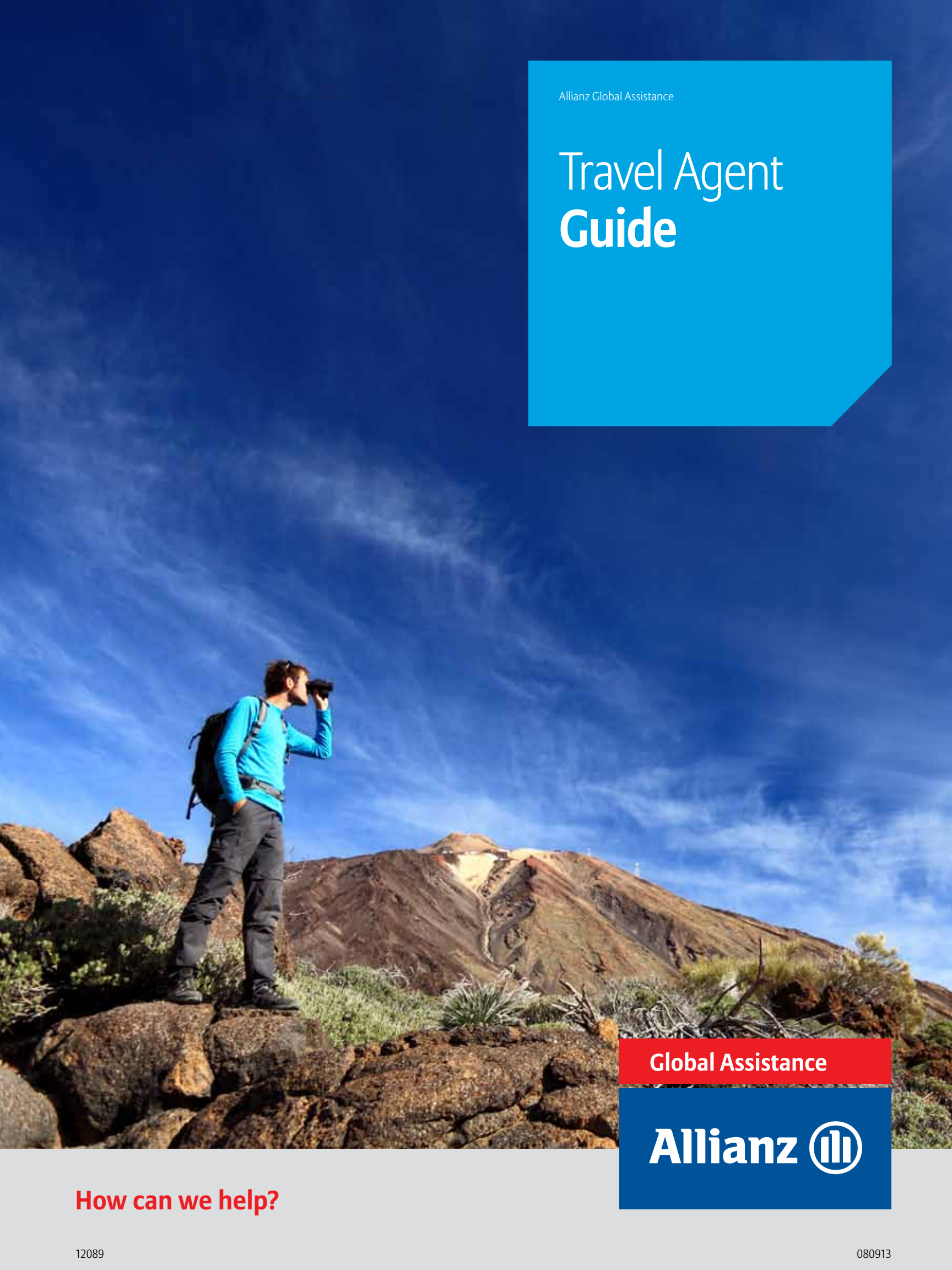


Allianz Global Assistance

Travel Agent Guide



Global Assistance

Allianz 

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Allianz Global Assistance

Travel Insurance Classic Plan

Your clients would like to believe that their trip will go as planned. But it's your job to make sure they're prepared if something should happen. The Classic Plan offers generous protection for all their domestic and international travel. With features like comprehensive trip cancellation and primary emergency medical coverage, 24-hour travel assistance and benefit enhancements to tailor the plan to your clients' travel needs, it's the perfect companion for their perfect vacation. **Plus, the Classic Plan doesn't include any non-commissionable processing fees!**

Classic Plan Advantages:

- Primary emergency medical and dental coverage.
- Job loss covered after 12 continuous months with employer.
- Our highest limits for trip cancellation/interruption and existing medical condition coverage.
- Airline change fee and Frequent Flyer miles redeposit fee coverage.
- Coverage if the destination is uninhabitable or if the travelers have legally separated or divorced.
- An Allianz Travel Insurance ID card for quick access to emergency assistance.
- Available benefit enhancements: Trip+ and Required to Work.
- Free coverage for children under 18 when accompanied by their parents or grandparents.

Benefit Enhancements

Trip+

Your clients can enjoy the protection of the Classic Plan with double the limits for: Missed Connection, Travel Delay, Emergency Medical and Dental, Emergency Medical Transportation, Baggage Loss/Damage and Baggage Delay.

Required to Work

This available enhancement provides trip cancellation and interruption coverage when the following reasons stand between your client and their travel plans: they are required to work due to business/company merger, because their workplace becomes unsuitable for business, or simply because their boss tells them so. Coverage must be purchased within 14 days of the initial trip deposit/payment to make this feature effective.

Insurance Benefits*	Coverage Limit
Trip Cancellation	Up to Amount Purchased**
Trip Interruption	Up to 150% of Amount Purchased***
Frequent Flyer Mile Redeposit Fee Coverage	Up to \$250
Airline Change Fee Coverage	Up to \$250
Emergency Medical/Dental Coverage♦	primary \$25,000
Baggage Loss/Damage	\$1,000
Baggage Delay	\$300
Travel Delay	\$800 (\$200/day)
Missed Connection	\$800
Trip+ (Benefit Enhancement)	Available
Required to Work (Benefit Enhancement)	Available
Assistance Benefits*	Coverage Limit
Emergency Medical Transportation	\$500,000
24-Hour Hotline Assistance	Included

* Benefits are per person. All insureds must purchase the same plan in order to be on the same policy.

