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# INDIVIDUAL TRAVEL CERTIFICATE OF INSURANCE

Worry less and enjoy the journey.

Review your coverage and assistance benefits before you leave.

EMERGENCY ASSISTANCE DURING YOUR TRIP:

1-800-654-1908

(Toll-free, Domestic)

1-804-281-5700

(Collect, International)

POLICY AND CLAIMS SERVICES:

[www.agentmaxonline.com/customer](http://www.agentmaxonline.com/customer)

1-800-284-8300

(Toll-free, Domestic)



Allianz Travel branded plans are underwritten by Jefferson Insurance Company.  
AGA Service Company is the licensed producer and administrator of this plan.

**JEFFERSON INSURANCE COMPANY  
(A STOCK COMPANY)**

**GENERAL CONDITIONS**

**ABOUT THIS CERTIFICATE**

This *certificate* is *our* contract with *you*. Please read it carefully. If *you* have any questions, *we* are available 24 hours a day, 365 days a year. Just visit *us* online or give *us* a call using the contact information listed in *your* Coverage Summary. Additionally, if *your* travel arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your certificate*.

This *certificate* has been issued based on the information *you* provided at the time of purchase. *We* will provide the insurance described in this *certificate* in return for payment of the premium and *your* compliance with all provisions of this *certificate*. *You* will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in this *certificate*. Headings are provided for convenience only and do not affect *your* coverage in any way.

**WHAT THIS CERTIFICATE INCLUDES AND WHOM IT COVERS**

This travel insurance *certificate* covers only the sudden and unexpected specific situations, events, and losses included in this *certificate*, and only under the conditions described. Please review this *certificate* carefully.

*Your certificate* consists of two parts:

1. This General Conditions document (including any amendments and endorsements), which describes the coverages, conditions, and exclusions of *your certificate*; and
2. The Coverage Summary, which provides the particular list of coverages, benefits, and individuals covered under *your certificate*.

This *certificate* is offered and priced as a single pay, single term, indivisible package of benefits for the purpose of covering risks associated with a *trip* as described in this *certificate*.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this *certificate* may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your certificate*.

**OUR PROMISE TO YOU**

Since *your* satisfaction is *our* priority, *we* are pleased to provide *you* 15 days to review *your plan* following the *date of delivery*. If, during this 15-day period, *you* are not completely satisfied for any reason, *you* may cancel *your plan* and receive a full refund of the *plan* price. **After this 15-day period, the *plan* price is nonrefundable.**

Please note, no refund is available if the *trip* has started, a claim has been filed, or the *certificate* has ended.

**SIGNED FOR JEFFERSON INSURANCE COMPANY  
9950 MAYLAND DRIVE, RICHMOND, VIRGINIA 23233**



**Jeff Wright, President**



**Jack Zemp, Secretary**

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## DEFINITIONS

Throughout this *certificate*, words and any form of the word appearing in italics are defined in this section.

<b>Accident</b>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<b>Accommodation</b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation for <i>your trip</i> or where <i>you</i> stay and incur an expense during <i>your trip</i> .
<b>Adoption proceeding</b>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Baggage</b>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<b>Certificate</b>	This travel insurance contract. The <i>certificate</i> includes this General Conditions document and endorsements attached to it, and the Coverage Summary.
<b>Climbing sports</b>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<b>Computer system</b>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, or wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> may be eligible for coverage under this <i>certificate</i> .
<b>Criminal act</b>	An act that is criminally unlawful.
<b>Cyber risk</b>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"><li>1. Any unauthorized, malicious, or <i>criminal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>;</li><li>2. Any error or omission involving access to, or the processing, use, or operation of, any <i>computer system</i>;</li><li>3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or</li><li>4. Any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amount pertaining to the value of such data.</li></ol>
<b>Date of delivery</b>	The date <i>plan</i> materials are sent to <i>you</i> .
<b>Departure date</b>	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary.
<b>Doctor</b>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , or the sick or <i>injured</i> person or that person's <i>family member</i> .
<b>Epidemic</b>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Family member</b>	<i>Your</i> : <ol style="list-style-type: none"><li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li><li>2. <i>Cohabitants</i>;</li><li>3. Parents and stepparents;</li><li>4. Children, stepchildren, foster children, adopted children, and children currently in the adoption process;</li></ol>

5. Siblings and stepsiblings;
6. Grandparents and grandchildren;
7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;
8. Aunts, uncles, nieces, and nephews;
9. Legal guardians and wards;
10. Paid, live-in caregivers; and
11. Service animals (as defined by the Americans with Disabilities Act).

