administration (FAA) mandate.

Specific requirements: (all must apply)

- **Your travel supplier** doesn't offer **you** a substitute itinerary; and
- The striking workers aren't employed by the supplier **you** purchased **your plan** or travel services from, or an affiliate of that supplier.

Politics and violence

Hijacking

You or a **traveling companion** is hijacked.

Terrorism

A **terrorist event** happens at **your** U.S. or foreign **destination** within 30 days of the day **you're** scheduled to arrive.

Specific requirement:

- For locations outside the United States, **you're** not covered if there's been a **terrorist event** at **your destination** in the 30 days before **your plan's** effective date.

Work

Termination or layoff

You or a **traveling companion** is terminated or laid off from a company after **your plan's** effective date.

Specific requirements: (all must apply)

- The termination or layoff isn't **your** fault; and
- **You** worked for this employer for at least 12 consecutive months.

Military Duty in the U.S. Armed Forces

You or a **traveling companion**, serving in the U.S. Armed Forces, is reassigned, or have personal leave revoked, except because of war, the War Powers Act, base or unit mobilization, unit reassignment or disciplinary action.

Other

Extended travel delay

You miss more than half of the total length of **your trip** because **your** travel is delayed.

Specific requirements: (all must apply)

- **Your plan** must include travel delay coverage; and
- **You** must be delayed for a **covered reason** listed under travel delay coverage.

What it covers

Please refer to **your letter of confirmation** to confirm **your** coverage and limits in **your plan**.

Trip cancellation coverage

Non-refundable payments and deposits

Payments and deposits **you** made before **your trip** was canceled, less any published **refunds you're** entitled to receive.

Accommodation

The extra cost of single **accommodation** if **you** prepaid for shared **accommodation** and a **traveling companion** canceled or interrupted their **trip** for a **covered reason** or was delayed for a **covered reason**.

Trip interruption coverage

Prepaid expenses

The unused part of **your** prepaid expenses, less any **refunds you** receive.

Accommodation

The extra cost of single **accommodation** if **you** prepaid for shared **accommodation** and a **traveling companion** canceled or interrupted their **trip** for a **covered reason** or was delayed for a **covered reason**.

Transportation

Reasonable transportation expenses for getting to:

- **your** final **destination** or a place where **you** can continue **your trip**; or
- **your** original **destination** another way, if **your** travel is delayed for 24 hours or more at the start of **your trip**.

Expenses for the cost of staying longer than you planned

Extra **accommodation** and transportation expenses because a **traveling companion** is hospitalized.

Special limit:

- Maximum of \$100 a day for up to five days.

Frequent traveler/Loyalty program coverage

When it applies

You have to re-deposit points in **your** frequent traveler or loyalty program because **your trip** is canceled for one of the **covered reasons** listed under trip cancellation coverage.

What it covers

Please refer to **your letter of confirmation** to confirm **your** coverage and limits.

Redeposit fees

Fees for re-depositing frequent traveler or loyalty program awards into **your** account.

YOU GET SICK OR HURT WHILE TRAVELING



We can help!

Need help finding a **doctor** or getting emergency cash from home to pay for treatment? See *Help while traveling*, for a complete list of ways **we** can help.

Emergency medical/dental coverage

When it applies

You have to pay for **emergency medical or dental care** for one of the following **covered reasons**:

- **you** have a sudden, unexpected **illness** or **injury** during **your trip** that's either life threatening or could cause serious and irreparable harm if it isn't treated.
- **you** have an **injury** or infection, a lost filling or a broken tooth during **your trip** that requires immediate treatment by a **dentist**.

Specific requirement:

- The treatment is **medically necessary** and is provided by a **doctor, dentist, hospital or other licensed provider** during **your trip**.

What it covers

Please refer to **your letter of confirmation** to confirm **your** coverage and limits that may apply to **your plan**.

Reasonable and customary costs

Reasonable and customary costs for supplies and services from a **doctor, dentist, hospital or other licensed provider**.



Important

This is secondary coverage. If **you** have health insurance, **you** must submit **your** claim to that provider first. Any benefits **you** receive from **your** primary insurance provider or from any excess coverage will be deducted from **your** claim.

If **you're** eligible for benefits or compensation through a government-funded program other than Medicaid, **you** don't qualify for this coverage.

YOU'RE DELAYED OR YOU MISS YOUR FLIGHT OR CRUISE



Important

You need to make reasonable efforts to continue **your trip** if **you're** delayed or **you** miss **your** flight or cruise. The coverage described here can help. Any **refunds you** receive from **your travel suppliers** will be deducted from **your** claim.



We can help!

Need help rebooking **your** flight or arranging for alternative transportation? See *Help while traveling*, for a complete list of ways **we** can help.

Travel delay coverage

When it applies

Your travel is delayed for six or more consecutive hours for one of the following **covered reasons**:

Strike or common carrier delay

- **Your** departure is delayed by a **common carrier**.
- **Your** departure is delayed by an unannounced strike.

Quarantine

- **You** are **quarantined**.

Natural disaster or severe weather

- There's a **natural disaster**.
- **Severe weather** delays **your** departing flight or causes road closures.

Politics, violence or theft

- **Your** passports, money or other travel documents are lost or stolen.
- **Your** travel is delayed by a hijacking.
- **Your** travel is delayed by civil disorder or unrest.

What it covers

Please refer to **your letter of confirmation** to confirm **your** coverage and limits in **your plan**.

Prepaid expenses

The unused part of **your** prepaid expenses, less any **refunds you** receive.

and

Meals, accommodation and transportation

- Reasonable expenses for additional meals and **accommodation** while **you're** delayed.
- Reasonable additional transportation expenses.

Special limit:

- Maximum of \$200 per person per day, up to the limit shown on **your letter of confirmation**.

Benefits are payable under travel delay coverage or missed connection coverage, not both.

Missed connection coverage

- When it applies** You miss **your** connecting flight or cruise for one of the following **covered reasons**:
- **you're** involved in or delayed by a traffic **accident**;
 - **you're** delayed by **severe weather** while en route to the departure; or
 - **severe weather** cancels one of **your** flights en route to the connection or cruise, or delays it for at least three hours.

Specific requirements: (all must apply)

- **You** allowed enough time in **your** itinerary to reach **your** flight or cruise on time; and
- **You** aren't able to reach **your** connecting flight or cruise another way.

What it covers Please refer to **your letter of confirmation** to confirm **your** coverage and limits in **your plan**.

Prepaid expenses

The unused part of **your** prepaid expenses if **you** miss at least 24 hours of **your trip**, less any **refunds you** receive.

Meals, accommodation and transportation

- Reasonable additional expenses for meals and **accommodation** related to **your** missed connection or cruise.
- Reasonable additional transportation expenses to get to **your** original **destination** or to a place where **you** can continue **your trip**.

Benefits are payable under only one of missed connection coverage or travel delay coverage.

YOUR BAGGAGE IS LOST, DAMAGED, STOLEN OR DELAYED



Important

Any **refunds you** receive will be deducted from **your** claim.



We can help!

Need help contacting local authorities or getting emergency cash from home? See *Help while traveling*, for a complete list of ways **we** can help.