** Maximum coverage available is \$100,000.

*** Maximum coverage available is \$150,000.

♦ \$750 maximum for emergency dental care.

The Best Time to Sell the Classic Plan

- At the time of initial trip deposit [to ensure availability of all coverages]
- Within 14 days of initial trip deposit [in order to be eligible for existing medical conditions coverage, supplier financial default protection, and Required to Work cancellation coverage. Other terms, conditions and exclusions may apply.]

To purchase the Classic Plan:

Internet: www.allianztravelinsurance.com **Desktop:** AgentMax
Additional Systems: ClientBase, Revelex, TravTech, WinCruise
Phone: 1-800-284-8300

You get commission protection —
at up to 20% of the trip cost — at no
cost to you!



Classic Plan Pricing

Trip Cost Per Person (\$)	up to age 17*	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
0**	\$0	\$26	\$30	\$41	\$53	\$62	\$80
1-500	\$0	\$29	\$38	\$51	\$90	\$111	\$160
501-1,000	\$0	\$41	\$58	\$78	\$110	\$135	\$191
1,001-1,500	\$0	\$54	\$79	\$107	\$146	\$179	\$250
1,501-2,000	\$0	\$68	\$103	\$145	\$187	\$228	\$315
2,001-2,500	\$0	\$92	\$130	\$174	\$235	\$287	\$392
2,501-3,000	\$0	\$109	\$151	\$200	\$265	\$323	\$439
3,001-3,500	\$0	\$126	\$149	\$232	\$302	\$368	\$500
3,501-4,000	\$0	\$137	\$169	\$259	\$336	\$410	\$554
4,001-4,500	\$0	\$169	\$175	\$267	\$346	\$422	\$569
4,501-5,000	\$0	\$171	\$242	\$359	\$463	\$569	\$760
5,001-5,500	\$0	\$193	\$277	\$406	\$522	\$643	\$856
5,501-6,000	\$0	\$215	\$312	\$454	\$583	\$718	\$954
6,001-6,500	\$0	\$258	\$381	\$547	\$701	\$866	\$1,145
6,501-7,000	\$0	\$289	\$426	\$606	\$770	\$947	\$1,251
7,001-8,000	\$0	\$306	\$452	\$642	\$815	\$1,001	\$1,322
8,001-9,000	\$0	\$335	\$498	\$704	\$893	\$1,098	\$1,448
9,001-10,000	\$0	\$356	\$532	\$750	\$950	\$1,168	\$1,539
10,001-11,000	\$0	\$522	\$586	\$899	\$1,214	\$1,501	\$2,215
11,001-12,000	\$0	\$586	\$664	\$988	\$1,335	\$1,684	\$2,315
12,001-13,000	\$0	\$659	\$744	\$1,068	\$1,438	\$1,843	\$2,623
13,001-14,000	\$0	\$711	\$826	\$1,166	\$1,561	\$2,067	\$3,253
14,001-15,000	\$0	\$764	\$909	\$1,260	\$1,719	\$2,306	\$3,502
15,001-16,000	\$0	\$824	\$1,036	\$1,415	\$1,843	\$2,520	\$3,520
16,001-17,000	\$0	\$843	\$1,106	\$1,507	\$1,935	\$2,552	\$3,556
17,001-18,000	\$0	\$897	\$1,173	\$1,598	\$2,070	\$2,859	\$3,604
18,001-19,000	\$0	\$952	\$1,239	\$1,688	\$2,205	\$3,001	\$3,818
19,001-20,000	\$0	\$1,073	\$1,306	\$1,779	\$2,354	\$3,193	\$4,037
20,001-21,000	\$0	\$1,199	\$1,407	\$1,949	\$2,453	\$3,344	\$4,259
21,001-22,000	\$0	\$1,259	\$1,452	\$2,082	\$2,613	\$3,495	\$5,245
22,001-23,000	\$0	\$1,283	\$1,600	\$2,188	\$2,760	\$3,683	\$5,316
23,001-24,000	\$0	\$1,385	\$1,671	\$2,292	\$2,912	\$3,866	\$5,421
24,001-25,000	\$0	\$1,404	\$1,771	\$2,313	\$3,004	\$4,065	\$5,451
25,001-26,000	\$0	\$1,409	\$1,826	\$2,426	\$3,184	\$4,122	\$5,476
26,001-28,000	\$0	\$1,430	\$1,860	\$2,440	\$3,220	\$4,128	\$5,567
28,001-30,000	\$0	\$1,443	\$1,878	\$2,553	\$3,326	\$4,369	\$5,978
30,001-32,000	\$0	\$1,506	\$1,981	\$2,599	\$3,619	\$4,436	\$6,226
32,001-34,000	\$0	\$1,569	\$2,057	\$2,727	\$3,799	\$4,670	\$6,533
34,001-36,000	\$0	\$1,663	\$2,180	\$2,891	\$4,016	\$4,951	\$6,928
36,001-38,000	\$0	\$1,758	\$2,304	\$3,055	\$4,233	\$5,232	\$7,322
38,001-40,000	\$0	\$1,853	\$2,429	\$3,220	\$4,450	\$5,513	\$7,715
40,001-42,000	\$0	\$1,947	\$2,552	\$3,384	\$4,667	\$5,794	\$8,110