<b>First responder</b>	Emergency personnel (such as a law enforcement officer, emergency medical technician, firefighter, or a member of the U.S. Armed Forces) who are among those responsible for going immediately to the scene of an <i>accident</i> or emergency to provide aid and relief.
<b>High-altitude activity</b>	An activity that includes, or is intended to include, going above 15,000 feet in elevation, other than as a passenger in a commercial aircraft.
<b>Injury</b>	Physical bodily harm.
<b>Local public transportation</b>	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 100 miles.
<b>Mechanical breakdown</b>	A mechanical issue that prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
<b>One-way booking</b>	A booking for travel on <i>your trip</i> that does not include booked return travel to a location within 100 miles of the <i>trip's</i> point of origin. This does not include a booking for a <i>rental car</i> .
<b>Pandemic</b>	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Plan</b>	The travel protection plan <i>you</i> purchased, which may include one or more of a travel insurance certificate, travel assistance services, and cancellation fee waivers.
<b>Political risk</b>	Any kind of events, organized resistance, or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>• Nationalization;</li> <li>• Confiscation;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Civil commotion assuming to proportion of or amounting to an uprising; and</li> <li>• Military and usurped power.</li> </ul>
<b>Pre-existing medical condition</b>	An <i>injury</i> , illness, or medical condition that, within the 120 days prior to and including the purchase date of this <i>certificate</i> : <ol style="list-style-type: none"> <li>1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>;</li> <li>2. Presented symptoms; or</li> <li>3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed).</li> </ol>

The illness, *injury*, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

For example, a sprained knee *you* have had treated in the 120 days prior to and including the purchase date of *your certificate* will be considered a *pre-existing medical condition*. If *you* later have to cancel *your trip* because, for instance, the sprained knee now requires surgery, or because *your* recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a *pre-existing medical condition*.

**Primary residence**

*Your* permanent, fixed home address for legal and tax purposes.

**Quarantine**

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *traveling companion* has been exposed.

**Refund**

Cash, credit, or a voucher for future travel that *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, another insurance company, a credit card issuer, or any other entity.

**Rental car**

An automobile or other vehicle designed for use on public roads that *you* have rented from a *rental car company* for the period of time shown in a *rental car agreement* for use on *your trip*.

**Rental car agreement**

The contract issued to *you* by the *rental car company* that describes all of the terms and conditions of renting a *rental car*, including *your* responsibilities and the responsibilities of the *rental car company*.

**Rental car company**

A commercial company licensed (where applicable) and whose primary business is renting automobiles. A *rental car company* does not include car or ride share companies (examples include Uber, Zipcar, and Turo), automobile dealerships, mechanics, or body shops.

**Return date**

The date on which *you* are originally scheduled to end *your* travel, as shown on *your* travel itinerary.

**Severe weather**

Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

**Terrorist event**

An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of the United States, and is committed for political, religious, ethnic, ideological, or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, *political risk*, or acts of war.

**Traffic accident**

An unexpected and unintended traffic-related event, other than *mechanical breakdown*, that causes *injury*, property damage, or both.

**Travel carrier**

A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:

1. Rental vehicle companies;
2. Private or non-commercial transportation carriers;
3. Chartered transportation, except for group transportation chartered by *your* tour operator; or
4. *Local public transportation*.

**Travel supplier**

A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.

<b><i>Traveling companion</i></b>	A person or service animal (as defined by the Americans with Disabilities Act) traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
<b><i>Trip</i></b>	<i>Your</i> travel to, within, and/or from a location at least 100 miles from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, moving, or commuting to and from work, and it cannot last longer than 366 days.
<b><i>Uninhabitable</i></b>	A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
<b><i>We, Us, or Our</i></b>	Jefferson Insurance Company and its agents, including AGA Service Company.
<b><i>You or Your</i></b>	All persons listed as insureds in the Coverage Summary.