Lost, damaged or stolen baggage coverage

When it applies **Your baggage** is lost, damaged or stolen while **you're** traveling.

Specific requirements: (all must apply)

- **You** take reasonable steps to keep **your baggage** safe and intact, and to recover it; and
- **You** file a report giving a description of the property and its value with the appropriate local authorities, **common carrier**, hotel or tour operator within 24 hours of the loss.

What it covers Please refer to **your letter of confirmation** to confirm **your** coverage and limits in **your plan**.

Actual price, actual cash value, repair or replacement (whichever is less)

- actual price is the amount it would cost to buy a similar item.
- actual cash value is the amount the item is worth based on its **current market value**. If **you** don't have an original receipt, **we'll** cover up to 75% of its **current market value**.
- repair or replacement is the cost to repair or replace the item.

Special limit:

- Maximum \$500 in total for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items. **You** need to provide original receipts for these items or they won't be covered.

Delayed baggage coverage

When it applies A **common carrier**, hotel or tour operator delays **your baggage** for 24 hours or more.

Specific requirement:

- **You** report the loss and file a claim with the **common carrier**, hotel or tour operator.

What it covers Please refer to **your letter of confirmation** to confirm **your** coverage and limits in **your plan**.

Reasonable essential items

Reasonable essential items for **you** to use until **your baggage** arrives.

OTHER COVERAGE



Important

Please check **your letter of confirmation** to confirm **your** coverage and limits.

Existing medical condition coverage

If **your plan** includes this coverage, **you**, a **traveling companion** or **family member** can have an **existing medical condition** and **you** will still be eligible for all coverage and assistance services, as long as:

- **you** purchased **your plan** within 14 days of making **your** first **trip** payment or first **trip** deposit;
- **you** purchased trip cancellation coverage that covers the full cost of all **your** non-refundable **trip** arrangements;
- **you** were a U.S. resident and medically able to travel on the day **you** purchased the **plan**;
- the total cost of **your trip** is \$50,000 per person or less; and
- all other stated terms and conditions are met.

Change fee coverage

When it applies

You have to change the dates on **your** airline ticket for one of the following **covered reasons**:

- **your trip** is canceled or interrupted for a **covered reason** listed under trip cancellation/trip interruption coverage, except cessation of operations.
- **you** or a **traveling companion** are delayed by **severe weather** on the way to **your** flight.

Specific requirement:

- If **you** were delayed by **severe weather**, **you** allowed enough time in **your** itinerary to reach **your** flight on time.

What it covers

Please refer to **your letter of confirmation** to confirm **your** coverage and limits.

Change fees

Fees to change the dates on **your** airline ticket.

SECTION 3: WHAT THIS POLICY EXCLUDES

GENERAL EXCLUSIONS

You aren't covered for any loss that results directly or indirectly from any of the following general exclusions.

The following things if they affect **you**, a **traveling companion** or a **family member**, whether the **family member** is traveling with **you** or not:

- **existing medical conditions** (unless **you** have existing medical condition coverage in Section 2);
- intentional self-harm or attempting or committing suicide (only applies to **you**);
- pregnancy, (unless specifically included in Section 2), unless there are unforeseen complications or problems with the pregnancy;
- fertility treatments, childbirth or elective abortion;
- a mental or nervous health disorder (like anxiety, depression, neurosis, psychosis and others), or any related physical complications (physical complication means any physical symptom); or
- the use or abuse of alcohol or drugs, or any related physical complications (physical complication means any physical symptom).

The following activities if **you**, a **traveling companion** or a **family member** participates in them, whether the **family member** is traveling with **you** or not:

- flying or learning to fly an aircraft as a pilot or crew member;
- participating in or training for any professional or amateur sporting competition; or
- participating in extreme, high-risk sports like:
 - skydiving, hang gliding or parachuting;
 - bungee jumping;
 - caving;
 - extreme skiing, heli-skiing or skiing outside marked trails;
 - body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate);
 - mountain climbing or any other high altitude activities; or
 - scuba diving below 120 feet (40 meters) or without a dive master.

The following events:

- any problem or event that could have reasonably been foreseen or expected when **you** purchased **your plan**;
- an **epidemic** or **pandemic**;
- **natural disasters** like hurricanes, earthquakes, fires and floods (unless specifically included in Section 2);
- air, water or other pollution, or the threat of a pollutant release;
- **nuclear reaction**, radiation or radioactive contamination;
- war (declared or undeclared), acts of war, military duty, civil disorder or unrest (unless specifically included in Section 2);

- **terrorist events** (unless specifically included in Section 2);
- **financial default** (unless specifically included in Section 2); or
- **unlawful acts**.

You aren't eligible for reimbursement under any coverage if:

- **your common carrier** tickets don't show departure and return dates; or
- the departure and return dates on **your** application or other form don't represent when **you** actually intended to travel.

SPECIFIC EXCLUSIONS

You aren't covered for any loss that results directly or indirectly from any of the following specific exclusions unless they're included in Section 2, *What this policy includes*.

Lost, damaged or stolen baggage coverage

- intentional loss of or damage to equipment;
- defective materials or workmanship; or
- ordinary wear and tear.

These items aren't covered:

- animals;
- cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
- bicycles, skis and snowboards (unless they're checked with a **common carrier**);
- eyeglasses, sunglasses and contact lenses;
- hearing aids, artificial teeth and limbs;
- wheelchairs and other mobility devices;
- consumables, medicines, perfumes, cosmetics and perishables;
- tickets, passports, deeds and other documents;
- money, credit cards, securities, bullion, stamps and keys;
- rugs and carpets;
- property for business or trade; and
- **baggage** when it is:
 - shipped as freight;
 - sent before **your scheduled departure date**;
 - left in or on a car trailer; or
 - left in an unlocked car.

SECTION 4: WHO IS COVERED AND WHEN

WHO IS COVERED BY YOUR PLAN

Your plan covers the people listed on **your letter of confirmation**.

WHEN YOUR COVERAGE BEGINS AND ENDS

You're only eligible for coverage if **we** accept **your** request for insurance.

Your plan's effective date depends on how **you** purchased it.

if you purchased	it's effective:
in person	the day and time you purchase your plan .
by mail	the day after your application or other form is postmarked.
over the phone	the day after you place your telephone order.
by fax	the day after we receive your fax.
online	the day after we receive your online order.

Trip cancellation coverage begins on **your plan's** effective date, as long as **we** receive **your** premium before **you** cancel **your trip** or make a claim.

All other coverage begins on **your scheduled departure date**, as long as **we've** received **your** payment. **Your** departure and return dates are counted as two separate days of travel when **we** calculate the duration of **your trip**.

Your coverage ends on the earliest of:

- the day **you're** scheduled to return;
- the day **you** actually return, if **you** come back earlier;
- the day and time **you** cancel **your trip**; or
- the 365th day of the **trip**.

If **your** return travel is delayed for a **covered reason**, **we'll** extend **your** coverage until **you** can get home.

Your plan can't be renewed.

SECTION 5: CLAIMS INFORMATION

HOW TO MAKE A CLAIM

Making a claim is easy – just visit www.allianztravelinsurance.com, email or call **us** and **we'll** be happy to help.

