Allianz Travel Insurance

Individual Travel Insurance Policy

FOR SERVICE, VISIT OR CALL:
www.etravelprotection.com
1-800-284-8300

FOR EMERGENCY ASSISTANCE DURING YOUR TRIP CALL:

1-800-654-1908
(From U.S.)

1-804-281-5700
(Collect)

Don't forget to take this document with you!

Global Assistance

Allianz

BCS

Allianz Global Assistance and Allianz Travel Insurance branded plans are underwritten by BCS Insurance Company. AGA Service Company is the licensed producer for this plan.

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INSURING CLAUSE
BCS Insurance Company, herein referred to as the Company, will pay You the insurance benefits described in this Policy. Please refer to the accompanying Letter of Confirmation. It provides You with specific information about the plan You purchased. Please contact Us immediately if You believe that the Letter of Confirmation is incorrect.

RENEWAL CONDITIONS
This Policy is issued for a single term and is non-renewable.

PLEASE READ THIS POLICY CAREFULLY FOR FULL DETAILS.
This Policy is a legal contract. The entire contract consists of this Policy; any Endorsements or Riders attached to it; and the Letter of Confirmation. Capitalized words are defined terms. Please see the Definitions section.

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Signed for BCS Insurance Company, 2 MidAmerica Plaza, Suite 200, Oakbrook Terrace, IL 60181.

PRESIDENT

SECRETARY

52.201.301.NY PC

Part I. EFFECTIVE DATE
Insurance coverage shall be effective at 12:01 A.M. on the date the scheduled Trip begins, except Trip Cancellation Coverage, which is effective the day after Your telephone order is placed, Your faxed order is received or Your web order is received. In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Departure Date or prior to the date You cancel Your Trip or it is canceled for any reason.

Part II. TERMINATION DATE
Coverage ends earliest of: a) at midnight on the date of return selected; b) upon return to Your city of residence; c) when the Trip is canceled; or d) the 180th day of the Trip. If return is delayed for any covered reason, coverage is extended until You are able to return to Your city of residence. The day You depart and the day You return are counted and included as separate days when determining duration of coverage.

Part III. GENERAL EXCLUSIONS
These exclusions apply to the following benefits: Trip Cancellation and Interruption Coverage, Change Fee Coverage, Frequent Traveler/Loyalty Program Coverage, Travel Delay Coverage, Missed Connection Coverage, Baggage Coverage and Baggage Delay 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:

1. Intentionally self-inflicted harm, suicide or attempted suicide by You, Your Traveling Companion or Your Family Member;
2. 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;
3. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications resulting from the mental or nervous health disorder related thereto of You, a Traveling Companion or a Family Member;
4. Alcohol or substance abuse or use (unless administered on the advice of a Physician); or conditions or physical complications related thereto of You, a Traveling Companion or a Family Member;
5. 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);

6. Participation in professional or amateur sporting events (including training);
7. 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;
8. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
9. Operating or learning to operate any aircraft as pilot or crew;
10. Nuclear reaction, radiation or radioactive contamination;
11. Natural disasters (unless as specifically covered);
12. Epidemic;
13. Pollution or threat of pollutant release;
14. Any commission of or attempt to commit a felony by You, Family Members, or Traveling Companions, whether they are insured or not; or
15. Financial Default of a travel supplier (unless as specifically covered).

These plans do not cover You:
1. If the purpose of the travel is to receive medical care, medication or treatment;
2. If You are not a resident of the USA;
3. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;
4. If the tickets and rental contract do not indicate the travel dates;
5. If You give incorrect data or facts; or
6. If the loss is not submitted to Us within 120 days from the date of loss, except as otherwise prohibited by law.

PRE-EXISTING CONDITIONS EXCLUSION AND WAIVER
This exclusion applies to Trip Cancellation and Interruption Coverage, and to those travel assistance services related to medical problems.

The plan does not cover losses or expenses if they result from:
1. Any injury to You, a Traveling Companion, or a Family Member occurring prior to the effective date of Your insurance; or
2. Any illness occurring to You, a Traveling Companion, or a Family Member during the 120 days prior to the effective date of Your insurance for which: (a) medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care, or treatment or (b) require taking prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Coverage effective date, if Trip Cancellation Coverage is purchased. If no Trip Cancellation Coverage is purchased, it will be Your Trip departure date.

You have purchased a plan where Pre-existing Conditions are waived. We cover Pre-existing Conditions provided:
1. The insurance was purchased within 14 days of making Your first Trip payment or first Trip deposit;
2. The amount of Trip Cancellation Coverage originally purchased equals the full cost of all non-refundable Trip arrangements;
3. On the date of purchase of insurance, You were medically able to travel and You had not filed a claim for Trip Cancellation due to a pre-existing illness within 120 days prior to the purchase of insurance;
4. The total Trip cost is $10,000 per person or less; and
5. On the date of purchase of insurance, You are a resident of the United States.

If You do not meet the above criteria, You may still be covered for Trip Cancellation or Trip Interruption caused by reasons other than those related to a Pre-existing Condition.

Part IV. DESCRIPTION OF TRAVEL INSURANCE COVERAGES (what is covered)
The following insurance benefits are designed to protect You against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover foreseeable on the date of insurance purchase. Please be aware that this stipulation may be applied to policies purchased with the Pre-existing Conditions Exclusion Waiver.

TRIP CANCELLATION AND INTERRUPTION COVERAGE
Trip Cancellation Coverage provides benefits for loss(es) You incur for Trips canceled up to the time and date of departure. Trip Interruption Coverage provides benefits for loss(es) You incur for Trips that are interrupted or delayed after the time and date of departure.

For all covered reasons outlined below, You must notify the appropriate travel supplier(s) of Your cancellation or interruption within 72 hours of the occurrence, unless the condition prevents it, then as soon as reasonably possible. Otherwise the right to compensation will lapse.

A maximum benefit of up to the amount indicated on Your Letter of Confirmation is provided to cover certain expenses as listed below which result from the cancellation of Your Trip due to:
1. Any serious Injury or any unforeseen serious medical condition:
   a. Occurring to You or a Traveling Companion, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their Trip;
   b. Occurring to a Family Member that is considered life threatening or requiring hospitalization; or
   c. Occurring to a Family Member requiring Your care.
   For Trip Cancellation benefits: an actual examination by a Physician must take place within 72 hours of the cancellation. For Trip Interruption benefits: this examination must take place during Your Trip. This Physician may not be a member of Your or Your Traveling Companion's family or yourself, or a Family Member of the person whose condition caused the cancellation or interruption.
2. Your death, the death of a Family Member or a Traveling Companion if the death occurs within 30 days prior to Your Scheduled Departure Date or during Your Trip.
3. Financial Default of a tour operator, airline or cruise line provided that:
   a. On the Policy effective date, the tour operator, airline or cruise line was approved for the Financial Default coverage by the Company. For a current list of approved suppliers refer to **www.allianztravelinsurance.com** or call **1-800-284-8300**; and
   b. The insurance was purchased within 14 calendar days of the initial Trip deposit or payment. The Company will not cover losses resulting from a Financial Default of the person, organization, agency or tour operator, or their affiliated companies, that solicited this coverage, and/or Your insured travel arrangements to You. Financial Default occurring on or before the Policy effective date or less than seven days after the Policy effective date is not covered. The Company reserves the right to substitute a Trip of similar value in lieu of cash payment.

4. Strikes, natural disasters, severe weather or FAA mandated shutdown resulting in the complete cessation of services by the airline, the tour operator or the cruise line for at least 24 consecutive hours. The Company will not cover losses resulting from strikes of the person, organization, agency, or tour operator, or their affiliated companies, that solicited this coverage, and/or Your insured travel arrangements to You.
5. You or a Traveling Companion being hijacked or quarantined.
6. You are required to serve on a jury, served with a court order or subpoena.
7. Your Primary Residence or Your Trip destination being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters.
8. You or a Traveling Companion being directly involved in a traffic Accident that causes either: a) a medical emergency for You or a Traveling Companion; or b) damage to the automobile, which creates an immediate need for repair to ensure the safety of the passengers.
9. Terrorist Acts committed by organized terrorist groups (recognized as such by the U.S. State Department) that result in property damage, Injury or loss of life. The incident must take place in a domestic or foreign city in which You are scheduled to arrive within 30 days following the incident and Your tour operator (if applicable) must not have offered a substitute itinerary. For foreign Terrorism coverage only, coverage for travel to or through countries in which such a documented or reported incident has occurred during the 30 days prior to purchase of the insurance is excluded. Losses resulting due to the issuance of travel advisories, bulletin or alerts; war or acts thereof; civil disorder, riot or unrest; bomb scares or threats of terrorist activity; or Terrorist Acts against any Common Carrier (e.g., airline or cruise line) are not covered.
10. You or a Traveling Companion, who are on Active Military Duty in the United States Armed Forces:
    a. having Your personal leave revoked within 10 days prior to Your departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or
    b. are personally reassigned within 10 days prior to Your departure date, whether temporary or permanent.
11. You or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to Your departure date or during Your Trip. A Felonious Assault may not be inflicted by You, a Family Member, Traveling Companion or Traveling Companion's Family Member.
12. You or Your Traveling Companion, after having been with the same employer for at least twelve consecutive months, are terminated or laid off, through no fault of Your own, after Your effective date of coverage.
13. Your family or friends living abroad with whom You were planning to stay, are unable to accommodate You due to life threatening Illness, life threatening Injury or death of one of them.
14. A covered Travel Delay that results in the loss of more than 50% of Your scheduled Trip length.
15. For Trip Cancellation only: Your Normal Pregnancy, as long as the pregnancy occurs after Your effective date of coverage that can be verified by medical records.
16. For Trip Cancellation only: You will be attending a Family Member's Childbirth at the time the covered Trip is scheduled to take place as long as the pregnancy occurs after the effective date of coverage that can be verified by medical records.
17. You or a Traveling Companion become legally separated or divorced after the purchase of insurance and prior to the departure date, provided that the Insurance was purchased within 14 calendar days of the initial Trip deposit or payment.