Trip Cost Per Person (\$)	up to age 17*	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
42,001-44,000	\$0	\$2,042	\$2,676	\$3,549	\$4,884	\$6,077	\$8,503
44,001-46,000	\$0	\$2,136	\$2,800	\$3,713	\$5,101	\$6,358	\$8,897
46,001-48,000	\$0	\$2,230	\$2,924	\$3,877	\$5,318	\$6,639	\$9,291
48,001-50,000	\$0	\$2,325	\$3,048	\$4,042	\$5,534	\$6,920	\$9,685
50,001-52,000	\$0	\$2,434	\$3,184	\$4,217	\$5,803	\$7,220	\$10,044
52,001-54,000	\$0	\$2,512	\$3,287	\$4,353	\$5,984	\$7,453	\$10,391
54,001-56,000	\$0	\$2,589	\$3,388	\$4,486	\$6,162	\$7,683	\$10,744
56,001-58,000	\$0	\$2,665	\$3,488	\$4,618	\$6,337	\$7,909	\$11,094
58,001-60,000	\$0	\$2,740	\$3,636	\$4,780	\$6,510	\$8,132	\$11,441
60,001-62,000	\$0	\$2,848	\$3,734	\$4,909	\$6,766	\$8,430	\$11,785
62,001-64,000	\$0	\$2,922	\$3,831	\$5,036	\$6,936	\$8,648	\$12,126
64,001-66,000	\$0	\$3,000	\$3,926	\$5,161	\$7,104	\$8,863	\$12,465
66,001-68,000	\$0	\$3,090	\$4,060	\$5,331	\$7,269	\$9,075	\$12,801
68,001-70,000	\$0	\$3,136	\$4,153	\$5,453	\$7,431	\$9,283	\$13,134
70,001-72,000	\$0	\$3,243	\$4,245	\$5,574	\$7,488	\$9,577	\$13,464
72,001-74,000	\$0	\$3,313	\$4,335	\$5,693	\$7,648	\$9,781	\$13,912
74,001-76,000	\$0	\$3,381	\$4,468	\$5,861	\$7,805	\$9,982	\$14,302
76,001-78,000	\$0	\$3,448	\$4,556	\$5,977	\$7,960	\$10,180	\$14,692
78,001-80,000	\$0	\$3,514	\$4,643	\$6,091	\$8,112	\$10,374	\$15,081
80,001-82,000	\$0	\$3,621	\$4,729	\$6,203	\$8,369	\$10,712	\$15,470
82,001-84,000	\$0	\$3,686	\$4,861	\$6,369	\$8,518	\$10,903	\$15,859
84,001-86,000	\$0	\$3,750	\$4,945	\$6,479	\$8,665	\$11,091	\$16,249
86,001-88,000	\$0	\$3,813	\$5,027	\$6,587	\$8,809	\$11,276	\$16,639
88,001-90,000	\$0	\$3,875	\$5,108	\$6,751	\$8,951	\$11,458	\$17,028
90,001-92,000	\$0	\$3,981	\$5,239	\$6,857	\$9,208	\$11,850	\$17,417
92,001-94,000	\$0	\$4,041	\$5,318	\$6,961	\$9,347	\$12,029	\$17,806
94,001-96,000	\$0	\$4,100	\$5,396	\$7,123	\$9,484	\$12,206	\$18,196
96,001-98,000	\$0	\$4,159	\$5,473	\$7,225	\$9,619	\$12,380	\$18,586
98,001-100,000	\$0	\$4,216	\$5,548	\$7,325	\$9,752	\$12,551	\$18,974

Trip+ Rates

Additional 35% of Classic Plan rate per person.

Required to Work Rates

Additional \$34 per person.

* Children under 18 must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to 18-30 rate.

** Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Prices subject to change.

Plan may not be available in all jurisdictions. Please refer to our website or AgentMax to confirm availability.

Special Features of the Classic Plan

Kids Coverage for Free

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). The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers ages 18-30.

This plan has exclusions. Please see General Exclusions and required disclosures on page 17.

Existing Medical Conditions Coverage & Exclusion

Your client's plan may provide existing medical conditions coverage if he or she, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing their plan. Coverage for an existing medical condition is excluded unless:

- 1) Your client purchased their plan within 14 days of making their first trip payment or first trip deposit;
- 2) Your client purchased trip cancellation coverage that covers the full cost of their non-refundable trip arrangements;
- 3) Your client was a U.S. resident and medically able to travel on the day they purchased the plan; and
- 4) The total cost of their trip is \$50,000 per person or less. All other contract terms and conditions apply.

Allianz Global Assistance

Travel Insurance Classic with Cancel Anytime

Your clients can enjoy the extra flexibility and peace of mind that they can cancel their trip for almost any unforeseen reason* that the plan does not already cover at 100% and receive 80% of their non-refundable trip cost back in cash. With features like comprehensive trip cancellation, primary emergency medical coverage and 24-hour travel assistance, the Classic with Cancel Anytime plan is there if life throws an unexpected wrench in your clients' travel plans. Plan must be purchased on or before the final trip payment date and must cover the full non-refundable trip cost (\$10,000 maximum). **Plus, Classic with Cancel Anytime doesn't include any non-commissionable processing fees!**

*Terms, conditions and exclusions apply. Please refer to the Certificate of Insurance/Policy for details.

Classic with Cancel Anytime Advantages:

- 100% cash back for covered reasons and 80% for almost any unforeseen reason*.
- Primary emergency medical and dental coverage.
- Job loss covered after 12 continuous months with employer.
- Airline change fee and Frequent Flyer miles redeposit fee coverage.
- Coverage if the destination is uninhabitable or if the travelers have legally separated or divorced.
- An Allianz Travel Insurance ID card for quick access to emergency assistance.
- Free coverage for children under 18 when accompanied by their parents or grandparents.

Insurance Benefits**	Coverage Limit
Trip Cancellation	Up to Amount Purchased***
Trip Interruption	Up to Amount Purchased***
Frequent Flyer Mile Redeposit Fee Coverage	Up to \$250
Airline Change Fee Coverage	Up to \$250
Emergency Medical/Dental Coverage♦	primary \$25,000
Baggage Loss/Damage	\$1,000
Baggage Delay	\$300
Travel Delay	\$800 (\$200/day)
Missed Connection	\$800
Cancel Anytime Coverage	Included
Assistance Benefits**	Coverage Limit
Emergency Medical Transportation	\$500,000
24-Hour Hotline Assistance	Included

** Benefits are per person.

*** Maximum coverage available is \$10,000.

♦ \$750 maximum for emergency dental care.

