Alternate versions of this plan are available to residents of NY and WA.

Allianz

Premier

INCLUDES: SmartBenefits®

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: $200,000.

Trip Change Protector | $1,000
Reimburses fees or extra expenses from a carrier or supplier if you must cancel or change your airline, rail, cruise, or tour itinerary for a covered reason.

Trip Interruption | Up to 150% of insured trip cost
Reimburses the unused, non-refundable portion of your trip expenses and the additional transportation costs required to continue your trip or return home if you need to interrupt your trip for a covered reason.
Maximum purchasable coverage: $300,000.

Travel Delay | $1,600
If your trip is delayed for three or more hours due to a covered reason, this benefit reimburses up to $200 per person, per day for incidental or lost prepaid expenses. If this benefit is used to rejoin your cruise/tour, the daily limit does not apply.

SmartBenefit: Proactive payments of $100 per day may be issued for covered delays on monitored flights.[Δ] No receipts required for non-monitored flights to qualify for a $100 payment per day—just proof of covered delay.

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

Baggage Delay | $600
Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier for 12 hours or more. Receipts for emergency purchases are required.

SmartBenefit: No receipts for expenses required to qualify for a $100 payment—just proof of covered baggage delay.

Emergency Medical and Dental | $100,000
This primary benefit provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies. No deductible. $750 maximum for emergency dental care.

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

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.

Concierge | Included
Let our experts recommend a restaurant and reserve the best table, locate hard-to-find event tickets, and more.

When Travel Insurance Benefits Can Help

Trip Cancellation and Trip Interruption Benefits: Covered Reasons

This plan can provide coverage for many common causes of loss that may impact your trip. However, travel insurance doesn't cover everything, even if it's unforeseen. For a loss to be covered, it must be included as a "covered reason" under your plan.[∞]

See plan details for full list. Below are some examples:

<u>Cancellation and Interruption</u>

- Covered illness, injury, death of insured, family member, or traveling companion
- Covered illness, injury of business partner
- 24-hour delay by travel carrier[‡]
- Travel supplier financial default[#]
- Traffic accident en route or theft/ breakdown of vehicle
- Home or destination uninhabitable, including mandatory evacuations
- Hurricane warning
- Legal requirement to attend legal proceeding during your trip
- Veterinary emergency
- Terrorism
- Attending immediate family birth
- Military or first responder duty
- Quarantine[◊]

<u>Cancellation Only</u>

- Employment change, transfer*, or termination[□]
- Legal separation/divorce[#]
- Normal pregnancy or adoption
- Visa Refusal
- Unable to receive vaccinations
- Covered illness, injury, death of caregiver

<u>Interruption Only</u>

- Travel delay resulting in missing 50% or more of your trip[†]
- Hijacking
- Denied boarding due to medical reasons

Kids age 17 and under can be included as an insured on their parent's, grandparent's, or legal guardian's plan at no added cost.[○]

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.

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Purchasing your travel protection is fast and easy.

Contact Oak and Anchor Insurance LLC
Primary Phone: (352) 239-5422
Website: www.oak-anchor.com

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Allianz Travel Insurance includes the all-new Allyz® 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.

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**.

Insurance benefits underwritten by 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. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Allianz Travel Insurance is a mark of AGA Service Company dba Allianz Partners or its affiliates. Allianz Travel Insurance products are distributed by Allianz Partners, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. AGA Service Company compensates its suppliers or agencies for allowing AGA to market or offer products to customers of the supplier or agency. Non-Insurance Assistance services purchased as part of your plan are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or CustomerService@AllianzAssistance.com.

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); 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 (for example, an insured's illness may be covered even if caused by an epidemic or pandemic disease). A complete list of exclusions can be found in your plan details.
See your plan for details.

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

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 $75,000.

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.

California Residents: We are doing business in California as Allianz Partners Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 800-927-4357.

Maryland Residents: The purchase of travel insurance would make the travel insurance coverage primary to any other duplicate or similar coverage. The Commissioner may be contacted to file a complaint at: Maryland Insurance Administration, ATTN: Consumer Complaint Investigation Property/Casualty, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Footnotes:

△ When you opt in and provide flight information, we'll monitor flights and send flight status and benefit alerts, including alerts about flight delays that qualify for automated Travel Delay payment. Standard message/data rates apply to SMS alerts. Automated claims and payment system availability is not guaranteed and is subject to our sole discretion. All claims subject to policy terms, conditions, and exclusions.

∞ 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.

‡ 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.

Requires purchase within 14 days of initial trip deposit.

◊ Benefits for quarantine based on exposure to an epidemic disease only apply when an eligible traveler is specifically named and individually ordered to quarantine by order or official directive of a government, public regulatory authority, or ship's captain (not including generally or broadly applicable restrictions on movement). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.

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

□ Must be employed with your current employer for 12 continuous months.

* You or a traveling companion's primary residence is permanently relocated by at least 100 miles due to a transfer by your, your cohabitant's, or traveling companion's current employer.

° Must be 17 or under on plan purchase date and traveling with their parent, grandparent, or legal guardian. Not available on policies issued to Pennsylvania residents.

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