## WHEN YOUR COVERAGE BEGINS AND ENDS

*You* are only eligible for coverage if *we* accept *your* request for insurance. *Your certificate's* Coverage Effective Date and Coverage End Date are indicated in *your* Coverage Summary. The *certificate* is effective on the day after *we* receive the order and *you* pay the full premium. The order must be received and the full premium must be paid prior to *your* departure.

Coverage is only provided for losses that occur while *your certificate* is in effect.

Except for one-way and same-day return *trips*, the *departure date* and *return date* that *you* provided at the time of purchase are counted as two separate days of travel when *we* calculate the duration of *your trip*.

*Your certificate* ends on the earliest of the following:

1. The Coverage End Date listed in *your* Coverage Summary (or, if *you* purchased *your certificate* with a *one-way booking*, *your return date*);
2. The day *your certificate* is canceled;
3. The day *your trip* is canceled;
4. The day *your trip* ends;
5. The day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason;
6. The 180<sup>th</sup> day of the *trip*, if *your certificate* was purchased with a *one-way booking*, but return travel arrangements for *your trip* were not booked before *your departure date*;
7. The 180<sup>th</sup> day of the *trip*, if *your certificate* was purchased with a *one-way booking*, and return travel arrangements for *your trip* were booked before *your departure date*;
8. The 366<sup>th</sup> day of the *trip*; or
9. The 771<sup>st</sup> day after the *certificate* purchase date.

However, if *your* return travel is delayed beyond the end of *your certificate* due to a reason covered under this *certificate*, *we* will extend *your* coverage period until the earliest of when *you*:

1. Reach *your* final *trip* destination, point of origin, or *primary residence*;
2. Decline to continue on to *your* final *trip* destination, point of origin, or *primary residence* once *you* are able;
3. Decline medical repatriation after *your* treating *doctor* and *we* confirm *you* are medically stable to travel; or
4. Arrive at a medical facility in *your* country of residence for further care following a medical evacuation or medical repatriation.

After *your certificate* ends, the *plan* price is nonrefundable.

Please note that this *certificate* applies for a specific *trip* and cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages that are included in *your certificate*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that terms, conditions, and exclusions apply to all coverages.**

### A. TRIP CANCELLATION COVERAGE

**IMPORTANT:** Please refer to *your* Coverage Summary to confirm the applicable limit.

If *your trip* is canceled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable *trip* payments, deposits, cancellation fees, and costs to rebook *your* transportation (less available *refunds*), up to the maximum benefit for Trip Cancellation Coverage listed in *your* Coverage Summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay, such as a single supplement fee from a cruise line.

**IMPORTANT:** *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

#### Covered reasons:

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following condition applies:

- a. A *doctor* advises *you* or a *traveling companion* to cancel *your trip* before *you* cancel it. If that isn't possible, a *doctor* must either examine or consult with *you* or the *traveling companion* as soon as possible within 72 hours after the cancellation to confirm the decision to cancel.
2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by their *doctor* or require hospitalization.
3. *You*, a *traveling companion*, or a *family member* dies on or after *your certificate's* Coverage Effective Date and before *your trip*.
4. *You* or a *traveling companion* is *quarantined* before *your trip* due to having been exposed to:
  - a. A contagious disease other than an *epidemic* or *pandemic*; or
  - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
    - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and

- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You* or a *traveling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or a *traveling companion* needs medical attention; or
- b. *Your* or a *traveling companion's* vehicle needs to be repaired because it is not safe to operate.

6. *Your primary residence* is *uninhabitable*.

7. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

8. *You*, a *traveling companion*, or a *family member* serving in the U.S. Armed Forces is reassigned or has personal leave status changed, except because of war, the War Powers Act, or disciplinary action.

9. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. A *natural disaster*;
- B. *Severe weather*;
- C. Strike, unless threatened or announced prior to the purchase of *your certificate*; or
- D. An FAA or foreign equivalent mandate.

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your certificate's* Trip Cancellation Coverage maximum benefit:

- i. The reasonable cost of the alternative transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
- b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your certificate*.