The Best Time to Sell Classic with Cancel Anytime

- At the time of initial trip deposit
[to ensure availability of all coverages]
- Within 14 days of initial trip deposit
[in order to be eligible for supplier financial default protection.
Other terms, conditions and exclusions may apply.]

To purchase Classic with Cancel Anytime:

Internet: www.allianztravelinsurance.com Desktop: AgentMax

Additional Systems: ClientBase, Revelex, TravTech, WinCruise

Phone: 1-800-284-8300

You get commission protection —
at up to 20% of the trip cost — at no
cost to you!



Classic with Cancel Anytime Pricing

Trip Cost Per Person (\$)	up to age 17*	age 18-30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
1-500	\$0	\$41	\$53	\$71	\$126	\$155	\$224
501-1,000	\$0	\$57	\$82	\$109	\$154	\$189	\$267
1,001-1,500	\$0	\$76	\$111	\$149	\$204	\$251	\$350
1,501-2,000	\$0	\$95	\$145	\$204	\$262	\$319	\$441
2,001-2,500	\$0	\$129	\$182	\$244	\$329	\$402	\$549
2,501-3,000	\$0	\$153	\$211	\$280	\$371	\$452	\$615
3,001-3,500	\$0	\$176	\$209	\$325	\$423	\$515	\$700
3,501-4,000	\$0	\$192	\$237	\$363	\$470	\$574	\$776
4,001-4,500	\$0	\$237	\$245	\$374	\$484	\$591	\$797
4,501-5,000	\$0	\$239	\$339	\$503	\$648	\$797	\$1,064
5,001-5,500	\$0	\$270	\$388	\$568	\$731	\$900	\$1,198
5,501-6,000	\$0	\$301	\$437	\$636	\$816	\$1,005	\$1,336
6,001-6,500	\$0	\$361	\$533	\$766	\$981	\$1,212	\$1,603
6,501-7,000	\$0	\$405	\$596	\$848	\$1,078	\$1,326	\$1,751
7,001-8,000	\$0	\$428	\$633	\$899	\$1,141	\$1,401	\$1,851
8,001-9,000	\$0	\$469	\$697	\$986	\$1,250	\$1,537	\$2,027
9,001-10,000	\$0	\$498	\$745	\$1,050	\$1,330	\$1,635	\$2,155

* Children under 18 must be accompanied by a parent or grandparent to be eligible for \$0 rate. If not, subject to 18-30 rate.

Prices subject to change.

For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.

Plan may not be available in all jurisdictions. Please refer to our website or AgentMax to confirm availability.

Special Features of Classic with Cancel Anytime

Primary Emergency Medical/Dental Coverage

This primary coverage provides your clients with benefits for losses due to medical and dental emergencies that occur during their trip.

Kids Coverage for Free

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). The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers ages 18-30.

Pre-existing Conditions Exclusion & Waiver

Your client's plan may provide pre-existing conditions coverage if he or she, a traveling companion or family member has a pre-existing condition. A pre-existing condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing their plan. Coverage for a pre-existing condition is excluded unless: 1.) Your client purchased their plan anytime up to final trip payment; 2.) Your client purchased trip cancellation coverage that covers the full cost of all their non-refundable trip arrangements; 3.) Your client was a U.S. resident and was medically able to travel on the day they purchased the plan; and 4.) The total cost of their trip is \$10,000 per person or less. All other contract terms and conditions apply.



This plan has exclusions. Please see General Exclusions and required disclosures on page 17.

Allianz Global Assistance

Travel Insurance Basic Plan

Your clients may think they can't afford both the fun and the insurance to protect it. The Basic Plan is so affordable that your clients can have it all – while still staying within their budget! The plan offers existing medical condition coverage and 24-hour assistance services, allowing your clients to purchase their trip with complete confidence. **Plus, the Basic Plan doesn't include any non-commissionable processing fees!**

Basic Plan Advantages:

- An Allianz Travel Insurance ID card for quick access to emergency assistance.
- Coverage if your client has to cancel or interrupt a trip for a variety of reasons.
- Coverage for prepaid expenses if their travel is delayed.
- Coverage for medical and dental emergencies and emergency medical transportation.
- Coverage for lost, damaged or delayed baggage.
- 24/7 assistance through our Allianz Global Assistance hotline.
- Coverage for existing medical conditions available.

Basic Plan Pricing

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
0***	\$20	\$24	\$31	\$37	\$44	\$61
1-500	\$21	\$28	\$34	\$42	\$52	\$82
501-1,000	\$36	\$44	\$56	\$76	\$91	\$126
1,001-1,500	\$46	\$58	\$74	\$100	\$134	\$166
1,501-2,000	\$58	\$78	\$101	\$138	\$170	\$213
2,001-2,500	\$76	\$96	\$125	\$170	\$211	\$261
2,501-3,000	\$91	\$114	\$149	\$201	\$247	\$329
3,001-3,500	\$108	\$121	\$174	\$236	\$282	\$385
3,501-4,000	\$122	\$134	\$197	\$269	\$321	\$411
4,001-4,500	\$136	\$162	\$247	\$297	\$354	\$481
4,501-5,000	\$151	\$179	\$275	\$334	\$407	\$499
5,001-5,500	\$170	\$198	\$301	\$384	\$448	\$563
5,501-6,000	\$193	\$229	\$329	\$424	\$482	\$687
6,001-6,500	\$211	\$249	\$357	\$463	\$526	\$695
6,501-7,000	\$229	\$271	\$385	\$499	\$576	\$774
7,001-8,000	\$248	\$295	\$439	\$571	\$631	\$917
8,001-9,000	\$277	\$322	\$495	\$620	\$756	\$996
9,001-10,000	\$309	\$358	\$546	\$687	\$837	\$1,013

*** Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Prices subject to change.

Plan may not be available in all jurisdictions. Please refer to our website or AgentMax to confirm availability.

