Allianz Travel Insurance

Certificate of Insurance

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)

Thank you for buying a travel insurance plan from us!

Your plan is described in the following documents:
- This certificate, 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 certificate may describe coverage your plan doesn’t include. Make sure you refer to all of these documents to understand what your plan covers. Contact us immediately if you think there’s a mistake on your letter of confirmation.

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
1-800-654-1908
All other locations, call collect 1-804-281-5700

California Residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400.
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

All of the information about travel insurance in this document is subject to the terms and conditions of the Group Policy underwritten by Jefferson. 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. Our coverage may be broader than described in the policy. If there is a discrepancy between the Group Policy and the certificate, the Group Policy governs.

About this agreement
It is important that you read the certificate carefully. You have a duty to make all reasonable efforts to minimize any loss.

We have issued the certificate and any attached riders based on your payment of the premium and on the information you included in your enrollment or other form. The statements you made in your enrollment 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 certificate 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, 2805 North Parham Road, Richmond, VA 23294

Jon Ansell, President
Fred Faett, Secretary
**SECTION 2: WHAT THIS CERTIFICATE INCLUDES**

This is a *named perils* travel insurance certificate, 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 Section 5, Help while traveling.

<table>
<thead>
<tr>
<th>Coverage*</th>
<th>When it applies</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your trip is canceled or interrupted</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>Trip cancellation</td>
<td>*Your trip is canceled before you get started</td>
<td></td>
</tr>
<tr>
<td>Trip interruption</td>
<td>*Your trip is interrupted after you’ve left</td>
<td></td>
</tr>
<tr>
<td>You get sick or hurt while traveling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency medical/dental</td>
<td>*You have to pay for emergency medical or dental care</td>
<td></td>
</tr>
<tr>
<td>Travel delay</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>Missed connection</td>
<td>*You miss your connecting flight or cruise</td>
<td></td>
</tr>
<tr>
<td>Your baggage is lost, damaged, stolen or delayed</td>
<td></td>
<td>13</td>
</tr>
<tr>
<td>Delayed baggage</td>
<td>*Your baggage is delayed by a common carrier</td>
<td></td>
</tr>
<tr>
<td>Lost, damaged or stolen baggage</td>
<td>*Your baggage is lost, damaged or stolen</td>
<td></td>
</tr>
<tr>
<td>Other coverage</td>
<td></td>
<td>14</td>
</tr>
<tr>
<td>Existing medical condition coverage</td>
<td>*You have an existing medical condition</td>
<td></td>
</tr>
</tbody>
</table>

*Underwritten by Jefferson Insurance Company

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**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 6, Claims information.

**We can help!**

Tells you about related assistance services that are available to you worldwide. You’ll find a complete list in Section 5, Help while traveling.

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**Important**

Travel insurance doesn’t cover everything. It’s designed to protect you when there’s a sudden, unexpected problem or event. Please see Section 3, What this certificate excludes, for more information.

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**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 Section 5, Help while traveling, for a complete list of ways we can help.

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**Trip cancellation and Trip interruption**

**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 are seriously ill or injured.
Specific requirement
- 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 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.
- 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 are in a traffic accident on the way to your point of departure.

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
- a Federal Aviation Administration (FAA) mandate

Specific requirements (all must apply)
- Your travel supplier doesn’t offer you a substitute itinerary.
- 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 are 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 are 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.
- You worked for this employer for at least three continuous years.

U.S. Armed Forces
You or a traveling companion serving in the U.S. Armed Forces are reassigned, or have your 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.
- You must be delayed for a covered reason listed under travel delay coverage.

BizPack coverage
If you purchased BizPack, the following covered reasons will apply:

Place of work unsuitable for business
The place where you work is unsuitable for business because of a natural disaster, fire, flood, burglary or vandalism, and you're required to work as a result.
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.

**YOU GET SICK OR HURT WHILE TRAVELING**

**Emergency medical/dental**

**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 in your plan.

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

California Residents: If you are purchasing a plan that includes emergency medical/dental coverage, please note the following:
This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

**YOU’RE DELAYED OR YOU MISS YOUR FLIGHT OR CRUISE**

**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.

**Travel delay**

**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
  - There’s a natural disaster.

- 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.

You can claim one of the following:
Prepaid expenses
The unused part of your prepaid expenses, less any refunds you receive.

or

Meals, accommodation and transportation
- Reasonable expenses for meals and accommodation while you’re delayed.
- Reasonable additional transportation expenses.