Coverage is for:

1. Forfeited, published, Trip payments or deposits incurred as a result of cancellation penalties for which You are not eligible to receive a Refund;
2. For Trip Interruption, the pro-rated portion of the pre-paid Trip missed;
3. The additional cost resulting from a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled or interrupted for one of the above covered reasons and Yours is not;
4. Reasonable, additional accommodation and transportation expenses up to $250 per day up to a maximum of five days if a covered Traveling Family Member or Traveling Companion must remain hospitalized;
5. Reasonable, additional travel costs for You to reach Your original destination if You must depart after Your planned departure date due to one of the above reasons; or
6. Reasonable, additional transportation expenses needed to reach the scheduled termination point of Your Trip or to travel from the place Your Trip was interrupted to the place where You can rejoin Your Trip and the unused portion of any non-refundable land, sea and air arrangements that were paid as part of Your Trip.

The benefits paid under 5 and 6 above will not exceed the cost of economy airfare by the most direct route on the next available carrier, less any Refunds paid to You.

Trip Cancellation/Interruption benefits do not cover loss(es) due to:

1. Any General Exclusion or Pre-existing Condition;
2. You or a Traveling Companion: a) making changes to personal plans; b) having a business or contractual obligation; c) being unable to obtain necessary travel documents; or d) being detained or having property confiscated by any Customs authority;
3. Carrier caused delays (including bad weather) unless as covered above;
4. Prohibition or regulation by any government; or
5. Travel arrangements canceled by the airline, cruise line or tour operator.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

CHANGE FEE COVERAGE

A maximum benefit of up to the amount indicated on Your Letter of Confirmation is provided to cover for loss(es) You incur if You have to change the dates of Your airline ticket for the covered reasons stated below:

1. A medical emergency (requires an actual examination by a Physician) occurring to You, a Traveling Companion or a Family Member;
2. All covered reasons listed under Trip Cancellation and Interruption Coverage except for Financial Default of the tour operator, an airline, or cruise line; or
3. You or a Traveling Companion being delayed by bad weather while en route to a departure provided the car was scheduled to arrive at the point of departure at least two hours before the scheduled time of departure.

No coverage will be provided for loss(es) due to any General Exclusion.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

FREQUENT TRAVELER/LOYALTY PROGRAM COVERAGE
If You used frequent traveler awards (frequent flyers miles or hotel rewards) for any part of a Trip, the Company will pay the fees incurred by You for re-depositing those awards in Your account if the Trip is canceled for any of the reasons under Trip Cancellation and Interruption Coverage.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

TRAVEL DELAY COVERAGE
Coverage under the plan will pay on a one-time basis up to the maximum amount listed on Your Letter of Confirmation due to a departure delay of six or more hours for: a) reasonable, additional accommodation and traveling expenses; and b) the unused part of Your prepaid expenses missed (less any Refunds You receive). Expenses must be incurred by You. Payments for the above expenses will not exceed $200 per day per person.

Covered reasons for Travel Delay are:
1. Carrier caused delay (including bad weather);
2. Lost or stolen passports, money, or travel documents;
3. Quarantine;
4. Hijacking;
5. Unannounced strikes;
6. Natural disaster;
7. Civil disorder or unrest; or
8. Severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation records.

Benefits are payable under either Travel Delay or Missed Connection for any one incident resulting in a delay.

No coverage will be provided for loss(es) due to any General Exclusion.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

MISSED CONNECTION COVERAGE
This coverage provides up to the maximum amount indicated on Your Letter of Confirmation per person to cover:
1. Reasonable additional transportation and accommodation expenses needed for You to reach Your destination or the departure of Your cruise; and
2. Any unused prepaid Trip payments lost as a result of You missing at least 24 hours of Your vacation.

In order for You to receive benefits, the missing of Your connection or cruise must be caused by:
1. You or a Traveling Companion being delayed by a traffic Accident while en route to a departure, even if You or the Traveling Companion have not been directly involved in the Accident;
2. You or a Traveling Companion being delayed by bad weather while en route to a departure provided the car was scheduled to arrive at the point of departure at least two hours before the scheduled time of departure; or
3. Your regularly scheduled airline flight being canceled or delayed solely due to bad weather for at least three hours and for this reason You miss Your cruise.

Coverage is secondary to any coverage provided by a Common Carrier.

Benefits are payable under either Travel Delay or Missed Connection for any one incident resulting in a delay.

No coverage will be provided for losses due to any General Exclusion or for losses incurred because You canceled the Trip even though You were able to make Your departure or cruise.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

BAGGAGE COVERAGE
Coverage is secondary to any coverage provided by a Common Carrier or hotel, if any.

If Baggage is lost, damaged or stolen, the Company will pay the loss, up to the maximum amount indicated on Your Letter of Confirmation, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. Notwithstanding the foregoing, We will cover up to a maximum amount of $500 for any and all jewelry, watches, gems, furs, cameras, and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items and only when original receipts are provided.

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of Your property within 24 hours after the loss. Finally, You must file written proof of loss with the Company within 120 days from the date of loss, except as otherwise prohibited by law, attaching copies of airline, cruise line or Common Carrier claim forms, original police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, canceled checks, photos, or other appropriate documentation as may be required.

Property or losses not covered:
1. Losses incurred as a result of any General Exclusion;
2. Animals;
3. Automobiles and equipment, motorcycles and motors;
4. Bicycles, skis, snowboards (except when checked with a Common Carrier);
5. Aircraft, boats or any other vehicles or conveyances;
6. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
7. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
8. Property shipped as freight or shipped prior to Your Trip departure date;
9. Rugs or carpets of any type;
10. Perishables, medicines, perfumes, cosmetics and consumables;
11. Property used in trade, business or for the production of income or offered for sale or trade or components of goods offered for sale or trade;
12. Property that is left in or on a car trailer;
13. Property that is left in a vehicle if the vehicle is not properly secured; or
14. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.

The plan will pay the lesser of:
1. The actual purchase price of a similar item; or
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the plan will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

BAGGAGE DELAY COVERAGE
If Your personal Baggage is delayed or misdirected for at least 24 hours by a Common Carrier, the plan will reimburse You on a one-time basis for the reasonable, additional purchase of essential items. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

No coverage will be provided for loss(es) due to any General Exclusion.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

Part V. GENERAL PROVISIONS RELATED TO INSURANCE COVERAGES

1. All suits, actions or legal proceedings arising from the plans, benefits, or services provided through the plans (collectively "Controversies") may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. Such arbitration must be upon mutual request. No request for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to Us. No action in any form can be brought after three years from the date Your claim was submitted to Us.
2. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Policy.
3. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will refund any premium for the duplicate Policy that You choose.
4. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, the insured has concealed or misrepresented any material fact or circumstance concerning this Policy or the subject thereof, or the interest of the insured therein, or if the insured commits fraud or false swearing in connection with any of the foregoing. All statements made by the insured for the issuance of any Policy shall be deemed representations and not warranties. After two years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the insured shall be used to void the Policy or to deny a claim for loss incurred or disability (as defined in the Policy) commencing after the expiration of such two year period.
5. On the Policy effective date shown in the Letter of Confirmation, if any provision conflicts with the laws of the State in which You reside, it shall be deemed amended to conform to law.
6. Appraisal: In case You and We shall fail to agree as to the Actual Cash Value or the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire, then upon Your or Our request, such umpire shall be selected by a judge of a court of record in the state in which the property covered is located. The appraisers shall then appraise the loss, stating separately Actual Cash Value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with Us shall determine the amount of Actual Cash Value and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

Assignment: You may assign Your interest under the Policy by giving Us written notice of such assignment. The assignment will not be effective until We receive the written notice. We do not assume any responsibility for the validity of any assignment.

Cancellation by Insured: The insured may cancel this Policy at any time by written notice delivered or mailed to the insurer, effective upon receipt of such notice or on such later date as may be specified in such notice. In the event of cancellation or death of the insured, We will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the short-rate table last filed with the state official having supervision of insurance in the state where the insured resided when the Policy was issued. Cancellation will be without prejudice to any claim originating prior to the effective date of the cancellation.