Go online to:

- find out what forms and documentation **you** need.
- download a claims form and mail it in.
- file a claim electronically and track its progress.

Email or call to:

- find out what forms and documentation **you** need.
- file a claim and check its progress.

Claims inquiry:

- **Website:** www.allianztravelinsurance.com
- **Email:** claimsinquiry@allianzassistance.com
- **Telephone:** 1-800-334-7525

IMPORTANT INFORMATION ABOUT CLAIMS

You have 90 days from the date of **your** loss to submit **your** claim to **us**, except as otherwise provided by law.

Proof of Loss

You are responsible for providing all necessary documentation to prove **your** loss.

Assignment

You can assign **your** rights under **your** plan by notifying **us** in writing.

About beneficiaries

All benefits will be paid to **your** estate.

Duplicate coverage

If **you're** covered by another certificate or policy that **we've** issued with the same or similar coverage, **we'll** use the terms and conditions of the certificate or policy that pays the most. **We'll** also refund any premium **you've** paid for duplicate coverage.

Medical examinations and autopsy

We have the right to have **you** medically examined as reasonably necessary to make a decision about **your** medical claim. If someone covered by **your** plan dies, **we** may also require an autopsy (except where prohibited by law). **We** will cover the cost of these medical examinations or autopsies.

Recovery

We have the right to recover any amount **you** receive that exceeds the total amount of **your** loss.

Subrogation

When someone is responsible for **your** loss, **we** have the right to recover any payments **we've** made to **you** or someone else in relation to **your** claim, as permitted by law. Everyone eligible to receive payment for a claim submitted to **us** must cooperate with this process, and must refrain from doing anything that would adversely affect **our** rights or the rights of **Jefferson** to recover payment.

About fraud

Fraud is illegal. **We** will deny **your** claim if:

- what **you** told **us** on **your** application or other form is deliberately misleading or inaccurate; or
- **you** intentionally file a claim that includes false information or deliberately conceals material facts. This may be a crime subject to criminal prosecution and civil penalties, and **you** may be liable for the stated value of the claim.

Resolving disputes

If **you** disagree with **our** decision about a claim, **you** can request to go to arbitration through the American Arbitration Association. If **we** agree, **you** can submit a dispute to desk arbitration, as long as:

- **you** submit it at least 60 days, but no more than three years, after **you've** filed **your** entire claim with **us**; and
- it complies with the American Arbitration Association's rules at the time **you** submit it.



Important

This is a named perils travel insurance **policy**, which means it covers only the specific situations, events and losses included in this document, and only under the conditions **we** describe.

We'll only pay for reasonable, appropriate expenses that are covered by the **plan** **you** purchased. Please check **your** *letter of confirmation* to confirm **your** coverage and limits in **your** plan.

SECTION 6: DEFINITIONS

Accident	An unexpected and unintended event that causes injury , property damage or both.
Accommodation	A hotel or other kind of lodging where you make a reservation and pay a fee.
Assault	Physical assault that requires treatment in a hospital .
Baggage	Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.
Common carrier	A company that's licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.
Covered reasons	The specific situations and events that are covered by this policy .
Current market value	The dollar amount an item could reasonably be sold for, based on its original price, age and current condition.
Dentist	Someone who is licensed and legally entitled to practice dentistry or dental surgery. This can't be you , a traveling companion , any member of either your immediate family , or any member of the sick or injured person's immediate family .
Destination	A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip .
Doctor	Someone who is legally entitled to practice medicine, and is licensed if required. This can't be you , a traveling companion , any member of either your immediate family , or any member of the sick or injured person's immediate family .
Domestic partner	A person you've lived with in a spousal relationship for at least 12 consecutive months who is 18 years or older. You must be able to show evidence that you've lived together for 12 consecutive months.
Emergency medical and/or dental care	Medical and dental services, supplies and charges that are for a health emergency. It doesn't include things like: <ul style="list-style-type: none">• elective cosmetic surgery or cosmetic foot care;• physical exams;• allergy treatments (unless life threatening);• hearing aids, eyeglasses and contact lenses;• palliative care; or• experimental treatment.
Epidemic	An outbreak of a contagious disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention (CDC).

Existing medical condition

An **illness** or **injury** that **you**, a **traveling companion** or **family member** were seeking or receiving treatment for or had symptoms of on the day **you** purchased **your plan**, or at any time in the 120 days before **you** purchased it.

You, a **traveling companion** or **family member** are considered to have an **existing medical condition** if **you**, a **traveling companion** or **family member**:

- saw or were advised to see a **doctor**;
- had symptoms that would cause a prudent person to see a **doctor**; or
- were taking prescribed medication for the condition or the symptoms, unless the condition or symptoms are effectively controlled by the prescription, and the prescription hasn't changed.

Family member

Any of the following people, whether or not they're traveling with **you**:

- spouses and common-law, civil union and **domestic partners**;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- siblings;
- grandparents and grandchildren;
- the following in-laws: mother, father, son, daughter, brother, sister;
- aunts, uncles, nieces and nephews;
- legal guardians and wards;
- business partners;
- paid, live-in caregivers; and
- service animals (as defined by the Americans with Disabilities Act).

Immediate family members are:

- spouses and common-law, civil union and **domestic partners**;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- siblings; and
- grandparents and grandchildren.

Financial default

A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection.

Hospital

A facility whose primary function is to diagnose and treat sick and injured people under the supervision of **doctors**. It must:

- have organized departments of medicine and major surgery, on site or off site through a pre-arranged contract provide 24 hour nursing service supervised or provided by registered nurses;
- be compensated by patients or their insurance providers for performing these services; and
- be licensed where required.

Illness	Sickness, infirmity or disease. It doesn't include conditions you already had or knew about when you purchased your plan (see existing medical condition).
Injury	Physical harm directly caused by an accident or assault , without other contributing causes.
Medical condition	A physical condition you have, or have symptoms of, that you : <ul style="list-style-type: none"> • have seen or been advised to see a doctor about; • have symptoms of that would cause a prudent person to see a doctor; or • are taking prescribed medication for.
Medically necessary	Treatment that's appropriate for your illness or injury , consistent with your symptoms, and that can safely be provided to you . It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.
Natural disaster	A large-scale extreme weather or environmental event that damages property, disrupts transportation or endangers people. Examples include: earthquake, fire, flood, hurricane, or volcanic eruption.
Other licensed provider	A person or entity that isn't a doctor or hospital but provides medical or dental services, and is licensed where required.
Pandemic	An epidemic over a wide geographic area that affects a large portion of the population.
Primary residence	Your permanent, fixed address and primary residence for legal and tax purposes. We call the place your primary residence is located your place of residence.
Quarantine	Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.
Reasonable and customary costs	What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and of skilled and licensed service providers.
Refund	Cash or a credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or other travel supplier , or any credit, recovery or reimbursement you get from your employer, another insurance company, a credit card issuer or any other entity.
Scheduled departure date	The day and time you listed on your application or other form as the day and time you plan to start your trip . You have paid for travel that starts on this date.
Severe weather	Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.
Terrorist event	When an organized terrorist group, as defined by the U.S. State Department, injures or kills people or damages property to achieve a political, ethnic or religious goal or result. Terrorist events don't include general civil protest, unrest, rioting or acts of war.

