



TRAVEL INSURANCE OPTIONS

Benefits†	Basic Plan	Classic Plan (most popular plan)	Classic Plan with Trip+
Trip Cancellation Protection	Up to amount purchased	Up to amount purchased	Up to amount purchased
Trip Interruption Protection	Up to amount purchased	Up to 150% of amount purchased	Up to 150% of amount purchased
Emergency Medical and Dental	\$10,000	\$25,000	\$50,000
Emergency Medical Transportation	\$50,000	\$500,000	\$1,000,000
Baggage Coverage	\$500	\$1,000	\$2,000
Baggage Delay Coverage	\$200	\$300	\$600
Travel/Trip Delay Coverage	\$300	\$800	\$1,600
Daily Limit	\$150	\$200	\$200
Missed Connection Coverage	-	\$800	\$1,600
Change Fee Coverage	-	\$250	\$250
Frequent Traveler/Loyalty Plan Coverage	-	\$250	\$250
24 Hour Hotline Assistance Plus	-	✓	✓
24 Hour Hotline Assistance	✓	-	-
Existing Medical Condition Coverage	✓ Total Cost of your trip is \$10,000 per person or less	✓ Total Cost of your trip is \$50,000 per person or less	✓ Total Cost of your trip is \$50,000 per person or less
Coverage for Financial Default	-	✓	✓
Online Policy Modification	✓	✓	✓
Online Claim Filing and Tracking	✓	✓	✓

†Terms, conditions, & exclusions apply. Please see the Certificate of Insurance/Policy for full details.

*CDI coverage (Collision Damage Insurance) is not available to NY and TX residents.

For more details or to purchase travel insurance go to www.acceleratedpg.com/insurance

See reverse side for Frequently Asked Questions about Travel Insurance

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Frequently Asked Questions

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What does travel insurance cover?

Travel insurance can provide benefits for a number of situations associated with a cancelled or interrupted trip, including:

- **Trip Cancellation** - provides reimbursement for non-refundable trip payments and deposits if a trip is canceled for a specific covered reason.
- **Trip Interruption** - provides reimbursement for non-refundable trip payments and deposits if a trip is interrupted for a specific covered reason.
- **Emergency Medical / Dental Coverage**
- **Emergency Medical Transportation** - arranges to medically transport a patient to an appropriate medical facility or to return home.
- **Baggage Loss / Damage / Theft** - provides reimbursement for lost, stolen or damaged baggage.
- **Baggage Delay** - provides reimbursement for clothing, toiletries and other essential items if luggage is delayed for at least 24 hours.
- **Travel Delay** - provides reimbursement for meals and accommodations and lost prepaid expenses when a trip is delayed for at least six hours.
- **Missed Connection** - provides reimbursement for the additional costs to "catch up" if the cause of delay is an accident or bad weather.
- **Rental Car Protection** - covers the cost of damage to, or theft of, a rental car.

Not all plans include each benefit listed here. Please see the Certificate of Insurance/Policy for terms, conditions, and exclusions. Refer to the Allianz website for definitions of these

Do I need Emergency Medical Insurance? Won't my existing Health Care Insurance cover medical issues while I'm traveling?

Most people think they are covered if they already have existing health care insurance. Within the United States, that might be true, depending on your health insurance. Outside the U.S., however, is a big uncertainty. And then there's another reason for getting this coverage: If you're in a foreign country, some hospitals will not admit you without proof of coverage; other hospitals, particularly a developing country, will admit you without caring about coverage, but they won't let you leave until you pay. Travel insurance can help facilitate admittance and payment, and their concierge can act as an advocate for you. *Special note for cruises: In some cases, your insurance won't even cover you if you're traveling on a foreign-flagged vessel. This is a huge red flag, since most cruise ships, even those cruising U.S. waters, are not flagged in the U.S.*

Airlines include reimbursement for lost luggage, isn't this sufficient?

On average, lost luggage can take up to five days to return to its owner. Many travel insurance policies provide coverage for lost, damaged, delayed (at least 24 hours) or stolen bags. Baggage insurance is especially necessary if you're flying internationally and checking bags. Why? Because the amount that many airlines reimburses on checked baggage is limited, especially if you're traveling internationally, and also the airlines have a long list of items that are not covered.