Special limit
- Maximum of $150 per person per day, up to the limit shown on your letter of confirmation.

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

Lost, damaged or stolen baggage

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.
- 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.

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 or travel delay coverage.

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 Section 5, Help while traveling, for a complete list of ways we can help.
**Section 2: What this certificate includes**

**Delayed baggage**

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.

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**SECTION 3: WHAT THIS CERTIFICATE EXCLUDES**

**GENERAL EXCLUSIONS**

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

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)
- intentional self-harm or attempting or committing suicide (only applies to **you**)
- pregnancy, 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)
- 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
- 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
  - 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
- 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
- **terrorist events**
- **financial default**
- **unlawful acts**

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**Important**

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

**Existing medical condition coverage**

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**, and
- the total cost of your **trip** is $20,000 per person or less.
You aren't eligible for reimbursement under any coverage if:
- your common carrier tickets don't show departure and return dates
- the departure and return dates on your enrollment 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 certificate includes.

#### Trip cancellation and trip interruption coverage
- travel bulletins or alerts
- government prohibitions or regulations

#### Lost, damaged or stolen baggage coverage
- intentional loss of or damage to equipment
- defective materials or workmanship
- 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
- baggage when it is:
  - shipped as freight
  - sent before your scheduled departure date
  - left in or on a car trailer
  - 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.

<table>
<thead>
<tr>
<th>if you purchased</th>
<th>it’s effective:</th>
</tr>
</thead>
<tbody>
<tr>
<td>in person</td>
<td>the day and time you purchase your plan</td>
</tr>
<tr>
<td>by mail</td>
<td>the day after your enrollment or other form is postmarked</td>
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<tr>
<td>over the phone</td>
<td>the day after you place your telephone order</td>
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<tr>
<td>by fax</td>
<td>the day after we receive your fax</td>
</tr>
<tr>
<td>online</td>
<td>the day after we receive your online order</td>
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</tbody>
</table>

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

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: 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 certificate 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 policy 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.

EMERGENCY MEDICAL TRANSPORTATION

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

Your emergency medical transportation limit is the total amount available for all covered services described below. Please check your letter of confirmation to confirm that you have this benefit in your plan and your total dollar limit.

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.

LEGAL ASSISTANCE

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

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

TRAVEL AND DOCUMENT ASSISTANCE

Replacing lost travel tickets
If your 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.

Replacing lost passports and other travel documents
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.

OTHER ASSISTANCE SERVICES

Getting flight information
If you miss your flight or it’s canceled, we can give you arrival and departure times for other flights that will get you to your connecting flight or final destination.

Getting emergency cash
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.

Delivering emergency messages
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.
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.

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

About beneficiaries
If you die, 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 enrollment or other form is deliberately misleading or inaccurate
- 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 certificate, 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.
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.

Car or rental car
A car or other vehicle designed for use on public roads that you own or that you've rented for the period of time shown in a rental car agreement. Rental cars don't include:
- trucks
- campers, trailers and recreational vehicles
- motorcycles, motorbikes and all-terrain vehicles
- off-road vehicles
- vehicles that are older than 20 years
- vehicles that haven't been manufactured in the last 10 years
- vehicles that don't have to be licensed
- vehicles that are rented for commercial or livery purposes, including limousines
- vehicles that have a manufacturer's suggested retail price of more than $75,000
- other conveyances

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 certificate.

Current market value
The dollar amount an item could reasonably be sold for, based on its original price, age and current condition.

Deductible
The dollar amount you must contribute to the loss.

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 of your immediate families, 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 of your immediate families, 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:
- elective cosmetic surgery or cosmetic foot care
- physical exams
- allergy treatments (unless life threatening)
- hearing aids, eyeglasses and contact lenses
- palliative care
- 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
- 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
- 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
- grandparents and grandchildren
adopted children)

- siblings
- 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.

**Inpatient**
Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider. Room and board is charged for the patient’s stay, in addition to charges for medical treatment and care.

**Medical condition**
A physical condition you have, or have symptoms of, that you:
- have seen or been advised to see a doctor about
- have symptoms of that would cause a prudent person to see a doctor
- are taking prescribed medication for

**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.

**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.

**Outpatient**
Someone who receives medical or dental treatment but doesn’t have to stay at a hospital for overnight care.

**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 enrollment 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 unfit for use.
Unsuitable for business

A natural disaster, fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their workplace unfit for use.

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