Travel supplier	A travel agent, tour operator, airline, cruise line or other travel service provider.
Traveling companion	A person traveling with you whose name appears with yours on the same trip arrangement and who will accompany you on your trip . A group or tour leader is not considered a traveling companion unless you are sharing the same room with the group or tour leader.
Trip	Round-trip or one-way travel to and from a place at least 100 miles from your home. It can't include travel to receive health care or medical treatment of any kind, or commuting to and from work.
Unlawful acts	Felonies committed by you , a traveling companion or a family member , even if the family member isn't covered by your plan .
Uninhabitable	A natural disaster , fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home or other accommodation unfit for use.

HELP WHILE TRAVELING

If **you** need help while traveling, **our** assistance team is available 24 hours a day.

Our services are here to help make challenging situations a little easier. With **our** global reach, **we** can get **you** in touch with licensed medical and legal professionals and other kinds of help.



Important

Please note that the General exclusions for **your plan** also apply to **our** assistance services. **You'll** find the list of these exclusions in Section 3, *What this policy excludes*.

HOW TO REACH US

In the United States, Canada, Puerto Rico and U.S. Virgin Islands, call **1-800-654-1908**

All other locations, call collect **1-804-281-5700**

If **you** can't call collect, **we'll** call **you** back.

Please have this information ready when **you** call:

- **your** name, location and phone number
- **your** identification number

MEDICAL ASSISTANCE

Finding a doctor, dentist or medical facility

If **you** need care from a **doctor**, **dentist** or medical facility while **you're** traveling, **we** can help **you** find one.

Paying or guaranteeing your hospital bill

If **you** need to be admitted to a **hospital** as an **inpatient** for longer than 24 hours, **we** can guarantee or advance payments up to the limit of **your emergency medical/dental coverage** (described in Section 2).

Monitoring your care

If **you're** hospitalized, **our** medical staff will stay in contact with **you** and the **doctor** caring for **you**. **We** can also notify **your** family and **your doctor** back home of **your illness** or **injury** and update them on **your** status.

IN-TRANSIT ASSISTANCE

Flight information

If **you** miss **your** flight or it's delayed or canceled, **we** can provide you with the most current travel delay information and give **you** arrival and departure times for other flights that will get **you** to **your** connecting flight or final **destination**.

Changing your flight

If **your** trip is interrupted or delayed, and **you** must change **your** original flight, **we** can help by conferencing **you** to **your** travel agent or airline to change **your** existing ticket(s).

New flight booking

If **your** trip is interrupted or delayed, and **you** need to book a new flight an alternative to the one on **your** original itinerary, **we** can help book that flight for **you**.

Hotel rebooking

If **your** trip has been interrupted or delayed, **we** can help change **your** reservation or suggest alternative accommodations.

IN-DESTINATION ASSISTANCE

Destination information

We can provide **you** with important information about **your** destination – such as, but not limited to, travel documentation requirements, travel advisories, and inoculation/immunization requirements.

Lost travel documents assistance

If **your** travel tickets are lost or stolen, **we** can contact the airline or other **common carrier**, and can help **you** with **your** travel arrangements if **your trip** is interrupted.

If **your** passport or other travel documents are lost or stolen, **we** can help **you** reach the appropriate authorities, contact **your** family or friends, and assist **you** in getting **your** documents replaced.

Emergency language translation

We can help **you** with interpretation service in the event **you** require help locally but are unable to communicate due to language barriers.

Emergency cash assistance

If your cash is lost or stolen or you need extra money to pay for unexpected expenses, **we** can arrange to transfer funds from your family or friends.

Legal referrals

We can help **you** find local legal advice if **you** need it while **you're** traveling.

If **you** need to pay legal fees, **we** can arrange to transfer funds from **your** family or friends.

Emergency message delivery

We can help **you** get an urgent message to someone back home. **We'll** try calling up to three times within 24 hours and confirm whether **we** were able to reach the person **you** asked us to contact.

About our assistance services

Our goal is to help **you** with **your** problem no matter where **you're** traveling.

We'll make all reasonable efforts to help **you** as **we've** described, but there may be times when **we** aren't able to resolve **your** problem for reasons that are beyond **our** control.

We will always do **our** best to refer **you** to appropriate professionals, but please be aware that they are independent providers and **we** can't be held responsible for the results of any services they provide.

EMERGENCY MEDICAL TRANSPORTATION



Important

If **your** emergency is immediate and life threatening, seek local emergency care at once.

Please refer to **your** cover letter to confirm **your** coverage and limits in **your** plan.

You or **your** representative must contact **us** and **we** must make all transportation arrangements in advance. **We** will not pay for any of the services listed in this section if **we** didn't authorize and arrange it.

Moving you to a hospital or medical clinic (emergency medical evacuation)

If **you're** seriously ill or injured during **your** trip and **our** medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- **our** medical team will consult with the local **doctor**;
- **we'll** identify the closest appropriate facility, make arrangements and pay to transport **you** to that facility; and
- **we'll** arrange and pay for a **medical escort** if **we** determine one is necessary.

Getting you home after your care (medical repatriation)

If **you're** seriously ill or injured during **your** trip, under the care of a local **doctor** and unable to continue **your** trip, medical repatriation takes place once **our** medical team determines that **you** are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. **We'll**:

- arrange and pay (less any **refunds** for unused tickets) for **you** to be transported via a commercial transportation carrier in the same class of service that **you** were booked for **your** trip. The transportation will be to one of the following:

- **your primary residence**;
 - a location of **your** choice in the United States; or
 - a medical facility near **your primary residence** or city of **your** choice in the United States. **We'll** take **your** request into consideration as long as the medical facility will accept **you** as a patient and is approved as medically appropriate for **your** continued care by **our** medical director.
- arrange and pay for a **medical escort** if **our** medical team determines a **medical escort** is necessary.

Bringing a friend or family member to you (transport to bedside)

If **you're** told **you** will be hospitalized for more than seven days during **your** trip, **we'll** transport a friend or **family member** to stay with **you**. **We'll** arrange and pay for round-trip transportation in economy class on a **common carrier**.

Getting your children home (return of dependents)

If **you're** told **you** will be hospitalized for more than seven days during **your** trip, **we'll** arrange for and pay (less any **refunds** for unused tickets) to transport **your** children under the age of 23 who are traveling with **you** to one of the following:

- **your primary residence**; or
- a location of **your** choice in the United States.

Transportation will be on a **common carrier** in the same class of service they were originally booked.

Transporting your remains (repatriation of remains)

We'll arrange and pay for the reasonable and necessary services to transport **your** remains to one of the following:

- a funeral home near **your primary residence**; or
- a funeral home located in the United States.

We'll also assist the sending and receiving funeral homes coordinate with each other.

This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault.

Your representative must contact **us** in advance to make these arrangements. If this is not possible, **your** representative must contact **us** within a reasonable time, but no later than one year after the transportation.

Medical escort A professional person contracted by **our** medical team to accompany a seriously ill or injured person while they are being transported. A **medical escort** is trained to provide medical care to the person being transported. A friend or **family member** cannot be a **medical escort**.