10. *You* or a *traveling companion* is terminated or laid off by a current employer after *your certificate's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your traveling companion's* fault;
- b. The employment must have been permanent (not temporary or contract); and
- c. The employment must have been for at least 12 consecutive months.

11. *You or a traveling companion is unable to receive a vaccination (including a vaccination for an epidemic or pandemic such as COVID-19) required for travel to, from, or within your destination due to your or your traveling companion's illness, injury, or medical condition.*
12. *Government authorities order a mandatory evacuation due to a natural disaster at your destination that is in effect within 24 hours prior to your departure date.*

The following condition applies:

- a. *Your certificate was purchased prior to public knowledge of the event leading to the mandatory evacuation.*
13. *You or a traveling companion secures new permanent, full time, paid employment, after your certificate's purchase date, that requires presence at work during the originally scheduled trip dates.*
14. *Your or a traveling companion's primary residence is permanently relocated by at least 100 miles due to a transfer by your or a traveling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*
15. *You or a traveling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
16. *You or a traveling companion receive a legal notice to attend an adoption proceeding which occurs during your trip.*
17. *Your or a traveling companion's travel documents required for the trip are stolen.*

The following condition applies:

- a. *You must make diligent efforts, and provide documentation of your efforts, to obtain replacement documents that would allow you to keep the originally scheduled trip dates.*
18. *Your destination is uninhabitable.*
19. *You or a traveling companion legally separates or divorces on or after your certificate's Coverage Effective Date but before your scheduled departure date.*

The following condition applies:

- a. *Your certificate was purchased within 14 days of the date of the first trip payment or deposit.*
20. *Family or friends outside the United States cannot accommodate you during your trip, as planned, because someone in their household has died, become seriously ill or injured, or developed a serious medical condition.*
21. *You or a traveling companion is refused a tourist visa by the authorities of the destination or transit country. This does not include your being unable to obtain a tourist visa due to timing or delay in the process, nor to being refused a tourist visa due to your refusal or failure to comply with the processing requirements of obtaining the tourist visa or any entry requirements of your destination or transit country.*
22. *You find out you are pregnant after purchasing this certificate.*
23. *You need to attend the birth of a family member's child.*

24. *Your or a traveling companion's vehicle experiences a mechanical breakdown on the way to the departure point of your trip.*
25. *Your or a traveling companion's primary vehicle, intended for transporting you or the traveling companion to the point of your trip's departure or intended to be the primary mode of transportation during your trip, is stolen.*
26. *You, your child's, a traveling companion's, or a traveling companion's child's K-12 school officially changes its original published schedule to conflict with your originally scheduled trip dates.*

The following condition applies:

- a. *You, your child, a traveling companion, or a traveling companion's child must be a student of the school at the time of the certificate purchase.*
27. *Your tour operator or commercial event organizer cancels your multi-day tour or multi-day event that is the main purpose of your trip and was purchased prior to your departure date due to:*
    - a. *A natural disaster; or*
    - b. *Severe weather.*

NOTE: Coverage is only available for lost, pre-paid, and nonrefundable cost of *accommodations* for and transportation to and from the canceled multi-day tour or multi-day event. We will not reimburse you for the cost of the canceled multi-day tour or multi-day event.

## B. TRIP INTERRUPTION COVERAGE

**IMPORTANT:** Please refer to *your* Coverage Summary to confirm the applicable limit.

If you have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse you, less available *refunds*, up to the maximum benefit for Trip Interruption Coverage listed in *your* Coverage Summary, for:

- i. The prorated portion of *your* unused non-refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees you are required to pay, such as a single supplement fee from a cruise line, if you prepaid for shared *accommodations* and *your traveling companion* has to interrupt their *trip*.
- iii. Reasonable transportation expenses you incur to continue *your trip* or return to *your primary residence*.
  - We will reimburse you either for the return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes you to stay at *your* destination (or the location of the interruption) longer than originally planned. **There is a per certificate maximum of \$250 per day for five days. In the event of a covered Trip Interruption loss resulting from an epidemic or pandemic such as COVID-19, the five-day limit will not apply, but the certificate maximum of \$250 per day will apply.**

**IMPORTANT:** You must notify all of *your travel suppliers* within 72 hours of discovering that you will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If you notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents you from being able to notify *your travel suppliers* within that 72-hour period, you must notify them as soon as you are able.