This plan has exclusions. Please see General Exclusions and required disclosures on page 17.

Insurance Benefits*	Coverage Limit
Trip Cancellation	Up To Amount Purchased**
Trip Interruption	Up To Amount Purchased**
Emergency Medical/Dental Coverage♦	\$10,000
Baggage Loss/Damage	\$500
Baggage Delay	\$200
Travel Delay	\$300 (\$150/day)

Assistance Benefits*	Coverage Limit
Emergency Medical Transportation	\$50,000
24-Hour Hotline Assistance	Included

* Benefits are per person.

** Maximum coverage available is \$10,000.

♦ \$500 maximum for emergency dental care.

The Best Time to Sell the Basic Plan

- At the time of initial trip deposit
[to ensure availability of all coverages]
- Within 14 days of initial trip deposit
[in order to be eligible for existing medical conditions coverage. Other conditions, restrictions and exclusions may apply.]

Special Features of the Basic Plan

Baggage Loss/Damage

Covers loss, damage or theft of baggage and personal effects.

Existing Medical Conditions Coverage & Exclusion

Your client's plan may provide existing medical conditions coverage if he or she, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing their plan. Coverage for an existing medical condition is excluded unless: 1) Your client purchased their plan within 14 days of making their first trip payment or first trip deposit; 2) Your client purchased trip cancellation coverage that covers the full cost of all their non-refundable trip arrangements; 3) Your client was a U.S. resident and medically able to travel on the day they purchased the plan; and 4) The total cost of their trip is \$10,000 per person or less. All other contract terms and conditions apply.

To purchase the Basic Plan:

Internet: www.allianztravelinsurance.com **Desktop:** AgentMax

Additional Systems: ClientBase, Revelex, TravTech, WinCruise

Phone: 1-800-284-8300

Allianz Global Assistance

Travel Insurance Essential Plan

For clients looking to protect the financial investment they make in their domestic leisure air travel, the Essential Plan may be an ideal option. The Essential Plan is our most affordable plan and is good for travelers seeking trip cancellation and trip interruption coverage. It also offers travel delay coverage and 24-hour assistance services. **Plus, the Essential Plan doesn't include any non-commissionable processing fees!**

Essential Plan Advantages:

- An Allianz Travel Insurance ID card for quick access to emergency assistance.
- Coverage if your client has to cancel or interrupt a trip for a variety of reasons.
- 24/7 assistance through our Allianz Global Assistance hotline.
- Coverage for existing medical conditions available.

Essential Plan Pricing

Trip Cost Per Person (\$)	up to age 30	age 31-59	age 60-70	age 71-75	age 76-79	age 80+
1-500	\$17	\$23	\$29	\$31	\$32	\$38
501-1,000	\$30	\$37	\$48	\$64	\$77	\$107
1,001-1,500	\$39	\$50	\$63	\$85	\$114	\$141
1,501-2,000	\$51	\$66	\$86	\$117	\$144	\$181
2,001-2,500	\$64	\$82	\$106	\$144	\$179	\$222
2,501-3,000	\$77	\$97	\$127	\$171	\$210	\$280
3,001-3,500	\$92	\$107	\$148	\$201	\$240	\$328
3,501-4,000	\$103	\$122	\$168	\$228	\$273	\$349
4,001-4,500	\$116	\$148	\$210	\$253	\$308	\$410
4,501-5,000	\$129	\$165	\$234	\$284	\$346	\$455
5,001-5,500	\$144	\$181	\$256	\$326	\$381	\$515
5,501-6,000	\$164	\$197	\$280	\$361	\$425	\$584
6,001-6,500	\$179	\$214	\$303	\$394	\$460	\$625
6,501-7,000	\$195	\$231	\$327	\$424	\$514	\$672
7,001-8,000	\$211	\$263	\$373	\$486	\$566	\$779
8,001-9,000	\$235	\$297	\$420	\$527	\$643	\$865
9,001-10,000	\$262	\$329	\$464	\$584	\$712	\$960

Prices subject to change.

Plan only available for a maximum trip length of 30 days. Plan may not be available in all jurisdictions. Please refer to our website or AgentMax to confirm availability.

Insurance Benefits*	Coverage Limit
Trip Cancellation	Up To Amount Purchased**
Trip Interruption	Up To Amount Purchased**
Travel Delay	\$150

Assistance Benefits*	Coverage Limit
24-Hour Hotline Assistance	Included

* Benefits are per person.

** Maximum coverage available is \$10,000.

The Best Time to Sell the Essential Plan

- At the time of initial trip deposit
[to ensure availability of all coverages]
- Within 14 days of initial trip deposit
[in order to be eligible for existing medical conditions coverage. Other conditions, restrictions and exclusions may apply.]

Special Features of the Essential Plan

24-Hour Hotline Assistance

In the event of a travel or medical emergency, multilingual representatives offer round-the-clock assistance, including medical referral and monitoring, legal assistance, arrangement of medical evacuations or repatriations and pre-trip assistance.

Existing Medical Conditions Coverage & Exclusion

Your client's plan may provide existing medical conditions coverage if he or she, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing their plan. Coverage for an existing medical condition is excluded unless: 1) Your client purchased their plan within 14 days of making their first trip payment or first trip deposit; 2) Your client purchased trip cancellation coverage that covers the full cost of all their non-refundable trip arrangements; 3) Your client was a U.S. resident and medically able to travel on the day they purchased the plan; and 4) The total cost of their trip is \$5,000 per person or less. All other contract terms and conditions apply.

To purchase the Essential Plan:

Internet: www.allianztravelinsurance.com **Desktop:** AgentMax
Additional Systems: ClientBase, Revelex, TravTech, WinCruise
Phone: 1-800-284-8300

This plan has exclusions. Please see General Exclusions and required disclosures on page 17.