Physical Examinations and Autopsy: The Company has the right to physically examine You as often as reasonably needed while a claim is pending. The Company may also require an autopsy in the case of death, where it is not forbidden by law. The Company will bear all costs for these.

Part VI. CLAIM FILING PROCEDURES

To obtain a claim form, visit Our website **www.allianztravelinsurance.com** or call **1-800-334-7525** 24 hours a day, seven days a week. All benefits will be paid in United States dollars.

1. Written notice of claim must be given within 120 days after a covered loss starts or as soon as reasonably possible. Notice must include Your name and the Policy Number. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.
2. We, upon receipt of a notice of claim, will furnish to the insured such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.
3. Payment will be made immediately upon receipt of due written proof of loss.

We will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

General Documentation

1. Receipts and itemized bills for all expenses.
2. Original of any Refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.

Trip Cancellation, Trip Interruption, Change Fee and Frequent Traveler/Loyalty Program Claims

1. Any appropriate documentation that officially explains the cause of Your Trip cancellation or interruption. Any explanation of diagnosis along with Your original itemized bills, receipts, and proof of other insurance payments.
2. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the Trip cancellation or interruption.
3. Documentation of Refunds received from the travel supplier(s) and/or Common Carrier(s).
4. Copy of the supplier's literature that describes penalties.
5. A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the Trip costs.

Travel Delay Claims

Original police, Common Carrier or other report that verifies the cause and duration of the delay.

Missed Connection Claims

Original Common Carrier report that verifies the cause and duration of the delay.

Baggage Claims

1. Original claim determination from the Common Carrier, if applicable.
2. Original police report or other report of local authorities.

3. Original receipts and list of stolen, lost or damaged items.
4. Proof of loss providing amount of loss, date, time and cause of loss.

Baggage Delay Claims

Proof from the Common Carrier that personal Baggage was delayed or misdirected for at least 24 hours.

Part VII. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Active Military Duty means serving in the United States Armed Forces on a full-time basis, not including the United States Armed Forces Reserves.

Actual Cash Value means the amount an item is determined to be worth based on its market value, age and condition at the time of loss.

Baggage means luggage and personal possessions, whether owned, borrowed or rented, taken by You on the Trip.

Common Carrier means an entity licensed to carry passengers for hire on land, water or air, excluding vehicle rental companies.

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Service means a service or supply specified herein for which benefits will be provided.

Family Member means Your husband or wife; birth or adoptive parent, child or sibling; stepparent; stepchild; stepbrother, or stepsister; father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law; grandparent or grandchild; and spouse of a grandparent or grandchild.

Felonious Assault is an act of violence against You or a Traveling Companion requiring medical treatment in a Hospital.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Hospital means a short-term, acute, general hospital, which:

1. is primarily engaged in providing, by or under the continuous supervision of Physicians, to inpatients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons;
2. has organized departments of medicine and major surgery;
3. has a requirement that every patient must be under the care of a Physician or dentist;
4. provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
5. if located in New York State, has in effect a hospitalization review plan applicable to all patients which meets at least the standards set forth in section 1861(k) of United States Public Law 89-97 (42 USCA 1395x[k]);
6. is duly licensed by the agency responsible for licensing such Hospitals; and
7. is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational or rehabilitative care.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period and is not a Pre-existing Condition.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Normal Pregnancy or **Childbirth** means a pregnancy or Childbirth that is free of complications or problems.

Physician means a licensed practitioner of the healing arts who is legally entitled to practice medicine in the applicable field for which services are delivered.

Pre-existing Conditions means**:**

1. Any injury occurring to You, a Traveling Companion, or a Family Member prior to the effective date of Your insurance; or
2. Any illness occurring to You, a Traveling Companion, or a Family Member during the 120 days prior to the effective date of Your insurance for which: a) medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment; or b) require taking prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription.

Primary Residence means a person's fixed, permanent and principal home for legal and tax purposes.

Refund means:

1. Money returned to You by the travel agent, tour operator, airline, cruise line or other travel supplier;
2. Any credit or voucher for future travel provided to You by the travel agent, tour operator, airline, cruise line or other travel supplier; or
3. Any credits, recoveries or reimbursements from Your employer, another insurance company, a credit card issuer or any other institution.

Scheduled Departure Date means the date You have selected to begin travel as shown on Your Letter of Confirmation and for which paid travel arrangements have been made.

Terrorism or Terrorist Act means the unsanctioned and illegal use of force that caused destruction of property, Injury, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal or result. Terrorism does not include general civil protest, unrest, rioting, or an act of war.

Traveling Companion is a person traveling with You and who shares the same accommodations as You.

Traveling Family Member is Your spouse, and any of Your unmarried children under age of 23, including step-children or legally adopted children, or grandparents and grandchildren when traveling together without a parent. Any unmarried child, regardless of age, who is incapable of self-sustaining employment by reason of mental Illness, developmental disability, mental retardation or physical handicap and became so incapable prior to age 23, shall be eligible for coverage.

Trip means:

1. a period of round-trip travel to and from a destination that is at least 100 miles from Your main place of residence; and
2. such travel is not to obtain health care or treatment of any kind.

We, Us or **Our** refers to BCS Insurance Company and its agents.

You or **Your** refers to all persons listed on the Letter of Confirmation under the plan purchased.

INSURING CLAUSE
BCS Insurance Company, herein referred to as the Company, will pay You the insurance benefits described in this Policy. Please refer to the accompanying Letter of Confirmation. It provides You with specific information about the plan You purchased. Please contact Us immediately if You believe that the Letter of Confirmation is incorrect.

RENEWAL CONDITIONS
This Policy is issued for a single term and is non-renewable.

PLEASE READ THIS POLICY CAREFULLY FOR FULL DETAILS.
This Policy is a legal contract. The entire contract consists of this Policy; any Endorsements or Riders attached to it; and the Letter of Confirmation. Capitalized words are defined terms. Please see the Definitions section.

PLAN FEATURES
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Part II. Termination Date
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Signed for BCS Insurance Company, 2 MidAmerica Plaza, Suite 200, Oakbrook Terrace, IL 60181.

PRESIDENT SECRETARY

52.201.006.NY AH

Part I. EFFECTIVE DATE
Insurance coverage shall be effective at 12:01 A.M. on the date the scheduled Trip begins. In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Departure Date or prior to the date You cancel Your Trip or it is canceled for any reason.

Part II. TERMINATION DATE
Coverage ends earliest of: a) at midnight on the date of return selected; b) upon return to Your city of residence; c) when the Trip is canceled; or d) the 180th day of the Trip. If return is delayed for any covered reason, coverage is extended until You are able to return to Your city of residence. The day You depart and the day You return are counted and included as separate days when determining duration of coverage.

Part III. GENERAL EXCLUSIONS
These exclusions apply to the following benefits: Emergency Medical and Dental Coverage and Emergency Medical Transportation 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:
1. Your intentionally self-inflicted injury, suicide or attempted suicide;
2. Your Normal Pregnancy;
3. Your mental or emotional disorders, alcoholism or drug addiction;
4. You being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
5. War or acts of war (whether declared or undeclared), service in the Armed Forces or units auxiliary thereto (unless as specifically covered), Your participation in a riot or insurrection; or
6. Your commission of a felony, attempt to commit a felony or to which a contributing cause was You being engaged in an illegal occupation.

PRE-EXISTING CONDITIONS EXCLUSION AND WAIVER
This exclusion applies to Emergency Medical and Dental Coverage, Emergency Medical Transportation Coverage, and to those travel assistance services related to medical problems.

The plan does not cover losses or expenses if they result from:
1. The existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a 120 day period preceding the effective date of the coverage of the insured person; or
2. A condition for which medical advice or treatment was recommended by a Physician or received from a Physician within a 120 day period preceding the effective date of coverage of the insured person.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip departure date.

You have purchased a plan where Pre-existing Conditions are waived. We cover Pre-existing Conditions provided:
1. The insurance was purchased within 14 days of making Your first Trip payment or first Trip deposit; and
2. The total Trip cost is $10,000 per person or less.

Part IV. DESCRIPTION OF TRAVEL INSURANCE COVERAGES (what is covered)
The following insurance benefits are designed to protect You against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover foreseeable events on the date of insurance purchase. Please be aware that this stipulation may be applied to policies purchased with the Pre-existing Conditions Exclusion Waiver.

EMERGENCY MEDICAL AND DENTAL COVERAGE
A maximum benefit of up to the amount listed on Your Letter of Confirmation is provided for covered Emergency Medical or Dental Coverage expenses incurred as a result of accidental Injury or Illness occurring during a Trip within the Coverage Period.

We will only pay Reasonable and Customary Charges for health care services or supplies provided by Physicians, licensed dentists, Hospitals, and Other Licensed Providers that are received during Your Trip which are Medically Necessary for:
1. Emergency Medical Care; and
2. Emergency Dental Care.