We're only a CLICK away!

**Visit
www.allianztravelinsurance.com
to:**

- File a claim
- Check claim status

Global Assistance

Allianz 

JEFFERSON INSURANCE COMPANY

(A Stock Company)

WYOMING AMENDATORY RIDER

The policy to which this rider is attached is amended as follows:

1. **SECTION 5: CLAIMS INFORMATION**, *Resolving disputes* is amended to read:

Resolving disputes

If **you** disagree with **our** decision about a claim, **you** can request to go to arbitration through the American Arbitration Association. If **we** agree, **you** can submit a dispute to desk arbitration, as long as:

- **you** submit it at least 60 days, but no more than four years, after **you've** filed **your** entire claim with **us**; and
- it complies with the American Arbitration Association's rules at the time **you** submit it.

There are no other changes to the policy.

JEFFERSON INSURANCE COMPANY
(A Stock Company)

ENDORSEMENT

Emergency Medical and Dental Coverage
Primary

The Policy to which this endorsement is attached is amended as follows:

In Section 2 entitled **WHAT THIS POLICY INCLUDES, Emergency Medical/ Dental Coverage** is amended as follows:

1. The following is deleted:

This is secondary coverage. If **you** have health insurance, **you** must submit **your** claim to that provider first. Any benefits **you** receive from **your** primary insurance provider or from any excess coverage will be deducted from **your** claim.

2. The following is added:

This coverage is primary.

There are no other changes to the Policy.

IMPORTANT PRIVACY CHOICES

THIS NOTICE DESCRIBES HOW PERSONAL DATA AND MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN ACCESS THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We are AWP USA Inc. and its subsidiaries, including Jefferson Insurance Company and AGA Service Company d/b/a Allianz Global Assistance. We are committed to your privacy. By using our products, services or website, you consent to our collection and use of your Personal Data as described here.

Definitions. The below definitions apply to this Notice:

1. “Personal Data” means non-public personal information that identifies a specific person (“you”). Data identifies you if it includes your first and last name plus any additional data specific to you. Data that does not identify you is not Personal Data. Publicly available, encoded, anonymized, or aggregated data is not Personal Data.
2. “Sensitive Data” means Personal Data about a person’s race or ethnicity; political, religious, philosophical, or trade union memberships, opinions, views or activities; medical or health conditions or protected health information (“PHI”) as defined in the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”); genetic or biometric data; financial account information (e.g. bank account number); government-issued ID numbers; sexuality; or administrative or criminal proceedings that are treated outside pending proceedings. Sensitive Data also includes information we receive from a third party who treats and notes the information as sensitive.
3. “Agent” means a third party that collects or uses Personal Data to perform tasks on our behalf, or our underwriters.

Privacy Practices. This Notice describes how we collect, use, and maintain Personal Data. It also describes your and our rights.

For the Personal Data of EU residents, we (including AGA Service Company and Jefferson Insurance Company) participate in the U.S. Department of Commerce’s EU Privacy Shield (“Privacy Shield”). We have certified that we adhere to the Privacy Shield Principles of Notice, Choice, Accountability for Onward Transfer, Security, Data Integrity and Purpose Limitation, Access, and Recourse, Enforcement, and Liability. We follow these Principles for all EU Personal Data received under the Privacy Shield. If there is any conflict between this Notice and these Principles, the Privacy Shield Principles shall govern in matters regarding EU residents. To learn more about the Privacy Shield and to view our certification, visit <https://www.privacyshield.gov>.

For the Personal Data of Swiss residents, we (including AGA Service Company and Jefferson Insurance Company) participate in the U.S. Department of Commerce’s US-Swiss Safe Harbor Framework (“Safe Harbor”). We have certified that we adhere to the Safe Harbor Principles of Notice, Choice, Onward Transfer, Security, Data Integrity, Access, and Enforcement. We follow these Principles for all Swiss Personal Data received under the Safe Harbor. If there is any conflict between this Notice and these Principles, the Safe Harbor Principles shall govern in matters regarding Swiss residents. To learn more about the Safe Harbor and to view our certification, visit <http://www.export.gov/safeharbor>.

1. **Notice:** We collect Personal Data from you, or from your agents, representatives, suppliers and providers, or other party from whom you have authorized us to collect it on your behalf. This may include:
 - (i) identifying information (e.g. name, contact information);
 - (ii) billing or payment information (e.g. credit card billing information);
 - (iii) information about your trip or event (e.g. agents, suppliers, trip plans);
 - (iv) information about your transactions or business with us or others (e.g. receipts, insurance EOBs);
 - (v) financial account information (e.g. account numbers, statements);
 - (vi) health information (e.g. treatment history, invoices);
 - (vii) information about any claim you make (e.g. details of your loss, police reports, vital records);
 - (viii) information about your website usage (e.g. IP address); or
 - (ix) any other information provided to us by you or on your behalf.

We may also collect Personal Data from consumer reporting agencies or fraud databases (e.g. fraud reports). This data may be collected from forms, such as enrollment or claim forms; by phone, website, email, fax, or correspondence; or via cookies.

We may use the Personal Data we collect:

- (i) to offer, market, sell, underwrite, or make available to you insurance or assistance products or services;
- (ii) to provide you with information or services for such products and services;

- (iii) to administer your insurance and assistance products and services. This may include, for example: providing travel-related or concierge services, processing claims, conducting quality or satisfaction assessments, and fraud prevention;
- (iv) to protect our legal rights or to respond to lawful requests by public authorities, including to meet national security or law enforcement requirements or as otherwise required by law; or
- (v) for purposes to which you've otherwise consented.

This may in some cases include disclosing your Personal Data to Agents. But, such disclosures are only for the purposes described in this Notice, or for everyday business purposes or as required or allowed by law (e.g. to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus). These Agents may be affiliated or nonaffiliated. They may be financial services providers (e.g. underwriting insurers). They may also be non-financial companies (e.g. health service providers, travel service providers, service providers helping us with our marketing).

Where we are subject to HIPAA, we must notify you of our duties and practices with respect to PHI. Except as described here or allowed or required by law, we will only use or disclose your PHI or health records with your prior express consent. Under HIPAA, we may use and disclose your PHI for one or more of the following purposes:

- (i) monitoring the health care treatment you receive (e.g. we may send or receive PHI to or from a doctor regarding your condition and treatment so we can see that your treatment is appropriate);
- (ii) payment for health services (e.g. we may use your PHI to make payments to a hospital that has treated you);
- (iii) to help run our company (e.g. we may use your PHI to conduct quality audits of the services we provided to you. However, we may not use or disclose genetic information about you for underwriting purposes); or
- (iv) for other purposes as required to administer your insurance or assistance product (e.g. we may use PHI to determine coverage for a claim made under an insurance policy).

We may also in some cases need to use or disclose your PHI for one or more of the following purposes:

- (i) for public health and safety issues;
- (ii) to comply with legal or regulatory requirements;
- (iii) to address or comply with workers' compensation, law enforcement, or other legal or government mandates or requests; or
- (iv) to respond to lawsuits or legal actions.