Features and Covered Reasons

General Benefits	Classic Plan	Classic Plan with Trip+	Classic with Cancel Anytime	Basic Plan	Essential Plan
Satisfaction Guarantee	10 days	10 days	10 days	10 days	10 days
Commission Protection	•	•	•		
Maximum Trip Length	365 days	365 days	365 days*	365 days	30 days
Existing Medical Conditions Coverage/ Pre-existing Conditions Coverage	Up to \$50,000	Up to \$50,000	Up to \$10,000	Up to \$10,000	Up to \$5,000
Covered Reasons* for Trip Cancellation and Interruption	Classic Plan	Classic Plan with Trip+	Classic with Cancel Anytime	Basic Plan	Essential Plan
Illness, Injury, Death	•	•	•	•	•
Supplier Financial Default Protection	•	•	•		
Complete Shutdown of Travel Supplier†	•	•	•	•	•
Hijacking	•	•	•	•	•
Quarantine	•	•	•	•	•
Jury Duty	•	•	•	•	•
Subpoena/Court Order	•	•	•	•	•
Home Uninhabitable*	•	•	•	•	•
Destination Uninhabitable*	•	•	•		
Traffic Accident En Route	•	•	•	•	•
Terrorism	•	•	•	•	•
Military Duty	•	•	•	•	•
Normal Pregnancy**	•	•	•		
Witness a Family Birth**	•	•	•		
Legal Separation or Divorce	•	•	•		
Employer Termination▲	•	•	•	•	•
Loss of Abroad Accommodations	•	•	•		
Travel Delay (resulting in loss of 50% of trip)	•	•	•	•	•
Cancel for an unforeseen reason for 80% cash back			•		
Required to Work Coverage (required to work, business/ company merger or company unsuitable for business*)	Available				

♦ Due to fire, flood, burglary, vandalism or natural disaster.

❖ Per diem charges apply for trips over 30 days.

* Terms, conditions and exclusions apply. Please refer to the Certificate of Insurance/Policy for details.

** Trip cancellation only. Pregnancy must occur after effective date.

† At least 24 hours due to FAA shutdown, severe weather, strike or natural disaster for Classic Plans and Classic with Cancel Anytime.

At least 24 hours due to severe weather, strike or natural disaster for Basic Plan and Essential Plan.

▲ Minimum 1 year continuous employment for Classic Plans and Classic with Cancel Anytime.

Minimum 3 years continuous employment for Basic Plan and Essential Plan coverage.

Supplier Financial Default Protection

Supplier financial default protection covers situations where a carrier, cruise line, tour operator or other travel entity goes into financial default. Supplier financial default protection is provided when: 1.) Your client purchases their insurance within 14 days of initial trip payment or deposit; 2.) The financial default occurs more than seven days after the plan's effective date; and 3.) Your client uses a travel supplier (other than the organization from which they purchased this insurance or their affiliate companies) that Allianz Global Assistance currently lists as a covered supplier. This list can be found on our website at www.allianztravelinsurance.com.

These plans have exclusions. Please see General Exclusions and required disclosures on page 17.

Plan Coverage

Insurance Benefit Coverage	Classic Plan	Classic Plan with Trip+	Classic with Cancel Anytime	Basic Plan	Essential Plan
Trip Cancellation provides reimbursement for non-refundable trip payments and deposits if a trip is cancelled for a specific covered reason.	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$10,000)
Trip Interruption provides reimbursement for non-refundable trip payments and deposits if a trip is interrupted for a specific covered reason.	Up to 150% of trip cost (max. \$150,000)	Up to 150% of trip cost (max. \$150,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$10,000)
Frequent Flyer Mile Redeposit Fee Coverage	\$250	\$250	\$250		
Airline Change Fee Coverage	\$250	\$250	\$250		
Emergency Medical/Dental Coverage	\$25,000 Primary (\$750 dental max.)	\$50,000 Primary (\$750 dental max.)	\$25,000 Primary (\$750 dental max.)	\$10,000 (\$500 dental max.)	
Baggage Loss/Damage/Theft	\$1,000	\$2,000	\$1,000	\$500	
Baggage Delay provides reimbursement for clothing, toiletries and other essential items if luggage is delayed for at least 24 hours.	\$300	\$600	\$300	\$200	
Travel Delay provides reimbursement for meals and accommodations and lost prepaid expenses when a trip is delayed for at least six hours.	\$800 (\$200/day)	\$1,600 (\$200/day)	\$800 (\$200/day)	\$300 (\$150/day)	\$150
Missed Connection provides reimbursement for the additional costs to "catch up" if the cause of delay is an accident or bad weather.	\$800	\$1,600	\$800		
Kids Coverage for Free under 18 with at least one paying parent or grandparent on the trip.	Included	Included	Included		
Cancel Anytime Coverage provides the ability to cancel a trip for almost any reason and receive 80% cash back.			Included		
Required to Work Coverage provides trip cancellation and interruption benefits if your client is required to work.	Available				
Assistance Benefit Coverage	Classic Plan	Classic Plan with Trip+	Classic with Cancel Anytime	Basic Plan	Essential Plan
Emergency Medical Transportation arranges to medically transport a patient to an appropriate medical facility or to return home.	\$500,000	\$1,000,000	\$500,000	\$50,000	
24-hour Hotline	Included	Included	Included	Included	Included

Global Medical Assistance

An essential part of your client's travel package.

When you sell Allianz Travel Insurance as part of your client's travel package, you trust us to take care of them – whatever happens, wherever they are in the world. We take that role very seriously. Allianz Global Assistance is one of the world's leading providers of global medical assistance. With a network of more than 400,000 service providers we can provide your client with the emergency medical services and transportation they may need while traveling.

Because personal healthcare insurance often won't cover travelers when outside the U.S. or on a foreign-flagged vessel, Allianz Travel Insurance's global medical assistance will not only take care of your client, but it will also save them thousands of dollars on expensive international health care and medical transportation.