Coverage is not provided for:
1. Expenses incurred as a result of any General Exclusion;
2. Cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma,

infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect;

3. Foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet;
4. Dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly;
5. Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
6. Treatment given by a Family Member, whether or not a licensed provider;
7. Benefits provided under Medicare or other governmental program (except Medicaid), any state or Federal workers' compensation, employers' liability or occupational disease law; or
8. Treatment provided in a government hospital.

Please refer to Your Letter of Confirmation for the maximum coverage amount available under Your plan.

EMERGENCY MEDICAL TRANSPORTATION COVERAGE

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 refer to 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, unless any delay, during life threatening or other emergencies that warrant emergency medical transportation for treatment, would cause further injury or death.

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.

NEW YORK MANDATES: Under New York Law, certain mandated benefits are required to be provided under a medical expense policy. We will pay benefits as applicable to this program for such mandates.

Part V. GENERAL PROVISIONS RELATED TO INSURANCE COVERAGES

1. All suits, actions or legal proceedings arising from the plans, benefits, or services provided through the plans (collectively "Controversies") may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. Such arbitration must be upon mutual agreement. No request for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to Us. No action in any form can be brought after three years from the date Your claim was submitted to Us.
2. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Policy.
3. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will refund any premium for the duplicate policy You choose.
4. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, the insured has concealed or misrepresented any material fact or circumstance concerning this Policy or the subject thereof, or the interest of the insured therein, or if the insured commits fraud or false swearing in connection with any of the foregoing. All statements made by the insured for the

   issuance of any Policy shall be deemed representations and not warranties. After two years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the insured shall be used to void

the Policy or to deny a claim for loss incurred or disability (as defined in the Policy) commencing after the expiration of such two year period.

5. On the Policy effective date shown in the Letter of Confirmation, if any provision conflicts with the laws of the State in which You reside, it shall be deemed amended to conform to law.

Assignment: You may assign Your interest under the Policy by giving Us written notice of such assignment. The assignment will not be effective until We receive the written notice. We do not assume any responsibility for the validity of any assignment.

Cancellation by Insured: The insured may cancel this Policy at any time by written notice delivered or mailed to the insurer, effective upon receipt of such notice or on such later date as may be specified in such notice. In the event of cancellation or death of the insured, We will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the short-rate table last filed with the state official having supervision of insurance in the state where the insured resided when the Policy was issued. Cancellation will be without prejudice to any claim originating prior to the effective date of the cancellation.

Physical Examinations and Autopsy: The Company has the right to physically examine You as often as reasonably needed while a claim is pending. The Company may also require an autopsy in the case of death, where it is not forbidden by law. The Company will bear all costs for these.

Part VI. CLAIM FILING PROCEDURES

To obtain a claim form, visit Our website **www.etravelprotection.com** or call **1-800-334-7525** 24 hours a day, seven days a week. All benefits will be paid in United States dollars.

1. Written notice of claim must be given to the insurer within twenty days after the occurrence or commencement of any loss covered by the Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the insured or the beneficiary to the insurer at **www.etravelprotection.com**, by calling **1-800-334-7525**, or to any authorized agent of the insurer or to any authorized broker, with information sufficient to identify the insured, shall be deemed notice to the insurer.
2. We, upon receipt of a notice of claim, will furnish to the insured such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.
3. Payment will be made immediately upon receipt of due written proof of loss.
4. Written proof of loss must be furnished to the insurer at its said office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within ninety days after the termination of the period for which the insurer is liable and in case of claim for any other loss within one hundred twenty days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

We will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

General Documentation

1. Receipts and itemized bills for all expenses.
2. Original of any refunds or expense allowances received from Your tour operator, travel agency, common carrier or other entity.

Emergency Medical and Dental Claims

Any explanation of diagnosis(es) along with Your original itemized bills and receipts.

Part VII. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Complications of Pregnancy means conditions requiring hospital stays (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, and shall not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy; and nonelective caesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Service means a service or supply specified herein for which benefits will be provided.

Emergency Dental Care means the services or supplies provided by a licensed dentist, Hospital or Other Licensed Provider that are medically and immediately necessary to treat dental problems resulting from Injury, infection, breakage to tooth surface or loss of filling.

Emergency Medical Care means the services or supplies provided by a Physician, Hospital or Other Licensed Provider that are Medically Necessary to treat any covered medical Illness or Injury that is acute (onset is sudden and unexpected) and:

1. placing the health of the person afflicted with such condition in serious jeopardy, or in the case of a behavioral condition placing the health of such person or others in serious jeopardy;
2. serious impairment to such person's bodily functions;
3. serious dysfunction of any bodily organ or part of such person; or
4. serious disfigurement of such person.

Family Member means Your husband or wife; birth or adoptive parent, child or sibling; stepparent; stepchild; stepbrother, or stepsister; father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law; grandparent or grandchild; and spouse of a grandparent or grandchild.

Hospital means a short-term, acute, general Hospital, which:

1. is primarily engaged in providing, by or under the continuous supervision of Physicians, to Inpatients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons;
2. has organized departments of medicine and major surgery;
3. has a requirement that every patient must be under the care of a Physician or dentist;
4. provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
5. if located in New York State, has in effect a hospitalization review plan applicable to all patients which meets at least the standards set forth in section 1861(k) of United States Public Law 89-97 (42 USCA 1395x[k]);

6. is duly licensed by the agency responsible for licensing such Hospitals; and
7. is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational or rehabilitative care.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period and is not a Pre-existing Condition.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Inpatient means a person who is treated as a registered bed patient in a Hospital or Other Licensed Provider and for whom a room and board charge is made.

Medical Escort means 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 means the services or supplies provided by a Hospital, Physician or Other Licensed Provider that are required to identify or treat Your Illness or Injury and which, as determined by Us, are:

1. consistent with the symptoms or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of You, a Physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to You.

When applied to the care of an Inpatient, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to You as an Outpatient.

Normal Pregnancy or **Childbirth** means free of any Complications of Pregnancy.

Other Licensed Providers means any person or entity other than a Hospital or Physician which is licensed, where required, to render medical or dental services.

Outpatient means a person who receives medical or dental services or supplies while not an Inpatient.

Physician means a licensed practitioner of the healing arts who is legally entitled to practice medicine in the applicable field for which services are delivered.

Pre-existing Conditions means**:**

1. The existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a 120 day period preceding the effective date of the coverage of the insured person; or
2. A condition for which medical advice or treatment was recommended by a Physician or received from a Physician within a 120 day period preceding the effective date of coverage of the insured person.

Reasonable and Customary Charge means the amount charged for a specific service in a particular geographic area as determined by contacting comparable medical professional(s) in the same geographic area for the usual charge of similar services. Your health care provider may charge more than the established Reasonable and Customary costs and these additional charges may not be covered by the Policy.

Scheduled Departure Date means the date You have selected to begin travel as shown on Your Letter of Confirmation and for which paid travel arrangements have been made.

Traveling Companion is a person traveling with You and who shares the same accommodations as You.

Trip means a period of round-trip travel to and from a destination that is at least 100 miles from Your main place of residence.

We, Us or **Our** refers to BCS Insurance Company and its agents.

You or **Your** refers to all persons listed on the Letter of Confirmation under the plan purchased.

TRAVEL ASSISTANCE SERVICES PROVIDED BY AGA SERVICE COMPANY

Our goal is to provide immediate help for common travel problems almost everywhere in the world. However, despite our best efforts, situations arise which are beyond our control and under these circumstances, we can only promise to make every reasonable effort to help you resolve your problems. The hotline center staff will do its best to refer you to appropriate medical and legal providers. However, we cannot be held responsible for the quality of results of any medical or legal services provided by these independent practitioners.

If you are in trouble and need help:

1. Call the hotline. From the U.S. call **1-800-654-1908** From all other locations call collect to **1-804-281-5700**.

If your emergency is immediate and life threatening, seek local emergency assistance at once and contact the hotline as soon as possible.

2. Have the following information ready for the hotline coordinator:
   a. Your name and ID number; and
   b. Your location and local telephone number.

The hotline coordinator will confirm your enrollment and provide you with assistance.

Note: In some countries it may not be possible to call collect. If you must phone the hotline directly, give your location and phone number to the hotline coordinator who will call you back.

Medical Assistance

If you have medical problems and are unable to find local care, we will refer you to a local physician, dentist, Hospital, medical facility or other appropriate resource, when available.

Medical Consultation and Monitoring

If you are hospitalized, the hotline center medical staff will keep in frequent contact with you and your local physician to get information on the care you are receiving and to determine the need for further assistance. We will also contact your personal physician and family at home, if necessary.

On-Site Hospital Payments
We will advance payments to Hospitals or guarantee payments to secure your Medically Necessary admission to a Hospital. You must have the Emergency Medical & Dental Benefits and the maximum guarantee will be up to the limits specific in the Letter of Confirmation.

Definitions
Hospital means a provider that is a short-term, acute, general Hospital that:
1. is a duly licensed institution;
2. in return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Medically Necessary means the services or supplies provided by a Hospital, physician or other licensed provider that are required to identify or treat your illness or injury and which, as determined by us, are:
1. consistent with the symptom or diagnosis and treatment of your condition, disease, illness, ailment or injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of you, a physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to you.

