

The Essential Plan	
<p>Our most affordable travel insurance plan, the Essential Plan includes the 3 key protections you need: trip cancellation, trip interruption and trip delay benefits. If a covered emergency arises that forces you to cancel or interrupt your plans, your trip investment is protected.</p>	
Benefit/Coverage	
<p>Trip Cancellation – Up to amount purchased</p>	<p>Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.</p>
<p>Trip Interruption – Up to amount purchased</p>	<p>Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.</p>
<p>Travel Delay - \$150 (Daily Limit \$150)</p>	<p>Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.</p>
<p>24-Hr Hotline Assistance – Included</p>	<p>With Allianz Global Assistance, you'll never travel alone. Our multilingual assistance team is available 24 hours a day to help you handle all kinds of travel emergencies. We can help you find local medical and legal professionals, arrange to send a message home, help with missed connections and lost/stolen travel documents, and much more.</p>
<p>Existing Medical Condition – Available</p>	<p>Your plan may provide Existing Medical Condition Coverage if you, a traveling companion, or family member has an Existing Medical Condition. An Existing Medical Condition is an illness of injury that exhibited symptoms or was treated at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 2.) You purchased Trip Cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day your purchased the plan; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.</p>

The Basic Plan	
<p>The Basic Plan protects both international and domestic travelers with economical coverage for emergency medical care and benefits including coverage for existing medical conditions is available. The Basic Plan also includes crucial benefits for trip cancellation, trip interruption, trip delays and lost or damaged baggage.</p>	
Benefit/Coverage	
Trip Cancellation - Up to amount purchased	1Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.
Trip Interruption - Up to amount purchased	2Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.
Emergency Medical - \$10,000	3Provides benefits for losses due to covered medical and dental emergencies that occur during your trip. Depending on your plan, there is a \$500 or \$750 maximum for all covered dental expenses.
Emergency Medical Transportation - \$50,000	4Provides medically necessary transportation to the nearest hospital or appropriate facility following a covered illness or injury.
Baggage Loss/Damage - \$500	5Covers loss, damage or theft of baggage and personal effects.
Baggage Delay - \$200	6Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.
Travel Delay - \$300 (Daily Limit \$150)	7Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.
24-Hr Hotline Assistance - Included	8With Allianz Global Assistance, you'll never travel alone. Our multilingual assistance team is available 24 hours a day to help you handle all kinds of travel emergencies. We can help you find local medical and legal professionals, arrange to send a message home, help with missed connections and lost/stolen travel documents, and much more.
Existing Medical Condition - Available	9Your plan may provide Existing Medical Condition Coverage if you, a traveling companion, or family member has an Existing Medical Condition. An Existing Medical Condition is an illness of injury that exhibited symptoms or was treated at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 2.) You purchased Trip Cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.

The Classic Plan	
<p>Family emergency? Sudden illness? Canceled flight? No problem. Enjoy perfect peace of mind when you're protected with the Classic Plan. Our most popular choice for vacation coverage, the Classic Plan includes key benefits like trip cancellation and interruption, emergency medical coverage and existing medical conditions coverage is available. Plus, kids 17 and under are covered for free when traveling with a parent or grandparent.</p>	
Benefit/Coverage	
Emergency Medical Transportation - \$500,000	Provides medically necessary transportation to the nearest hospital or appropriate facility following a covered illness or injury.
Emergency Medical - \$25,000	Provides benefits for losses due to covered medical and dental emergencies that occur during your trip. Depending on your plan, there is a \$500 or \$750 maximum for all covered dental expenses.
Baggage Loss/Damage - \$1,000	Covers loss, damage or theft of baggage and personal effects.
Trip Interruption - Up to 150% of amount purchased	Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.
Trip Cancellation - Up to amount purchased	Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.
Missed Connection - \$800	Reimburses expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.
Travel Delay - \$800 (Daily Limit \$200)	Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.
Baggage Delay - \$300	Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.
Change Fee Coverage - \$250	Provides reimbursement for fees to change the dates on your airline ticket.
Frequent Traveler Loyalty Plan - \$250	Coverage for frequent flyer mile redeposit fees in the event of a covered trip cancellation.
Existing Medical Condition - Available	Your plan may provide Existing Medical Condition Coverage if you, a traveling companion, or family member has an Existing Medical Condition. An Existing Medical Condition is an illness of injury that exhibited symptoms or was treated at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 2.) You purchased Trip Cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.
24-Hr Hotline Assistance Plus - Included	With Allianz Global Assistance, you'll never travel alone. Our multilingual assistance team is available 24 hours a day to help you handle covered travel emergencies. We can help you find local medical and legal professionals, arrange to send a message home, help re-book your flight and/or hotel arrangements, help with missed connections, lost/stolen travel documents, and much more.

The Classic Plan with Trip+	
<p>If you're planning an incredible family vacation, you need travel insurance coverage to match. Classic Plan with Trip+ doubles most of the Classic Plan's post-departure benefits, meaning you get the maximum coverage available. With up to \$50,000 in emergency medical benefits and up to \$1 million in emergency medical transportation, you know your family's protected. Kids 17 and under are covered free when traveling with a parent or grandparent.</p>	
Benefit/Coverage	
Emergency Medical Transportation - \$1,000,000	Provides medically necessary transportation to the nearest hospital or appropriate facility following a covered illness or injury.
Emergency Medical - \$50,000	Provides benefits for losses due to covered medical and dental emergencies that occur during your trip. Depending on your plan, there is a \$500 or \$750 maximum for all covered dental expenses.
Trip Cancellation - Up to amount purchased	Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.
Trip Interruption - Up to 150% of amount purchased	Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.
Baggage Loss/Damage - \$2,000	Covers loss, damage or theft of baggage and personal effects.
Missed Connection - \$1,600	Reimburses expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.
Travel Delay - \$1,600 (Daily Limit \$200)	Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.
Baggage Delay - \$600	Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.
Change Fee Coverage - \$250	Provides reimbursement for fees to change the dates on your airline ticket.
Frequent Traveler Loyalty Plan - \$250	Coverage for frequent flyer mile redeposit fees in the event of a covered trip cancellation.
24-Hr Hotline Assistance Plus - Included	With Allianz Global Assistance, you'll never travel alone. Our multilingual assistance team is available 24 hours a day to help you handle covered travel emergencies. We can help you find local medical and legal professionals, arrange to send a message home, help re-book your flight and/or hotel arrangements, help with missed connections, lost/stolen travel documents, and much more.
Existing Medical Condition - Available	Your plan may provide Existing Medical Condition Coverage if you, a traveling companion, or family member has an Existing Medical Condition. An Existing Medical Condition is an illness of injury that exhibited symptoms or was treated at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 2.) You purchased Trip Cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.