

Group Travel Protection



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: \$25,000.

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: \$37,500. Minimum \$450.

Missed Connection | \$1,000
Reimburses for covered expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay | \$750
If your trip is delayed for six or more hours due to a covered reason, this benefit reimburses up to \$150 per person, per day for incidental or lost prepaid expenses.

Baggage Loss/Damage | \$1,500
Benefits for the loss, damage, or theft of baggage and personal effects. \$500 maximum for high-value items.

Baggage Delay | \$500
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.

Emergency Medical and Dental | \$50,000
This primary benefit provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. \$50 deductible. \$500 maximum for emergency dental care.

Emergency Transportation | \$250,000
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.

Assistance Services

24-Hour Assistance by Phone | Included
Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

Luggage Locator | Included
Now, whenever you lose your luggage, one call to Allianz Global Assistance puts our team into action to find it.

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 planSM. Some examples of the covered reasons included under this plan's Trip Cancellation and Interruption benefits (for full list, see plan details) are:

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| Covered illness, injury, death | Traffic accident en route |
| Supplier financial default # | Terrorism |
| Victim of felonious assault | Military duty |
| Subpoena/court order | Witness birth** |
| Normal pregnancy** | Hijacking |
| Employer termination† | Quarantine |
| Loss of accommodation abroad | Jury duty |
| Travel delay resulting in loss of 50% of trip length | Complete shutdown of service by travel supplier† |
| Home uninhabitable*** | |

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 800-284-8300. A complete description of coverage can be found in the plan documents or at www.allianztravelinsurance.com/partner.

See page two for footnotes.

Purchasing your travel protection is fast and easy.

Contact By Design Travel Group

Primary Phone: (919) 333-1705

Email: info@bydesigntravelgroup.com

Website: www.bydesigntravelgroup.com

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Allianz Travel Insurance includes the all-new Allyz® TravelSmart app—the ultimate travel companion that helps you make the most of your trip and your plan with quick access to destination-specific safety tools and alerts, policy and trip details, simplified claims, 24/7 expert assistance, 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, or Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on your state of residence and plan chosen. A+ (Superior) and A (Excellent) are the 2nd and 3rd highest, respectively, of A.M. Best's 13 Financial Strength Ratings. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans. Plans include insurance benefits and assistance services. Any Non-Insurance Assistance services purchased are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com.

Exclusions

Travel insurance doesn't cover everything, and terms, conditions, and exclusions apply to all benefits under this plan. An "exclusion" is something expressly not covered by this plan. Generally, unless specifically excepted, a loss resulting from an excluded cause is not covered. Exclusions may include, but are not limited to: pre-existing medical conditions (unless you qualify for a waiver of this exclusion); losses, conditions or events that were known, foreseeable, intended, or expected when you purchased your plan (for example, a named storm, an announced strike, or an event identified by a Coverage Alert posted on our website at azcontent.us/coverage-alerts); mental or nervous health disorders; the use or abuse of drugs or alcohol; epidemics/pandemics; war (declared or undeclared); nuclear reaction/radiation; pollution or threat of pollution; acts, travel alerts/bulletins, or prohibitions of a government or public authority; acts committed with intent to cause loss; participation in extreme or high risk sports/activities; criminal acts (unless you are the victim of the act); and others. This is not an exhaustive list, and other exclusions apply. Exclusions may vary by state and may be subject to exceptions. A complete list of exclusions can be found in your plan details. See your plan for details.

Questions? Contact us at **800-284-8300**.

Footnotes:

[∞] 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.

[#] Requires purchase within 14 days of initial trip deposit.

^{**} Trip cancellation only. Pregnancy must occur after effective date.

[†] Must be employed with your current employer for 36 continuous months.

^{***} Due to fire, flood, vandalism, burglary, natural disaster.

[‡] Travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown.



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: **800.284.8300**.

Online Services

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

Pre-Existing Medical Conditions Coverage & Exclusions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: A) Your policy was purchased within 14 days of initial trip payment; B) You were a U.S. resident when the policy was purchased; C) You were medically able to travel when the policy was purchased; and D) On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date.

Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$10,000.

If you incur additional non-refundable trip expenses after you purchase this policy, you must insure them within 14 days of their purchase. If you do not, those expenses will still be subject to the pre-existing medical condition exclusion.

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.

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.