When applied to the care of an inpatient, it further means that your medical symptoms or condition requires that the services cannot be safely provided to you as an outpatient.

Flight information
If you miss your flight or it's delayed or canceled, we can provide you with the most current travel delay information and give you arrival and departure times for other flights that will get you to your connecting flight or final destination.

Changing your flight
If your trip is interrupted or delayed, and you must change your original flight, we can help by conferencing you to your travel agent or airline to change your existing ticket(s).

New flight booking
If your trip is interrupted or delayed, and you need to book a new flight as an alternative to the one on your original itinerary, we can help book that flight for you.

Hotel rebooking
If your trip has been interrupted or delayed, we can help change your reservation or suggest alternative accommodations.

Destination information
We can provide you with important information about your destination – such as, but not limited to, travel documentation requirements, travel advisories, and inoculation/immunization requirements.

Lost travel documents assistance
If your travel 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.

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.

Emergency language translation
We can help you with interpretation service in the event you require help locally but are unable to communicate due to language barriers.

Emergency cash assistance
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.

Legal referrals
We can help you find local legal advice if you need it while you're traveling.

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

Emergency message delivery
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.

CONCIERGE SERVICES
If you are in need of assistance 24 hours a day, seven days a week, please call the phone number printed on your Letter of Confirmation, or the hotline at:
1. **1-800-654-1908** from the U.S.
2. **1-804-281-5700** collect or direct

When you call, have the following information ready for the hotline coordinator:
   a. your name and ID number; and
   b. your location and local telephone number.

The hotline coordinator will confirm your enrollment and connect you with a concierge associate.

Note: In some countries it may not be possible to call collect. If you must phone the hotline directly, give your location and phone number to the hotline coordinator who will call you back.

Our goal is to make your travels more enjoyable and hassle free. Our concierge associates can assist you with many requests from the routine to the extraordinary. The following are types of services you can contact us for assistance with:

1. Entertainment/Event Planning
When you are traveling, or planning your trip, the following entertainment options are at your disposal:
- Restaurant information, referrals and reservations
- Sports event, show and festival information, reservations and ticket purchasing
- Theater and concert event information, reservations and ticket purchasing
- Health Club information, referrals and reservations
- Golf tee times, information, referrals and reservations

2. **Destination Assistance**
   Get the details on your destination from our vast experience and database of information.
   - Highlights and sightseeing information
   - Airport and mass transportation information
   - Health and security information
   - Local custom and duty information
   - Exhibition, show and festival information and ticket purchase
   - Museum information
   - Shopping information
   - Exchange rate information
   - Visa and passport information
   - ATM location information
3. **Travel Information and Reservations**
   When you need assistance with accommodations, flights or transportation, we stand ready to help.
   - Hotel and other overnight accommodation information, referrals and reservations
   - Flight information and reservations
   - Train information and reservations
   - Limo and car service information and reservations
4. **Business Services**
   When traveling on business, you will find the business services helpful should unexpected events or important business needs occur.
   - Computer rental and referrals and arrangements
   - Audio/visual equipment referrals and arrangements
   - Translation service referrals and arrangements
   - Messenger service referrals and arrangements
   - Mobile phone rental referrals and arrangements
5. **Specialty Services**
   A last minute gift need, an important thank you, or other special event while you are traveling can easily be remedied. Some common services include:
   - Gift Basket purchase arrangements
   - Flower delivery purchase arrangements
   - Gift referral and purchase arrangements
   - Gourmet food purchase arrangements

All of our concierge benefits are service benefits, not financial benefits. Any costs associated with the services are paid by you.

We're only a CLICK away!

Visit www.etravelprotection.com to:

- File a claim
- Check claim status
- Modify a policy

Global Assistance

Allianz

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BCS INSURANCE COMPANY
(A Stock Company)

ENDORSEMENT

Unforeseen Reasons

The Policy to which this endorsement is attached is amended as follows:

1. **Part III. GENERAL EXCLUSIONS of** 52.201.301.NY PC provision is deleted in its entirety and replaced with the following:

   Part III. GENERAL EXCLUSIONS
   These exclusions apply to Trip Cancellation and Trip Interruption Coverage. No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:
   1. Intentionally self-inflicted harm, suicide or attempted suicide by You, a Traveling Companion or a Family Member;
   2. War (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest;
   3. Nuclear reaction, radiation or radioactive contamination;
   4. Epidemic;
   5. Pollution or threat of pollutant release;
   6. Any commission of or attempt to commit a felony by You, Family Members, or Traveling Companions, whether they are insured or not;
   7. Prohibition or regulation by any government; or
   8. Financial default of a travel supplier (unless as specifically covered).

   These exclusions apply to 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:
   1. Intentionally self-inflicted harm, suicide or attempted suicide by You, a Traveling Companion or a Family Member;
   2. 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;
   3. 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;
   4. Alcohol or substance abuse or use (unless administered on the advice of a Physician); or conditions or physical complications related thereto of You, a Traveling Companion or a Family Member;
   5. 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);
   6. Participation in professional or amateur sporting events (including training);
   7. 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;
   8. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
   9. Operating or learning to operate any aircraft as pilot or crew;
   10. Nuclear reaction, radiation or radioactive contamination;
   11. Natural disasters (unless as specifically covered);
   12. Epidemic;
   13. Pollution or threat of pollutant release;
   14. Any commission of or attempt to commit a felony by You, Family Members, or Traveling Companions, whether they are insured or not; or
   15. Financial default of a travel supplier (unless as specifically covered).

These plans do not cover You:

1. If the purpose of the travel is to receive medical care, medication or treatment;
2. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;
3. If the tickets do not indicate the travel dates;
4. If You give incorrect data or facts; or
5. If the loss is not submitted to Us within 90 days from the date of loss, except as otherwise prohibited by law.

2. **Part V. DESCRIPTION OF TRAVEL INSURANCE BENEFITS (what is covered) of** 52.201.301.NY PC**,** the following covered reason is added to the **Trip cancellation and Trip Interruption** coverage:

   Any other unforeseen reason affecting You that would cause a reasonable person to delay, interrupt or cancel his or her Trip, and that is not otherwise limited or excluded herein. Reimbursements for losses under this provision are limited to 80% of actual losses.

There are no other changes to the Policy.

BCS Insurance Company

H F Buckham, III
PRESIDENT

BCS Insurance Company Privacy Notice

BCS respects the privacy of its customers and former customers and protects the security and confidentiality of their nonpublic personal information. To safeguard our customers' confidential information, we comply with all applicable laws and regulations and have instituted our own policies to: (1) insure the security and confidentiality of customer records and information; (2) protect against any anticipated threats or hazards to the security or integrity of such records; and (3) protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer.

BCS PRIVACY POLICY:

Policies and practices with respect to disclosing your nonpublic personal information:

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law.

Categories of nonpublic personal information that we collect:

We collect nonpublic personal financial information about you from the following sources: (1) information we receive from you on applications or other forms; (2) information about your transactions with us, our affiliates, or others, and; (3) information we receive from a consumer reporting agency.

Policies we maintain to protect the confidentiality and security of nonpublic personal information:

We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information. We restrict access to your nonpublic personal information to employees who need it to provide information or services to you.

AGA Service Company d/b/a Allianz Partners is the administrator of this plan on behalf of BCS Insurance Company. Allianz Partners will adhere to at least the same standards for handling and protecting your data as described above. For more information about how Allianz Partners handles and protects your data, please see its attached privacy notice, or contact them at: Allianz Partners, ATTN: Chief Privacy Officer, P.O. Box 72031, Richmond, VA 23255-2031; or by phone at 1-800-284-8300.

ALLIANZ PARTNERS PRIVACY NOTICE

AWP USA Inc. and its subsidiaries, including AGA Service Company d/b/a Allianz Partners are committed to protecting your privacy. By using our products, services or website, you consent to our collection and use of your Personal Data as described in this notice ("Notice").

Definitions

The below definitions apply to this Notice:

1. "Personal Data" means non-public personal information that identifies a specific identified or identifiable person ("you"). An identifiable person is one who can be identified by reference to an identifier (such as name) or other factors specific to that person. Personal Data does not include publicly available, de-identified, or aggregated data.

2. "Sensitive Data" means Personal Data about a person's race or ethnicity; political, religious, philosophical, ideological, or trade union memberships, opinions, views or activities; medical or health conditions; genetic or biometric data; financial account information (e.g. bank account number); government-issued ID numbers; sexuality; or social security measures or administrative or criminal proceedings and sanctions that are treated outside pending proceedings. Sensitive Data also includes information we receive from a third party who treats and notes the information as sensitive.

3. "Agent" means a third party that collects or uses Personal Data to perform tasks on our behalf or provide information to us, or our underwriters and reinsurers.

4. "We/Us/Our" means one or more of AWP USA Inc. or its subsidiaries, including AGA Service Company.

Privacy Practices

This Notice describes how we collect, use, and maintain Personal Data. It also describes your and our rights.