The Global Medical Assistance Advantage:

- We pre-authorize hospital admissions for your customers and guarantee payments through our network of 2,800 hospitals in 166 countries.
- Our team of doctors visits and evaluates over 1,700 hospitals in 160 countries on an ongoing basis to find the best care available throughout the world.
- Our staff of medical personnel assesses the appropriateness of each facility for each patient's unique condition and needs.
- Our 24/7 emergency hotline, staffed with multi-lingual associates who can speak 40-plus languages and expert medical personnel, helps your clients navigate the traumatic process of seeking medical care far from home.
- Our highly-rated customer service associates follow your clients' care every step of the way.

Your client could also need help for non-emergency situations. Our assistance group can help them find pharmacies if they need to replace medications, instruct them in replacing lost or stolen documents, or provide a variety of other types of assistance. That means you can send them off to see the world, trusting that they'll be well taken care of.

TravelSmart Mobile App

The power of a global medical advisor
at your fingertips.

You've arrived in paradise, but have a splitting headache after spending 12 hours on a plane. If you forgot to pack medication, would you know the international name for Tylenol is Paracetamol? TravelSmart is the mobile app designed by Allianz to provide this type of medical information and so much more. Available on both Android and iOS devices, TravelSmart delivers critical information quickly and easily.



To Get Started

Visit the App Store or Google Play
and search "TravelSmart".

Our aim is to provide your clients with valuable information, whether or not they have purchased an insurance plan.

We have created this free app for your clients to download, giving them access to:

- Emergency numbers such as Police, Fire Department and Ambulance, by destination.
- A Drug Dictionary with international translations in multiple languages.
- First aid terms, translated into multiple languages.
- A comprehensive list of hospitals by country from our hospital provider network, showing informational details and map.
- No cost to download†

† Allianz Global Assistance does not charge for this service. Message and data rates may apply from your mobile carrier.

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Best Practices

Quick tips to increase sales.

The challenges and opportunities involved with selling travel insurance can't be overstated. The most successful travel agents combine client insight with simple, repeatable techniques that lead to increased sales opportunities.

Step One

Offer Allianz Travel Insurance to every client when they begin their booking.

"The cost of your cruise, airfare and hotel is \$XX. I took the liberty of quoting you travel insurance because our agency strongly believes that our clients should protect their vacation investment. The price for the insurance is \$XX. Shall I add it to the invoice?"

Step Two

Simplify the reason to buy.

"Travel insurance provides peace of mind that protects your vacation investment before and during your trip."

Step Three

Become an expert on one plan and focus on selling it.

"This plan offers comprehensive benefits including travel delay, missed connection and lost/delayed baggage coverage."

Step Four

Include examples, provided you share them in a way that doesn't frighten your client out of booking the trip.

"I recently had a client plan a trip, but they had to cancel at the last minute because one of the travelers became ill. Travel insurance paid them back in cash, and they were able to re-book their trip with me at a later date."

Step Five

If your client declines, use a waiver.

"We strongly believe that our clients should protect their vacation investments. By signing this waiver, you are stating that you were offered travel insurance and declined. It helps us keep a record of your decision."



Overcoming Objections

Turn roadblocks into sales opportunities.

Chances are some of your clients will have misconceptions about their need for travel insurance. The best way to overcome their objections is to understand the issue and provide the right information that better informs them. You can turn an objection into a sales opportunity by preparing yourself for those situations.

Common Objections. Proven Responses.

“I already have health insurance.”

Traditional domestic health insurance plans

- Limit coverage for out-of-country medical expenses to emergency-related costs.
- Have high deductibles and co-pays for emergency treatment abroad.
- Don't cover out-of-country emergency medical transportation.

Medicare

- 50 percent of Medicare recipients may not be covered abroad.
- When covered, Medicare benefits are limited to 80 percent of emergency treatment costs, with a \$250 deductible.

“My credit card will cover it.”

Credit card coverage for trip cancellation and interruption is highly limited compared to travel insurance.

- Credit card coverages vary. You would have to find your credit card agreement to determine if your card carries any cancellation coverage. This could be time consuming for you.
- Credit cards usually only reimburse for death, injury or illness of the insured or a family member, or for supplier default.

Credit cards don't reimburse consumers in cases of travel delay.

Credit cards don't automatically cover medical emergencies, and usually don't cover emergency medical transportation and evacuation.

“I don't need insurance because I'm young and healthy.”

Travel insurance doesn't just cover you. It also provides coverage if you need to cancel or return home if something happens to your:

- Traveling companion
- Children
- Spouse
- Parents
- Other family members

“Travel insurance costs too much.”

Travel insurance is only a small percentage of your total vacation cost.

If you need to cancel, could you afford to re-book?

If you have to get home in an emergency, do you have the funds?

“I will just take the cruise line insurance.”

Cruise line Cancel For Any Reason coverage is not insurance and in most cases doesn't allow cancellation.

It's actually “Postpone For Any Reason” coverage.

- Paid in a voucher
- Must use within 12 months
- Only good for the final payment

Emergency Medical Coverage amounts offered by cruise lines are lower than what I am recommending.

Tough Questions. Strong Answers.

“Allianz Travel Insurance policies cover the most common reasons for canceling as well as most medical situations. Since you have such a specific question, I would really like you to talk to Allianz Global Assistance directly.”

“The plan has a 10-day free look. I would recommend you purchase the plan today to make sure you have maximum coverage. If within 10 days you feel the plan doesn't cover your situation, call Allianz Global Assistance to cancel and get a full refund of the policy amount.”

My Account

Your online agent resource at www.allianztravelinsurance.com.

From materials to market your agency, to tools to purchase plans, your online account gives you everything you need to sell travel insurance more effectively on one easy website. The site also serves as an online community for agents, offering valuable features like travel tips, training, news updates and customized brochure ordering.

Here's what you can do with allianztravelinsurance.com:

- Compare policies and review our list of covered suppliers. This information allows you to direct your clients to the plan that best meets their specific travel needs.
- Purchase and modify plans as well as file and track claims with just a few mouse clicks. All policies purchased through the site are credited directly to you and your agency.
- Market your agency's offerings with free brochures that can be customized with your name, logo and contact information. That way, clients return to your agency to purchase.
- Find news and alerts, including helpful insights and information related to travel and coverage.
- Access dozens of helpful traveler tips that you can pass on to your clients.