**Covered reasons:**

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following conditions apply:

- a. A *doctor* must either examine or consult with *you* or the *traveling companion* as soon as possible within 72 hours of the *trip* interruption to confirm the decision to interrupt the *trip*; and
  - b. *You* must not have traveled against *your* home country's government advice or against local authority advice at *your trip* destination.
2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by their *doctor* or require hospitalization.
3. *You*, a *traveling companion*, or a *family member* dies during *your trip*.
  4. *You* or a *traveling companion* is *quarantined* during *your trip* due to having been exposed to:
    - a. A contagious disease other than an *epidemic* or *pandemic*; or
    - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
      - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
      - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
  5. *You* or a *traveling companion* is in a *traffic accident*.

One of the following conditions must apply:

- a. *You* or a *traveling companion* needs medical attention; or
  - b. The vehicle needs to be repaired because it is not safe to operate.
6. *Your primary residence* is *uninhabitable*.
  7. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
8. *You*, a *traveling companion*, or a *family member* serving in the U.S. Armed Forces is reassigned or has personal leave status changed, except because of war, the War Powers Act, or disciplinary action.
  9. *You* or a *traveling companion* is a traveler on a hijacked aircraft, train, vehicle, or vessel.

10. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
- A. *A natural disaster;*
  - B. *Severe weather;*
  - C. *Strike, unless threatened or announced prior to the purchase of your certificate; or*
  - D. *An FAA or foreign equivalent mandate.*

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your certificate's* maximum Trip Interruption Coverage maximum benefit:

- i. *The reasonable cost of alternate transportation, less available refunds; and*
- ii. *The cost of any lost prepaid accommodations caused by your delayed arrival, less available refunds.*

The following conditions apply:

- a. *Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your travel carrier.*
- b. *Coverage for a strike does not apply when the striking workers are employed by the travel carrier, or an affiliate of the travel carrier, from which you purchased your certificate.*

11. *Government authorities order a mandatory evacuation due to a natural disaster at your destination while you are on your trip.*

The following condition applies:

- a. *Your certificate was purchased prior to public knowledge of the event leading to the mandatory evacuation.*

12. *You miss at least 50% of the length of your trip due to one of the following:*

- A. *A travel carrier delay;*
- B. *A strike, unless threatened or announced prior to the purchase of your certificate;*
- C. *A natural disaster;*
- D. *Roads are closed or impassable due to severe weather;*
- E. *Lost or stolen travel documents that are required and cannot be replaced in time for continuation of your trip;*
  - i. *You must make diligent efforts, and provide documentation of your efforts, to obtain replacement documents;*
- F. *Civil disorder, unless it rises to the level of political risk; or*
- G. *Being involved in or delayed by a traffic accident.*

This does not apply to missed time resulting from a *travel supplier's* cancellation prior to *your departure date*.

13. *A travel carrier denies you or a traveling companion boarding based on a suspicion that you or a traveling companion has a contagious medical condition (including an epidemic or pandemic such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.*

14. *You or a traveling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*

15. *You need to attend the birth of a family member's child.*

16. *Your destination is uninhabitable.*

17. Family or friends outside *your* country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.
18. *Your* or a *traveling companion's* vehicle experiences a *mechanical breakdown* during *your trip*, which results in the vehicle being unable to be driven safely.
19. *Your* or a *traveling companion's* vehicle, which serves as the primary mode of transportation during *your trip*, is stolen.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your certificate*. An “exclusion” is something that is not covered by this insurance *certificate*, and therefore no payment would be available.