1. Notice of Collection and Uses/Disclosures

A. Collection of Personal Data

We collect Personal Data from you, or from your agents, representatives, suppliers and providers, cookies, analytics tools, and other tracking technologies, social networks, advertising networks, or other parties from whom you have authorized us to collect it on your behalf. This Personal Data may include:
(i) Identifiers and other identifying personal information (e.g. name, contact information like address, email address, phone number, or other unique personal identifiers, signature, date of birth, insurance policy numbers, education, employment information and history);
(ii) billing or payment information (e.g. bank account or payment card number and billing information);
(iii) information about your trip, event, or enrollment (e.g. agents, suppliers, trip itinerary and plans; tuition and enrollment information);
(iv) information about your transactions or business with us or others (e.g. personal information you provide us for us to generate quotes or to purchase products, quote/purchase history, receipts, insurance EOBs);
(v) financial account information (e.g. account numbers, statements);
(vi) health information (e.g. health insurance information, disability information, medical treatment history, invoices);
(vii) information about or related to any claim you make or other use of our products (e.g. details of your loss, police reports, health/vital records, professional or employment-related information) records of interactions, communications and correspondence between you and us, including audio and electronic information);
(viii) information about your websites and/or mobile application (e.g. browser data, IP address, information about your interaction with a website, application, or advertisement);
(ix) geolocation data (e.g. for location-based website or mobile app customization or services);
(x) biometric information (e.g. fingerprinting required for insurance licenses);
(xi) protected class information (e.g. age, which may be used for purposes of quoting, or disability which may be used in administration of your claim);
(xii) government-issued identification numbers (e.g. social security number, driver's license number, passport number);
(xiii) job application, education, or employment-related information; or
(xiv) any other information provided to us by you or on your behalf.

We may also collect Personal Data from consumer reporting agencies, fraud prevention organizations, groups, databases, or reports (including from industry groups, our affiliates, and other insurance companies). This data may be collected from forms, such as enrollment or claim forms; by phone, website, email, fax, or correspondence; or via cookies or similar technology.

If you are purchasing insurance on another's behalf, we and the insurer may require the personal information of the insured to provide and administer the benefits of their plan. By providing the insured's personal information at the time of purchase, you confirm that you have obtained the insured's consent to provide this personal information for this use.

B. Use and Disclosure of Personal Data
We may use the Personal Data we collect from any of the above categories:
(i) to offer, market, sell, underwrite, or make available to you insurance or assistance products or services;
(ii) to provide you with information or services for such products and services;
(iii) to service and administer your insurance, assistance, or other products and services. This may include, for example: providing travel assistance or concierge services, servicing and processing your policy or claims, conducting quality or satisfaction surveys and assessments, keeping electronic or audio records of our interactions and correspondence with you and documents sent and received; and fraud prevention;
(iv) to arrange for the provision of products and services you request, which may include products and/or services provided by a third party;
(v) to review and process job applications and for other employment-related purposes;
(vi) to protect or enforce our legal rights or to respond to lawful requests by public authorities, including to meet national security or law enforcement requirements or as otherwise required by law; or
(vii) for purposes to which you've otherwise consented or as you've directed, unless revoked.

We may also use or disclose Personal Data for one or more of the following purposes, to the extent permitted by law:
(i) for public health and safety issues;
(ii) to comply with legal or regulatory requirements;
(iii) to address or comply with workers' compensation, law enforcement, or other legal, regulatory, or other government mandates, investigations, examinations, or requests;
(v) to respond to lawsuits or legal or regulatory actions;
(vi) for required institutional risk control or for resolving client or consumer complaints or inquiries;
(vii) if we sell or transfer all or a portion of our business assets (for example, further to a merger, acquisition, bankruptcy, reorganization, or other disposition of all or any of our business, or any other business transaction, including negotiations of such transactions);
(viii) to protect, enforce, or defend our or your legal rights, interests, property, or safety;
(ix) to enforce our policies;
(x) with our consent or at your direction unless revoked; or
(xi) other purposes permitted or required by, and in accordance with, applicable law.

Where and to the extent permitted by law, we may disclose Personal Data we have obtained as described above to our Agents, affiliates, business partners, service providers, and other insurance companies and insurance organizations, as well as to third parties for whom you have claimed expenses (such as travel suppliers or healthcare providers). Such disclosures are only for the purposes described in this Notice or for everyday business purposes as required or allowed by law (e.g. to process transactions, to maintain accounts, to prevent, investigate, and/or report fraud, to respond to court orders and legal investigations, or to report to credit bureaus). These Agents may be affiliated or nonaffiliated and may be located inside or outside the US. They may be financial services providers (e.g. underwriting insurers, reinsurers). They may also be non-financial companies (e.g. health service providers, travel service providers, the agent/agency through whom you purchased, service providers helping us with marketing or technology).

Information Collected Automatically, Advertising, and Analytics
We, the vendors advertising networks, and partners we work with, and social networks we connect to, may use various tools and technologies like cookies, pixels, and other tracking technologies or tools to collect certain information automatically about you when you visit our website. This information may include IP addresses, website navigation and Internet usage/network activity data and device/browser-generated data, including regarding your browsing history and your interaction with our and other websites, applications, and advertisements.

Cookies are text files on your computer. When you access our website or use our mobile application, we use cookies and other tracking technologies to collect data about your web usage. We may use third-party technologies, tools, or services such as Meta, Google, Inc.'s Google Analytics and AdWords services, and other similar third-party vendor services.

We use the following Google Analytics Advertising Features:
(i) "Remarketing with Google Analytics" to serve advertisements to you across the Internet based on your visits to our site(s) by leveraging Google Analytics cookies.
(ii) "Demographics and Interest Reporting" to collect information about our site traffic by tracking users across websites and across time via third-party cookies, which generates a report for us to better understand our site users.

(iii) “Display Network Impression Reporting” to gather insights into how our ads are served and viewed across the Google Display Network, including aggregated data on ad impressions and user interactions.
(vi) “Segments” to isolate and analyze subsets of site users by sorting our Google Analytics data.
(v) “Google Ads” to display targeted ads based on user interests and interactions with our website.
(vI) “Google Search Console” to monitor and analyze our website’s visibility and performance in Google search results.

We, along with third-party vendors such as Google, use first-party and third-party cookies to analyze and understand user interactions with our website and serve targeted advertisements based on your prior visits to our site or other websites. Third-party vendors, including Google, use cookies to serve ads based on users’ visits to our website. These cookies enable personalized advertising and may involve the collection of your demographic information, such as age and gender, and interest-based data.

We also may use third party chat and monitoring services on our website provided through Cognigy or other service providers. These services may use JavaScript to provide such services. Information you provide through chat services may be monitored and recorded and used for purposes of providing the services and assistance you request and for other uses related to your policy and claim, as well as for purposes of quality assurance, training, and improvement of products and services. By using the chat service, you agree to such monitoring, recording, and uses, and the processing of your data in accordance with this Privacy Policy.

These services may use technologies to collect and receive data from the website and elsewhere on the Internet and use that data to create a profile of you, measure your interests, detect your device, personalize your content, and provide advertising services to us. These vendors may provide this data to us or store and/or aggregate this data to analyze such usage and create reports for us. We, our affiliates and our Agents use such data and reports for our own business purposes (e.g. to provide customer service, to optimize the content you see from us, traffic and trend analysis, website and user experience improvement, other purposes stated in this Notice, etc.) and Payment Card Industry Data Security Standard (“PCI”) compliance. These vendors may also display our ads on sites across the Internet, and they may use this data to later display ads or other information to you based on your website usage or other information collected as described above. Data from these first- and third-party cookies may be combined or linked together to provide a more comprehensive understanding of user behavior on our sites and across other sites, platforms, and devices. Please note that we or other parties may collect Personal Data about your online activities over time and across different devices and online properties when you use our website. Our websites use functional cookies that are required for the website to operate (including ReCAPTCHA and others). These cookies cannot be disabled. However, you can refuse cookies by disabling them in your browser (this may affect functionality and content available to you).

By using our website with cookies enabled, you consent to this use of cookies and data for these purposes. You can manage your cookie preferences for each of our websites by clicking the “Do Not Sell or Share My Personal Information” link on that website domain – see “Your Privacy Choices / Opt Our Rights” below for more information.

For more information on how Google Analytics uses data it collects, visit policies.google.com/technologies/partner-sites. To opt out of Google Analytics, visit tools.google.com/dlpage/gaoptout or disable cookies in your browser. To adjust your Google advertising settings, visit: myadcenter.google.com.

You may be able to opt out of certain interest-based advertising using the settings on your browser. To find out more about how these online analytics services manage the privacy of information in conjunction with delivering ads online, and how to opt out of information collection by these networks, please visit: youradchoices.com/appchoices, optout.aboutads.info, or thenai.org.

Other Uses
We may use your geolocation information for generating location-specific product advertisements and offers or to provide and administer the insurance and assistance services as described above. This information may also be used for location-based website or mobile website application services, such as access to local alerts and emergency services numbers and providers, location of healthcare providers or medical services, maps, translation services, and other similar services, or for purposes to which you otherwise consent or as described here.