Cookies are text files on your computer. When you access our website, we use cookies to collect data about your web usage. We also use Google, Inc.'s Google Analytics and AdWords services and other similar third party vendor services. These services use cookies to transmit your IP address and other website usage data and browser-generated information. These vendors store and aggregate this data to analyze such usage and create reports for us. We, our affiliates and our Agents use such data and reports for our own business purposes (e.g. to optimize the content you see from us, website improvement, other purposes stated in this notice, etc.) and Payment Card Industry Data Security Standard ("PCI") compliance. These vendors also display our ads on sites across the Internet, and they may use this data to later display ads to you based on your usage of our website. By using our website, you consent to this use of cookies and usage data for these purposes. You can refuse cookies by disabling them in your browser.

Last, we may use and disclose the name, email address, or contact information of current and former customers to Agents for marketing administration purposes. For example, we may need to disclose the email address you provided to us to an Agent providing marketing services on our behalf to help ensure that your opt out choices are respected and that you do not receive duplicate communications.

If we collect your Personal Data for any reason other than as stated here, we'll notify you before using or disclosing that data. That notice will state the purpose for collecting and using the data, the types of non-Agent third parties to which we disclose the data, and the means we offer you to limit this. If we receive Personal Data from anyone in the EU or Switzerland, we'll treat that data according to the instructions such entity gives us regarding notices it provided and the choices made by the data subject.

2. Choice. We reserve the right to disclose Personal Data to third parties as described above. The law in some jurisdictions allows you the right to choose in some cases to opt out of us sharing your Personal Data with a third party or using it for a purpose that is materially different from the purposes for which it was originally collected or which you later authorize. You may exercise this right by notifying us as provided below. You may opt out of getting non-essential marketing communications from us by giving notice as described below and disabling cookies in your web browser. Except as required or allowed by law (e.g. for fraud prevention), we do not share,

sell or otherwise disclose your Personal Data to non-Agent third parties or use it for any purpose other than for which it was originally collected or as you later authorize. If we ever wish to do so, we will give you the opportunity to opt out. If we wish to disclose your Sensitive Data to a non-Agent third party or use such data for a purpose other than for which it was originally collected or as you later authorize, we will only do so with your express consent. We will not unfairly discriminate against you for declining to provide this consent.

Except as allowed by law, we will not use or disclose psychotherapy notes, use or disclose your PHI for marketing purposes, or use or disclose your PHI in a way that would constitute a sale of PHI under HIPAA unless you expressly authorize us to do so. You may revoke this consent at any time. Such revocation will not apply to actions we have already taken based on that consent. You may request restrictions on our use and disclosure of certain health information for treatment, payment, or our operations. However, we are not required to agree to your request, except as required by HIPAA.

We may need to disclose Personal or Sensitive Data if we have a good-faith belief that it is needed to protect or defend our or your rights, interests or property or comply with any law or legal mandate, or if it is otherwise required or allowed by law. We will take reasonable care to disclose only as much of such data as is needed.

3. Accountability for Onward Transfer. We may disclose your Personal Data to our Agents, but only for the limited and specified purposes described here, consistent with the consent you have provided. We will take reasonable and appropriate steps to obtain assurances from our Agents that they will effectively process and safeguard your Personal Data consistent with our obligations under this Notice, the Privacy Shield (EU residents only), and the Safe Harbor (Swiss residents only). Upon discovery, we will take reasonable steps to stop and remediate any unauthorized processing inconsistent with this Notice, the Privacy Shield (EU residents only), or the Safe Harbor (Swiss residents only). With respect to EU Personal Data we receive under the Privacy Shield and later transfer to an Agent, we are responsible for the processing of such data by that Agent. If such EU data is processed by that Agent in a manner inconsistent with the Privacy Shield Principles, we are liable unless it can be proved that we are not responsible for the event giving rise to any damages.
4. Security. We take reasonable and appropriate measures to protect your data from loss, misuse, or unauthorized access, disclosure, alteration and destruction. These measures take into account the risks involved in the processing and the nature of the Personal Data. To help maintain the security of your data, we use physical, electronic and procedural safeguards. These include utilizing policies to take reasonable precautions to (a) securely and confidentially maintain your Personal Data; (b) assess and protect against threats and hazards to the security or integrity of such data; and (c) prevent unauthorized access to or use of such data. Also, except where required or allowed by law, we limit use of your Personal Data to the minimum necessary to accomplish the purposes for which that data was collected and to be used as described here. We restrict access to your Personal Data to only those who need to access it to accomplish those purposes. We use encryption to make your online transaction with us safe and secure. We protect the privacy of your credit card information with a high degree of care and in compliance with PCI. We are required by law to maintain the privacy and security of your PHI. If there is a breach as defined under HIPAA of your unsecured PHI, we are required by law to notify you.
5. Data Integrity. We will only collect Personal Data to the extent it is relevant to the purposes for which it was collected. We will not process Personal Data in a way that is incompatible with the purposes for which it has been collected or as you later authorize. To help maintain the integrity of your data, we will take reasonable steps to ensure that Personal Data is reliable for its intended use, relevant, accurate, complete, and current. We will adhere to these principles for as long as we retain this data. We retain Personal Data according to our data retention policy.
6. Access. If you discover the data we hold about you is inaccurate or incomplete, please contact us. We will grant you reasonable access to the Personal Data we hold about you. We will take reasonable steps to allow you to correct, amend or delete your Personal Data that is inaccurate or incomplete, or has been processed in violation of this Notice, so long as it can be done without undue burden or expense on us, without breaching any legal or professional privilege or obligation, and without violating the rights of others. Where we are subject to HIPAA, you have the right to request to receive confidential communications of your PHI, as applicable. In accordance with and as allowed by HIPAA, at your request, you may inspect, amend, and copy PHI we maintain about you and receive an accounting of certain disclosures of your PHI (e.g. health payment records).
7. Recourse, Enforcement, Liability. You can send complaints about how we handle your Personal Data to us at the contact information below. If the data is PHI, complaints can be made to us or to the U.S. Secretary of Health and Human Services. We will not retaliate against you for filing a complaint. For EU and Swiss Personal Data, we

verify our compliance with the Privacy Shield and Safe Harbor and the terms of this Notice by conducting a periodic self-assessment. Complaints or disputes about how we handle EU or Swiss Personal Data should be directed to the below address. We will promptly investigate and try to resolve any such complaints or disputes internally. But, if we can't reach a mutually agreeable resolution, we have agreed to cooperate with the dispute resolution procedures administered by, as applicable, the European Data Protection Authorities or the Swiss Federal Data Protection and Information Commissioner. Under certain conditions, by notifying us, you may invoke binding arbitration regarding certain "residual" claims about EU Personal Data before the EU Privacy Shield Panel. Such procedure is in accordance with the rules established under the Privacy Shield. We are subject to the investigatory and enforcement powers of the FTC for EU and Swiss Personal Data.

Links. Our websites may provide links to third party websites. Be aware that we are not responsible for and make no representations about the content, security, or privacy practices of these or any other third party websites. You should read the privacy notices of the websites you visit to understand their data privacy practices.