This *certificate* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your certificate* was purchased. This includes but is not limited to any cause of loss, condition, or event that, on or before the Certificate Date of Purchase, was named or otherwise identified by (i) a Coverage Alert posted to [www.allianztravelinsurance.com/coverage-alerts](http://www.allianztravelinsurance.com/coverage-alerts) or (ii) the National Oceanic and Atmospheric Administration (NOAA) or other entity that names or identifies meteorological or geological storms or events;
2. A *pre-existing medical condition*, except as waived under the Pre-Existing Medical Condition Exclusion Waiver;
3. Normal pregnancy or childbirth, except when and to the extent that normal pregnancy or childbirth is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage;
4. Fertility treatment or elective abortion;
5. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
6. An act committed with the intent to cause loss;
7. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
8. Participating in or training for any professional sporting competition;
9. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions, such as tournaments organized by hotels, resorts, or cruise lines to entertain their guests;
10. Participating in an extreme, high-risk sport or activity, such as:
  - a. Skydiving, BASE jumping, hang gliding, or parachuting;
  - b. Bungee jumping;
  - c. Caving, rappelling, or spelunking;
  - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
  - e. *Climbing sports* or free climbing;
  - f. Any *high-altitude activity*;
  - g. Personal combat or fighting sports;
  - h. Racing or practicing to race any motorized vehicle or watercraft;
  - i. Free diving; or
  - j. Scuba diving at a depth greater than 60 feet or without a dive master;
11. A *criminal act* resulting in a conviction, except when *you*, a *traveling companion*, or a *family member* is the victim of such act;
12. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage, or Emergency Medical/Dental Coverage;
13. A *natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, or Travel Delay Coverage;
14. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
15. Nuclear reaction, radiation, or radioactive contamination;
16. War (declared or undeclared) or acts of war;
17. Military duty, except when and to the extent that military duty is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage;

18. *Political risk*;
19. *Cyber risk*;
20. Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage;
21. A *terrorist event*, except when and to the extent that a *terrorist event* is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, or Travel Delay Coverage;
22. An act, travel alert/bulletin, or prohibition by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage;
23. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy, except when and to the extent that a *travel supplier's* complete cessation of operations due to financial condition is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage;
24. A *travel supplier's* restriction on any *baggage*, including on medical supplies or equipment;
25. Ordinary wear and tear or defective materials or workmanship;
26. An act of gross negligence by *you* or a *traveling companion*; or
27. Travel against the orders or advice of any government or other public authority.

This *certificate* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

**IMPORTANT:** *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The Departure Date and Return Date as shown on the Coverage Summary do not match *your trip's* actual *departure date* and *return date* (does not apply to insurance purchased with a *one-way booking*); or
3. *You* intend to receive health care or medical treatment of any kind while on *your trip*.

## PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

This Pre-Existing Medical Condition Exclusion Waiver describes the circumstances in which a *pre-existing medical condition* MAY be covered under this *certificate*, and NOT excluded from coverage.

Because *your certificate* includes this waiver, *you* can still be covered for losses due to a *pre-existing medical condition* if *you* meet all of the following requirements:

- a. *Your certificate* was purchased on or before the date the final *trip* payment becomes non-refundable;
- b. *You* were a U.S. resident when the *certificate* was purchased;
- c. *You* were medically able to travel when the *certificate* was purchased; and
- d. On the *certificate's* purchase date, *you* insured the full non-refundable cost of *your trip* with *us*.

If *you* incur additional non-refundable *trip* expenses after *you* purchase this *certificate*, *you* must insure them with *us* within 14 days of their purchase. Additionally, if any *trip* expenses that were refundable when incurred become non-refundable or subject to cancellation penalties between the Certificate Date of Purchase and the *departure date*, *you* must insure them with *us* within 14 days of any such expense becoming non-refundable or subject to cancellation penalties. If *you* do not do so in either or both cases, those expenses will still be subject to the *pre-existing medical condition* exclusion.

**IMPORTANT:** The amount payable for claims for Trip Cancellation Coverage or Trip Interruption Coverage due to a *pre-existing medical condition* cannot exceed the Pre-Existing Medical Condition Limit listed on *your* Coverage Summary. Amounts payable for claims under other coverages are subject to limits listed on *your* Coverage Summary.

## CLAIMS INFORMATION

We believe that filing an insurance claim should be simple and fast. Learn the basics of *our* claims process here.

Before *you* file a claim, please review *your certificate* details included in this document to ensure that *your* situation meets the criteria for a covered claim. Please note that not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

### **What We Need From You:**

- *Your* Certificate Number.
- A summary of the incident related to *your* claim.
- Documentation of *your* specific loss and the reimbursement amount requested.