We may use and disclose the name, email address, or contact information of current and former customers to Agents for marketing administration purposes. For example, we may need to disclose the email address you provided to us to an Agent providing marketing services on our behalf to help ensure that your opt out choices are respected and that you do not receive duplicate communications.

We may employ automation and technology powered by systems which may be considered artificial intelligence systems under certain laws to market, provide, and improve our services.

Upon notification and consent your Personal Data may be used for other reasons. That notice will state the purpose for collecting and using the data, the types of non-Agent third parties to which we disclose the data, and the means we offer you to limit this.

2. Your Privacy Choices / Opt Out Rights

The law in some jurisdictions allows you the right to choose in some cases to opt out of us sharing your Personal Data with a third party or using it for purposes described or that is materially different from the purposes for which it was originally collected or which you later authorize. You may exercise this right by notifying the Privacy Officer at the information provided below. You may opt out of getting non-essential marketing communications from us by giving notice as described below and either managing your cookie preferences on the website or disabling cookies in your web browser. Except as required or allowed by law (e.g. for fraud prevention), we do not share, sell or otherwise disclose your Personal Data to non-Agent third parties or use it for any purpose other than for which it was originally collected or as you later authorize. If we ever wish to do so, we will give you the opportunity to opt out. If we wish to disclose your Sensitive Data to a non-Agent third party or use such data for a purpose other than for which it was originally collected or as you later authorize, we will only do so with your express consent. We will not unfairly discriminate against you for declining to provide this consent.

To opt out of the sale or sharing of your personal information through tracking technologies such as cookies and pixels, please click the “Do Not Sell or Share My Personal Information” link in the footer of the website domain (e.g. allianztravelinsurance.com) you are using. Please note, we maintain websites on several different domains. If you wish to opt out as described here, you must follow this procedure for each separate website domain that you access/use. If you choose to use an opt-out preference signal such as the Global Privacy Control (GPC), you will be opted out of online, cookie-based sales and sharing of personal information associated with the browser for which you have enabled the signal. If you use multiple browsers or devices, you will need to activate the signal for each one that you use.

To opt out of all other non-essential marketing communications or non-essential unaffiliated third party information selling or sharing, please contact our Chief Privacy Officer as described in “Contact” below with your name, policy number. Please include a statement that says “Opt out” (or something similar). Opt outs will be applied to all products and services we provide. When you opt out or revoke consent, such opt out or revocation will not apply to any action already taken prior to the time of such opt out or revocation. We will not unfairly discriminate against any person who chooses to opt out, or exercise any of their rights as described in this Notice.

3. Information for Users Outside the U.S.

If you are visiting our website from outside of the United States, we may, directly or indirectly, process, store, and transfer the information you provide in or to the United States. By using our website, you acknowledge your Personal Data may be transferred to, and processed in, a jurisdiction outside of your own. Please be aware that the data protection laws and regulations that apply to your Personal Data transferred to the United States or other countries may differ from the laws in your country of residence. Our Binding Corporate Rules related to data transfers may be viewed here: https://www.allianz-partners.com/en_US/allianz-partners—binding-corporate-rules-.html

4. Security

We take reasonable and appropriate measures to protect your data from loss, misuse, or unauthorized access, disclosure, alteration and destruction. To help maintain the security of your data, we use administrative, physical, and technical safeguards. Nevertheless, transmission via the Internet and online digital storage are not completely secure.

5. Data Retention

We keep the categories of personal information described above for as long as is necessary for the purposes described in this Privacy Notice or as otherwise authorized or permitted by law. This generally means holding the information for as long as: (i) it is reasonably necessary to manage our operations, to manage your relationship with us, or to satisfy another purpose for which we collected the information; (ii) it is reasonably necessary to carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected; (iii) it is reasonably required to protect or defend our rights or property; or (iv) we are otherwise required or permitted to keep your information by applicable laws or regulations. Where information is used for more than one purpose, we will retain it until the purpose with the latest period expires. For more information about our retention policies, please contact us by sending an email to privacy@allianzassistance.com.

6. Access
If you discover data we hold about you is inaccurate or incomplete, please contact us. We will grant you reasonable access to the Personal Data we hold about you. We will take reasonable steps to allow you to correct, amend or delete your Personal Data that is inaccurate or incomplete, or has been processed in violation of this Notice, so long as it can be done without undue burden or expense on us, without breaching any legal or professional privilege or obligation, and without violating the rights of others. Access can be requested by contacting our Privacy Office or by using our online portal (available through our website privacy notice).

Links
Our websites provide links (including social media plugins ("Plugins")) that connect to third party websites. Clicking such link may establish a connection and transmits data to/from the operator of such website. Clicking a Plugin while logged in to a social media account may cause the social media website's operator to publish activity to your account. To avoid this, log out of your account before clicking the Plugin link. We are not responsible for and make no representations about the content, security, or privacy practices of any other third-party websites. You should read the privacy notices of the websites you visit to understand their data privacy practices.

Changes to Notice
This Notice reflects our business practices. It is not a contract. However, we are required to and will abide by the terms of this Notice as currently in effect. We may amend this Notice at any time. We will notify you of any updates by posting a revised notice on our website. The revised notice will apply to all information collected by us, including previously collected information. You accept the revised notice by your continued use of our website, products or services following any such amendment. If we revise this Notice in a way that would allow us to disclose your Personal Data to a nonaffiliated third party other than as already described here, we will provide you with a revised notice and give you the opportunity to opt out of any such disclosure. You are responsible to regularly review this Notice. You have the right to a paper copy of this Notice upon request.

Contact
If you have any questions, comments, or complaints about this Notice or the way that we collect or handle your Personal Data, or if you would like a paper copy of this Notice, please contact our Chief Privacy Officer by any of:

Email: privacy@allianzassistance.com
Phone: 1-800-284-8300
Mail: Allianz Partners, ATTN: Chief Privacy Officer
9950 Mayland Drive
Richmond, VA 23233

Electronic Notices
Unless you chose to receive them by US mail at the time of purchase, by purchasing your policy, you consent to receive all notices and documents from us electronically. They will be sent to the email address provided at the time of purchase. You may opt to receive notices and documents from us by mail at any time. If you wish to change or update your notice/documents preferences, email us at customerservice@allianzassistance.com. Please include your name, policy number, and a note that says "Only contact me by mail" (or something similar). You can also let us know by phone at 800-284-8300 or by mail to:

Allianz Partners
ATTN: Customer Service – Only contact me by mail
9950 Mayland Drive
Richmond, VA 23233

If you don't provide an email address at purchase, you'll receive notices and documents by mail. You may request paper copies of any electronic information we send, or update your electronic contact information at any time by emailing or mailing us at the above address, or by calling us. Documents sent to you from us will be in either PDF or HTML format. If you can't receive or read the documents we send you, please contact us so we can assist you.

California Residents
Additional information about our privacy practices with respect to California residents is available at https://www.allianztravelinsurance.com/legal/privacy (see "California Residents" section) or by contacting us as described in the "Contact" section above.

Effective Date

This Notice was last revised on, and is effective as of, October 6, 2026.

Allianz

Covered Supplier List as of July 31st, 2026

IMPORTANT NOTICE: This Covered Supplier list is solely for the purpose of determining whether a supplier is a Covered Supplier under the applicable Allianz Travel Protection Plan*. This list is not intended to be, and should not be interpreted as, a judgment of any supplier, financial or otherwise. A supplier's inclusion on this list does not represent an endorsement, recommendation, or promotion of that supplier, nor does a supplier's exclusion represent a criticism, disapproval, disfavor, or expression of concern about that supplier, including in either case with respect to that supplier's financial condition. This list should not be used for the purpose of evaluating a supplier's financial condition or other quality or any purpose other than the express intended purpose described above, and Allianz Partners, its affiliates, and its underwriters expressly disclaim any responsibility for any such unintended use.