Allianz Global Assistance offers travel professionals customizable marketing materials. Choose themes based on your client's trip.



Cruise



Adventure Travel



Standard

Find These Valuable Tools in the Resource Center

Customizable Brochures

Allianz Global Assistance offers custom brochures that feature your agency's logo, contact information, and cover photography to match your client's trips. By simply replacing our contact information with yours, customers return to your agency to purchase, allowing you to control the order method and commission (electronic orders via our site or AgentMax pay our best commissions). Plus, as a partner agency, these customized brochures are offered to you at no cost!

Create a Link

Get credit for your clients' Internet orders by creating a link from your website to ours. Your agency's ACCAM number will be embedded in the link to automatically credit your agency if a client places an order on our website. Internet orders pay great commissions and are extremely convenient for you and your clients.

Train Online

Our online training portal is divided into two sections: Plan Training and Effective Sales. Plan Training equips you with plan knowledge and the benefits of Allianz Global Assistance's most popular insurance plans, while Effective Sales reinforces good sales techniques and supplies you with tips and tricks for ultimate success. Each section contains self-assessments, so you can be sure you're taking away the information you need. Plus, a reward is waiting for you upon completion of both sections!

Stay Informed

e-Notes, our biweekly electronic newsletter, delivers a steady stream of selling, plan and technology tips and information directly into your email inbox. Covering topics like supplier insurance vs. Allianz Travel Insurance, dealing with sales rejection, and sticking to one plan when you sell, e-Notes arms you with ideas and insights you'll use every day.

To get started:

Visit www.allianztravelinsurance.com, click on My Account.



AgentMax

Increase your bottom line without increasing your workload.

AgentMax is a unique desktop software program designed by Allianz Global Assistance. When interfaced with your GDS and ClientBase, it proactively prompts you to offer travel insurance as you're booking your client's trip. This ensures you'll never miss an opportunity for a sale. In addition, the software reduces redundancy in your workflow by importing PNR or Res Card information directly from your system.

Even if you don't use a GDS, you can benefit from the following features:

- Compares plans.
- Allows you to sell add-ons within the same transaction.
- Works as a quoting tool, including emailing, printing and storing quotes.
- Modifies or cancels a policy.
- Tracks policy sales and commissions.
- Operates on one computer or through a network.
- Files claims quickly and easily through a direct link.
- Allows you to tell us what you think through a handy customer feedback button.

If you're not able to lock in the insurance sale while booking the trip, this tool will track your quotes, so you can efficiently follow up later. There's even a valuable reporting feature to help agency management measure productivity and motivate improved performance among agents.

No wonder this efficient booking tool has won a Travel Weekly Magellan Award two years in a row!

To Get Started

Visit www.allianztravelinsurance.com, click My Account, then Resource Center, and find AgentMax and download this valuable software. If you're already using a previous version of AgentMax and would like a free upgrade or need additional help, please contact your Allianz Global Assistance representative.

Also, to get the most out of what AgentMax has to offer, we have created brief training videos to answer to most frequently asked questions. To access these videos and other helpful information, visit: www.allianztravelinsurance.com/online/agentmax-training-videos



General Exclusions

The following are exclusions for Essential Plan, Basic Plan, and Classic Plans.

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions (unless as specifically covered); intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of you, a traveling companion, or a family member; mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis, psychosis and others; or physical complications related thereto of you, a traveling companion or a family member; alcohol or substance abuse or use; or conditions or physical complications related thereto of you, a traveling companion or a family member; war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in travel delay); participation in professional or amateur sporting events (including training); all extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; scuba diving (unless accompanied by a dive master and not deeper than 120 feet); operating or learning to operate any aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters (unless as specifically covered); terrorist events (unless as specifically covered); epidemic or pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; any expected or reasonably foreseeable events; or financial default of a travel supplier (unless as specifically covered).

The following are exclusions for Classic with Cancel Anytime.

These exclusions apply to Trip Cancellation and Trip Interruption Coverage, Change Fee Coverage and Frequent Traveler/Loyalty Plan Coverage.

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following: intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest; nuclear reaction, radiation or radioactive contamination; epidemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; prohibition or regulation by any government; terrorist events (unless as specifically covered); or financial default of travel a supplier (unless as specifically covered).

These exclusions apply to Emergency Medical and Dental Coverage, Baggage Coverage, Baggage Delay Coverage, Travel Delay Coverage and Missed Connection Coverage.

In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of you, a traveling companion, or a family member; mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of you, a traveling companion or a family member; alcohol or substance abuse or use; or conditions or physical complications related thereto of you, a traveling companion or a family member; war (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in travel delay); participation in professional or amateur sporting events (including training); all extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; scuba diving (unless accompanied by a dive master and not deeper than 130 feet); operating or learning to operate any aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters (unless as specifically covered); terrorist events; epidemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; any expected or reasonably foreseeable events; or financial default of a travel supplier.

PLEASE BE ADVISED:

This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required to purchase any other products/services. Unless separately licensed, travel retailer employees are not qualified/authorized to answer technical questions about coverage details or evaluate your existing coverage. Plan is intended for U.S. residents only and may not be available in all jurisdictions. Additionally:

California Residents:

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. We are doing business in California as Allianz Global Assistance Insurance Agency, License # OB01400.

Florida Residents:

The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

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.

Utah Residents:

We are doing business in Utah as Allianz Global Assistance Insurance Agency.

It's easy to find out more.

Just give us a call at 866-333-7874, and we'll walk you through all of our services. We'll show you how easy it is to use our website and AgentMax. And we'll give you all the details you'd like on our plans, too. Because our mission is simple. We want to make your job easier.

Global Assistance

Allianz 

Allianz Travel Insurance plans are underwritten by BCS Insurance Company, rated "A-" (Excellent) by A.M. Best Co., or Jefferson Insurance Company, rated "A" (Excellent) by A.M. Best Co., depending on the insured's state. Allianz Global Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator for these plans.

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