Changes to Notice. This Notice reflects our business practices. It is not a contract. However, we are required to and will abide by the terms of this Notice as currently in effect. We may amend this Notice at any time. We will notify you of any updates by posting a revised notice on our website. The revised notice will apply to all information collected by us, including previously collected information (for EU or Swiss residents, this applies to the extent permissible under the Privacy Shield or Safe Harbor respectively). You accept the revised notice by your continued use of our website, products or services following any such amendment. If we revise this Notice in a way that would allow us to disclose your Personal Data to a nonaffiliated third party other than as already described here, we will provide you with a revised notice and give you the opportunity to opt out of any such disclosure. You are responsible to regularly review this Notice. You have the right to a paper copy of this Notice upon request.

Contact. If you have any questions or comments about this Notice or the way that we collect or handle your Personal Data, or if you would like a paper copy of this Notice, please contact our Chief Privacy Officer by any of:

Email: privacy@allianzassistance.com
Phone: 1-800-284-8300
Mail: Allianz Global Assistance
ATTN: Chief Privacy Officer
9950 Mayland Drive
Richmond, VA 23233

Opt Out. To opt out of non-essential marketing communications or non-essential unaffiliated third party information sharing, please contact our Chief Privacy Officer as noted above with your name, policy number. Please include a statement that says "Opt out" (or something similar). Opt outs will be applied to all products and services we provide. We will not unfairly discriminate against any person who chooses to opt out.

Electronic Notices. Unless you chose to receive them by US mail at the time of purchase, by purchasing your policy, you consent to receive all notices and documents from us electronically. They will be sent to the email address provided at the time of purchase. You may opt to receive notices and documents from us by mail at any time. If you wish to change or update your notice/documents preferences, email us at customerservice@allianzassistance.com. Please include your name, policy number, and a note that says "Only contact me by mail" (or something similar). You can also let us know by phone at 800-284-8300 or by mail to:

Allianz Global Assistance
ATTN: Customer Service – Only contact me by mail
9950 Mayland Drive
Richmond, VA 23233

If you don't provide an email address at purchase, you'll receive notices and documents by mail. You may request paper copies of any electronic information we send, or update your electronic contact information at any time by emailing or mailing us at the above address, or by calling us. Documents sent to you from us will be in either PDF or HTML format. If you can't receive or read the documents we send you, please contact us so we can assist you.

Effective Date. This Notice was last revised on, and is effective as of, February 10, 2017.

Covered Supplier List as of September 24, 2015

IMPORTANT NOTICE: The following list of airlines, cruise lines and tour operators are “Covered Suppliers” when determining eligibility for Financial Default coverage. This is the complete list as of today and is subject to change at any time. However, such changes do not affect any coverage already in force. This list is not intended nor should be viewed as a judgment of any travel supplier. Even if your travel supplier is not on the list, you are still covered for everything else as mentioned in your Letter of Confirmation. All other terms and conditions apply.

Subject to your plan’s terms and conditions, you are **covered** for the specified amount of Trip Cancellation/Interruption purchased in the event a covered supplier financially defaults as long as all these conditions are met:

1. You purchased a plan with Trip Cancellation/Interruption coverage within 14 days of paying your initial trip deposit.
2. The Financial Default occurs more than seven days after the Policy effective date.
3. The Financial Default results in a complete cessation of services of named supplier on the “Covered Supplier List.”
4. You did not purchase your insurance from the defaulting airline, cruise line, tour operator or their affiliates.

Airlines

- Airtran Airways
- Alaska Airlines
- Easy Jet
- Nippon Airways
- Qantas Airlines
- Ryanair
- Singapore Airlines
- Southwest

Cruise Lines

- Alaskan Dream Cruises
- All Discovery Cruising
- American Cruise Lines
- Azamara Cruises
- Blount Small Ship Adventures
- Carnival Cruise Lines
- Celebrity Cruises
- Crystal Cruises
- Cunard Line
- Disney Cruise Line
- Holland America Lines
- Hurtigruten
- Imperial River Cruises
- Innersea Discoveries
- MSC Cruises
- Norwegian Cruise Lines
- Oceania Cruises
- Paul Gauguin Cruises
- Princess Cruises
- Regent Seven Seas Cruises
- Royal Caribbean International
- Seabourn Cruise Line
- Silversea Cruises, LTD
- Star Clippers
- Un-Cruise Adventures
- Uniworld
- Variety Cruises
- Viking River Cruises
- Windstar Cruises

Tour Operators

- AAA Member Choice Vacations
- AAA SignaTours
- AAA Sojourns
- AAA South Jersey Motorcoach Tours
- AAT King’s
- Abel Tasman Tours
- Abercrombie & Kent
- Abrams Travel, Inc.
- Absolute Asia
- ACFEA Tour Consultants
- Adventure Dive & Travel
- Adventures by Disney
- Adventures Associates
- Adventuresmith Explorations
- AER World Tours
- Aero/Mexico Vacations
- Africa Safari Specialists
- African Dream Travel LLC
- African Portfolio, Inc.
- African Travel
- African Travel Seminars, Inc.
- Air & Sea Travel Center
- Alaska Travel Adventures
- Alaska Wildland Adventures
- Alaskan Tour Guides
- Alki Tours
- All About Tours
- All-In-One Tours & Cruises, LLC
- All Mountain Vacations
- Alluring Africa
- Alluring Americas
- Alluring Asia
- Alluring Destinations
- AMA Waterways
- Amber Tours
- America West Vacations
- American Airlines Vacations
- American Music Abroad

- American Tours International (ATI)
- Amiel Tours
- Ampac Tours
- Amtour Vacations, Inc.
- Andes Adventures
- Apple Vacations
- Arabian Adventures
- Argentina Activa
- Artic Kingdom Polar Expeditions
- Asia Transpacific Journeys
- Atlantis Events
- Atlantic Tour
- Australian Pacific Touring
- Autoventure
- Avalon Waterways
- Avanti Destinations
- Backroads
- Beyond Band of Brothers
- Belmond
- Big Five Tours & Expeditions
- Blue Sky Tours
- Blue Odyssey Tours
- Branson Country Tours
- Branson Vacation Tours
- Break-Away Tours
- Brendan Tours
- Brennan Vacations
- Brian Moore International Tours
- Bucher Travel
- Buenos Aires Cultural Concierge
- Butterfield & Robinson
- The California Native International Adventures
- Can Am Travel
- Canada al a Carte
- Caravan - Serai Tours
- Cartan Tours
- Celebrity Coaches of America, Inc.
- Celtic International Tours
- Central Holidays
- Chamber Discoveries
- Cheeseman Ecology Safari
- Chima Travel Bureau
- China Travel Service USA
- Christian Tours/Burke International Tours
- Ciao Italy & Carrani Tours
- CIE Tours International
- CIG North America
- City Escape Holidays
- Classic Africa
- Classic Custom Vacations
- Clipper Vacations
- Club Med
- Collette Vacations
- Concept Tours
- Contiki Holidays
- Continental Airlines Vacations
- Continental Kapers, Inc.
- Compass Tours Incoming
- Coronet Travel
- Corporate Travel
- Cosmos
- Country Walkers, Inc.
- Cox & Kings Travel
- Crisp Tours
- Cruise & Maritime Voyages USA, LLC
- Delta Vacations
- Destination World
- Discover New York
- Donna Franca Tours
- Down Under Answers
- Dream Escape
- Earthbound, Inc.
- Eastern Travel
- Easy Tours of India
- EB Sports Tours
- Eco Tours Expeditions, Inc.
- Educational Discovery Tours
- Educational Travel Services