Airlines

- Aer Lingus
- Air Canada
- Air New Zealand Ltd.
- Alaska Airlines
- American Airlines
- Allegiant Air
- British Airways
- Delta Airlines
- Easy Jet
- El AL Israel Airlines
- Emirates
- Hawaiian Airlines
- Iberia
- Japan Airlines
- JetBlue
- Lufthansa
- Nippon Airways
- Ryanair
- Singapore Airlines
- Southwest
- United Airlines

Cruise Lines

- All Discovery Cruising
- AMA Waterways
- American Cruise Lines
- Azamara Cruises
- Carnival Cruise Lines
- Celebrity Cruises
- Crystal Cruises
- Cunard Line
- Disney Cruise Line
- Emerald Cruises
- Explora Journeys
- Holland America Lines
- Imperial River Cruises
- Innersea Discoveries
- MSC Cruises
- Norwegian Cruise Lines
- Oceania Cruises
- Paul Gauguin Cruises
- Pearl Seas Cruises
- Ponant USA LLC
- Princess Cruises
- Regent Seven Seas Cruises
- Royal Caribbean International
- Seabourn Cruise Line
- SeaDream Yacht Club
- Scenic Luxury Cruises and Tours
- Riviera River Cruises
- Silversea Cruises LTD
- Star Clippers
- UnCruise Adventures, Innersea Discoveries Alaska, Inc.
- Uniworld
- Variety Cruises
- Victory Cruise Lines
- Viking River Cruises
- Viking Ocean Cruises
- Virgin Voyages
- Windstar Cruises LLC

Tour Operators

- AAA Exclusive Vacations
- AAA Member Choice Vacations
- AAA Sojourns
- AAA South Jersey Motorcoach Tours
- AAT King's
- Abel Tasman Tours
- Abercrombie & Kent
- Abrams Travel, Inc.
- ACFEA Tour Consultants
- ACK Destination Management
- Adventures by Disney
- Adventures Associates
- Adventuresmith Explorations
- AER World Tours
- African Portfolio, Inc.
- African Travel
- African Travel Seminars, Inc.
- Aggressor Adventures
- Air & Sea Travel Center
- Alaska Travel Adventures
- Alaska Wildland Adventures
- Alaskan Tour Guides
- All Alaska Tours
- Alexander & Roberts
- Alki Tours
- Alpine Adventures
- All Japan Tours
- All-In-One Tours & Cruises, LLC
- All Mountain Vacations
- Alluring Africa
- Alluring Americas
- Alluring Asia
- Alluring Destinations
- American Airlines Vacations
- American Music Abroad
- American Tours International (ATI)
- Amiel Tours
- Amtrak Vacations
- Apple Vacations
- Aqua Expeditions
- Arabian Adventures
- Argentina Activa
- Artic Kingdom Polar Expeditions
- Asia Transpacific Journeys
- Atlantis Events
- Autoventure
- Avalon Waterways
- Avanti Destinations, Inc.
- Barefoot Holidays
- BedsOnline
- Belmond
- Big Five Tours & Expeditions
- Blue Odyssey Tours
- Blue Sky Tours
- Branson Country Tours
- Break-Away Tours
- Brendan Holdings, Ltd
- Brennan Vacations
- Brennan & Associates
- Brendan Vacations Inc.
- Brewster
- Brian Moore International Tours
- Bucher Travel
- Butterfield & Robinson
- Caravan - Serai Tours
- Carson Travel
- Celtic International Tours
- Central Holidays
- Chamber Discoveries
- CheapCaribbean
- Cheeseman Ecology Safari
- Chima Travel Bureau
- Christian Tours/Burke International Tours
- Ciao Italy & Carrani Tours
- CIE Tours International
- CIG North America
- City Escape Holidays
- Classic Africa
- Classic Custom Vacations
- Clipper Vacations
- Collette Vacations
- Contiki Holidays
- Compass Tours Incoming
- Coronet Travel
- Corporate Travel
- Cosmos
- Cost Saver Tours
- Country Walkers, Inc.
- Crisp Tours
- Cuba Candela
- Culture Trip
- Cultural Italy
- Delta Vacations
- Dharma Adventures
- Destination World
- Discover New York
- Donna Franca Tours
- Down Under Answers

* Terms, conditions, and exclusions apply. Plans include insurance benefits and assistance services. Insurance benefits are underwritten by either BCS Insurance Company, or Jefferson Insurance Company, depending on insureds state of residence. Please refer to your plan documents for more details.

- Dream Escape
- Earthbound, Inc.
- Easy Tours of India
- EB Sports Tours
- Eco Tours Expeditions, Inc.
- Educational Travel Services
- Entrée Alaska
- Esprit Travel
- Euro Lloyd Travel
- Eurobound/Tahitibound
- Euro-Connection
- Europe Express
- European Sojourns, LTD
- Evoke | Inspire
- Exeter International
- Explore Tours
- Explorer Ventures
- Excursionist LLC
- Fiesta Tours International
- Four Seasons Tours
- France Vacations
- French Country Waterways
- Functions Unlimited
- Funjet Vacations
- G Adventures
- Galapagos Travel
- Gate 1 International Travel
- George's International Tours
- Geographic Expeditions
- Gerber Tours
- Globus
- Gogo Worldwide Vacations
- Goway Travel
- Grand American Tour & Cruises
- Grand Canyon Railway
- Grand Circle Corporation
- Grand European Tours
- Great Lakes Cruise Company
- Great Safaris
- Greaves Tours LLC
- Greece ala Carte
- Group IST
- GWV International
- HAT Tours
- Hawaii World
- Hello Italy Travel
- Hidden Trails
- Hidden Treasures Botanical Tours, LLC
- History America Tours
- Holland America Tours
- Homeric Tours
- Il Viaggio
- I.D.I. Travel
- Iceland Encounter
- IC Bellagio s.a.s
- Image Tours, Inc.
- Inca Floats, Inc.
- Insight Vacation, Inc.
- International Expeditions, Inc.
- International Lifestyles, Inc.
- International Travel Co.
- Intrepid Travel
- Into Japan Specialist Tours
- Island Destinations
- Isle Tours
- Issta Sport LTD
- IST Tours
- IST Cultural Tours
- Journeys Unlimited
- Joshua Expeditions
- Kalos Tours
- Kensington Tours
- Ker & Downey
- Key Tours International
- Key Transportation
- Klein Tours
- Knightly Tours
- Kompas USA
- Kyvernitis Travel and Shipping S.A.
- Ladatco, Inc.
- Laura Massoni Travel
- Lakani World Tours
- Legacy Tours of Distinction
- LimoLink International
- Lindenmeyr Travel
- Lima Tours
- Lotus International Tours
- Luxury Gold Tours
- Luxury Trips
- Maiellano Travel
- Made for Spain
- Mango African Safaris
- Margaret Morse Tours, Inc.
- Matterhorn Travel
- Mauiva Air Tours
- Mayflower Tours
- Mazurkas Travel
- Member First
- Metropolitan Touring
- Micato Safaris
- MillenniumTours
- MLT Vacations
- Moloney & Kelly Travel
- Mountain Travel Sobek
- Mondial
- Nawas International Travel
- NoteWorthy
- Norwegian Adventures
- Ntaba African Safaris
- Nuovo Tours LLC
- Odysseys Unlimited
- Olivia Cruises and Resorts
- Olive Branch Tours
- OneFineStay
- On Location Events
- Orient Flexi Pax Tours
- Outer Edge Expeditions
- Outlook International
- Pacific Escapes
- Papa's Travel Store
- Peak Performance Tours
- Perillo Tours, Inc.
- Petrabax West
- Peirce & Leslie
- Pleasant Holidays
- Portugal Deluxe
- Premier Alaska Tours
- Premier World Tours
- PrimeSport International
- Princess Tours
- Proud African Safaris, LLC
- Pure Germany
- Qantas Vacations
- Quark Expeditions, Inc.
- Rail Europe
- Rail Source International Inc.
- Railbookers
- Rainforest Cruises
- Regina Tours
- Remote Lands Inc.
- ResidenSea
- Rick Steves Europe Through the Back Door
- RoadTrips
- Rocky Mountaineer
- Rothschild Safaris
- Salute Africa
- Scandinavian American World Tours
- Scantours
- Seasonz
- Select International Tours and Cruises
- Shore Excursions Group
- Sincerely Paul
- Singular
- Signa Tours Ltd. (Virginia)
- SITA World Travel
- Ski Travel/JMJ Tours
- Ski.com
- Sonesta Vacations
- South Pacific Holidays
- Southern Crossings – New Zealand
- Southwest Airlines Vacations
- Spiced Destinations Inc.
- Sports Empire Inc.
- Sports Travel & Tours
- Spring Training Tours
- Stewart's Fun Adventures
- Strabo Tours
- Sunward Tours Inc.
- Superclubs
- Superior – MBZ Travel
- Sutherland Travel Services
- Swain Destinations
- T&D Tours
- Tauck Tours
- Tahiti Legends
- The Best of New Zealand
- The Fly Shop
- The Wayfarer
- TBI Tours
- TCS World Travel
- The Moorings
- TJ's Travel Club for Seniors
- TNT Vacations
- Tour Resource Consultants, LLC
- Tour West
- Tours for You
- Trading Places International, Inc.
- Trafalgar Tours
- Trails of Indochina
- Travelive
- Travel2
- Travel Beyond
- Travel Dynamics International
- Travel Impressions
- Travel Four Vacations
- Travel Planners International
- Travelink Incorporated
- Travex
- Treasures of Travel, Inc.
- Trip Masters
- TSA Tours, Inc.
- Turtle Island Holidays
- Uncharted Outposts Inc.
- Unique Vacations
- United Airlines Vacations
- Universal Studios Vacations
- UTS Turkey
- Value World Tours
- Vaya Adventures
- VBT
- Velo Echappe'
- Ventours International Travel
- Villas of Distinction
- VIP Tour Group
- Walt Disney Travel Company
- Walkers Tours Limited
- Way To Go Costa Rica
- Western Leisure Inc
- Wild African Ventures
- Wilderness Safaris
- Williams & Hall Wilderness Guides and Outfitters
- Windows to Japan
- Woman Tours
- World Group Travel
- World on Skis
- The World Outdoors
- Ya'lla Tours USA Inc.
- Yankee Holidays
- Your Man Tours, Inc.
- Zapotec Tours