- Elite Turkey Tours
- Entrée Alaska
- Escapade Vacations
- Esperance, Ltd
- Esprit Travel
- Euro Lloyd Travel
- Eurobound/Tahitibound
- Euro-Connection
- Europe Express
- European Incoming Services
- European Sojourns, LTD
- European Tour Connections
- Eurovacations.com
- Exeter International
- Experience Asia Tours
- Explore Tours
- Explorer Ventures
- Exxtereme Vacations
- Fiesta Tours International
- Food & Wine Trails
- Four Seasons Tours
- France Vacations
- French Country Waterways
- Functions Unlimited
- Funjet Vacations
- Gadabout Tours
- Galapagos Travel
- Gap Adventures
- Gate 1 International Travel
- General Tours
- George's International Tours
- Geographic Expeditions
- Gerber Tours
- Globe Treks
- Globus
- Gogo Worldwide Vacations
- Goway Travel
- Grand American Tour & Cruises
- Grand Canyon Railway
- Grand European Tours
- Great American Steamboat Company
- Great Atlantic Travel & Tours
- Great Lakes Cruise Company
- Great Safaris
- Great Travels
- Greaves Tours LLC
- Group IST
- GTO Travel
- GWV International
- HAT Tours
- Hawaii World
- Hellenic Tours
- Hello Italy Travel
- Hidden Trails
- History America Tours
- HMHF Fun Vacations
- Holland America Tours
- Homeric Tours
- Il Viaggio
- I.D.I. Travel
- Iceland Travel
- Image Tours, Inc.
- Imperial Tours
- Inca Floats, Inc.
- Insight Vacation, Inc.
- Interlake China Tours, Inc.
- International Expeditions, Inc.
- International Lifestyles, Inc.
- International Travel Co.
- Island Destinations
- Islands in the Sun
- Isle Tours
- Isram World of Travel
- Italian Dream Vacation
- IST Tours
- IST Cultural Tours
- Journeys Unlimited
- Journey Mexico
- Joshua Expeditions
- Kalos Tours
- Kensington Tours
- Ker & Downey
- Key Tours International
- Key Transportation
- King Yacht Charters, Inc.
- Klein Tours
- Knightly Tours
- Kompas USA
- Kon-Tiki Tours & Travel
- Kuoni Tours
- Ladatco, Inc.
- Latour
- Laura Massoni Travel
- Legacy Tours of Distinction
- Leonidas Travel
- LimoLink International
- Lindenmeyr Travel
- Lindblad Expeditions Inc.
- Lima Tours
- Lost in Italy
- Lotus International Tours
- Luxury Trips
- Maiellano Travel
- Made for Spain
- Mango African Safaris
- Margaret Morse Tours, Inc.
- Martin & Keegan
- Matterhorn Travel
- Mauiva Air Tours
- Mayflower Tours
- Mazurkas Travel
- Metropolitan Touring
- Mexico Unlimited, Inc.
- MexSeaSun
- MGM Mirage Resort Vacations
- Micato Safaris
- Millenium Tours
- MLT Vacations
- Moloney & Kelly Travel
- Moments Notice Travel
- Monograms
- Mountain Travel Sobek
- Mountain Vacations
- Nature Discoveries
- Nawas International Travel
- Norwegian Adventures
- NoteWorthy
- New York City Vacations
- Odysseys Unlimited
- Olivia Cruises and Resorts
- OmniTours
- OneFineStay
- Orient Flexi Pax Tours
- Orion Expedition Cruises
- Outer Edge Expeditions
- Outlook International
- Overland Adventures
- Pacific Delight Tours, Inc.
- Pacific Escapes
- Pan Pacific Journeys, Inc.
- Papa's Travel Store
- Patriot Travel Praha
- Peak Performance Tours
- Perillo Tours, Inc.
- Personal Touch Tours
- Petrabax West
- Peirce & Leslie
- Pleasant Holidays
- Plus Travel Spain
- Portugal Deluxe
- Premier Gateway
- Premier Vacations
- PrimeSport International
- Princess Tours
- Proud African Safaris, LLC
- Qantas Vacations
- Quark Expeditions, Inc.
- Rail Europe
- Rail Source International Inc.
- Rainforest Cruises
- Regina Tours
- ResidenSea
- Rick Steves Europe Through the Back Door
- RoadTrips
- Rockwell Tours, Inc.
- Rocky Mountaineer
- Scandinavian American World Tours
- Scantours
- SeaDream Yatch Club
- Shore Excursions Group
- ShoreTrips
- Sincerely Paul
- Singular
- Signa Tours Ltd. (Virginia)
- Signature Vacations
- SITA World Travel
- Ski Travel/JMJ Tours
- Ski.com
- SmarTours
- Sojourn Bicycling Vacations
- Solar Tours
- Sonesta Vacations
- South Pacific Holidays
- Southern Crossings - Australia
- Southwest Airline Vacations
- Spiced Destinations Inc.
- Sports Empire Inc.
- Sportstour Turismo Ltda.
- Sports Travel & Tours
- Spring Training Tours
- Stewart's Fun Adventures
- Strabo Tours
- Sunward Tours Inc.
- Superclubs
- Sutherland Travel Services
- Swain Australian Tours
- T&D Tours
- Tauck Tours
- Tahiti Legends
- The Fly Shop
- The Travel Designer
- The Wayfarer
- TBI Tours
- TCS Expeditions
- The Moorings
- TJ's Travel Club for Seniors
- TNT Vacations
- Tourlite International
- Tourlite Zeus
- Tour Resource Consultants, LLC
- Tour West
- Town and Country Tours
- Trading Places International, Inc.
- Trafalgar Tours
- Trails of Indochina
- Trans Global Vacations
- TRAVCOA
- Travel2
- Travel Beyond
- Travel Bound, Inc.
- Travel Dynamics International
- Travel Four Vacations
- Travel Impressions, Ltd.
- Travel Wise Motorcoach Tours
- Travelink Incorporated

- Travex
- Treasures of Travel, Inc.
- TSA Tours, Inc.
- Turtle Island Holidays
- Tuscan Way, Inc.
- Uncharted Outposts Inc.
- Unique Vacations
- United Vacations
- Universal Studios Vacations
- US Airways Vacations
- USA by AAA
- Vacation Express
- Value World Tours
- Vantage Deluxe World
Travel
- Vaya Adventures
- Velo Echappe'
- Visit Italy Tours
- Viviani
- Walt Disney Travel
Company
- W Travel France
- Western Leisure Inc
- Wild African Ventures
- Wildland Adventures
- Wildlife Safari
- Wilderness Safaris
- Williams & Hall Wilderness
Guides and Outfitters
- Windjammer Sailing
Adventures
- Wine Tours of the World
- World Class Vacations
- World Group Travel
- World on Skis
- The World Outdoors
- Ya'lla Tours USA Inc.
- Yankee Holidays
- Voyages to Antiquity, LLC
- Zapotec Tours
- Zegrahm Expeditions