### **File Your Claim Online for Fastest Processing:**

1. Go to [www.AgentMaxOnline.com/customer](http://www.AgentMaxOnline.com/customer) and click on File a Claim.
2. Complete the online form.
3. Upload *your* supporting documentation.
4. Review *your* details and submit *your* claim.

### **Or, Begin Your Claim by Calling 800-334-7525.**

Once *you* have submitted *your* claim and supporting documentation, *we* will begin processing *your* claim and will contact *you* if further action is required. *You* may also track *your* claim status online at [www.AgentMaxOnline.com/customer](http://www.AgentMaxOnline.com/customer).

## GENERAL PROVISIONS AND CONDITIONS

In addition to the other terms, conditions, limitations, and exclusions specified in this *certificate*, the below general provisions and conditions apply to all coverages under *your certificate*. Eligibility for coverage under this *certificate* is subject to meeting the terms and conditions described below.

### Proof of Loss

As with any insurance, *you* are responsible for proving *your* loss. *We* require that *you*:

1. Notify *us* of *your* claim within 90 days of the date of loss or as soon as reasonably possible (except as otherwise allowed by law). If *you* do not report *your* claim within this time, *we* will not invalidate or reduce it unless the delay prejudices *us* or otherwise impairs *our* rights;
2. Make all reasonable efforts to minimize *your* loss (including without limitation making reasonable efforts to start, catch up to, or continue *your trip*; identifying and obtaining *refunds* for which *you* are eligible; and promptly notifying *your travel supplier* upon discovering that *you* need to cancel or interrupt *your trip*, including being advised to cancel or interrupt *your trip* by a *doctor*);
3. Provide to *us* a signed, sworn proof of loss upon *our* request;
4. Provide all requested documentation (including without limitation proof of payment for claimed losses, statements and records from treating *doctors*, police reports, and information from *travel suppliers*);
5. Cooperate with *us* in the investigation of *your* claim; and
6. At *our* request, submit to examination under oath and provide a sworn affidavit.

### Assignment

*You* can assign *your* right to payment under *your certificate* by notifying *us* in a signed writing. The assignment will not be effective until *we* receive such written notice. However, *we* will not permit or recognize the assignment of any right or benefit under this *certificate* to any person or organization engaged in the business of medical transportation unless *we* approve this assignment in writing and in advance. Except as expressly permitted here, no other assignment is permitted under this *certificate* unless *we* approved this assignment in writing and in advance. Any attempt to make an assignment not permitted under this *certificate* will be void as between *you* and *us*. *We* do not assume any responsibility for the validity of any assignment.

### Benefits Payable

Benefits payable under the Emergency Medical/Dental Coverage, Emergency Transportation Coverage, or Travel Accident Coverage will be paid to the insured under this *certificate* who incurs the claimed expense. All other payable benefits will be paid to the first named insured on the Coverage Summary. If the payee under any payable benefit is under 18 years old, any such benefits will be paid to that payee's parent or legal guardian. If a payee dies, any benefits that were payable to that payee will be paid instead to that payee's estate unless that payee has designated one or more beneficiaries by notifying *us* in a signed writing. If a deceased payee has named one or more beneficiaries, any benefits that were payable to that deceased payee will be divided and paid to each named beneficiary in equal shares (unless the payee has designated otherwise by notifying *us* in a signed writing). Except as described here, there are no other beneficiaries of any of the benefits under this *certificate*, including without limitation any healthcare provider, any medical transportation provider, or any *rental car* agency.

Benefits are limited to the amount of *your* loss and are subject to the applicable limit of liability and any deductible stated in the Coverage Summary. All dollar amounts described in this *certificate* are expressed in U.S. dollars. If *you* have a loss for which *you* have been reimbursed by *us* or any third party, *you* will not be reimbursed again for the same expense. For example, *you* cannot be reimbursed for the same expense under both Travel Delay Coverage and Trip Interruption Coverage. As another example, *you* cannot be reimbursed for a lost prepaid *trip* expense under this *certificate* if *you* have already been reimbursed by another party for that expense.

### **Medical Examinations and Autopsy**

We have the right to have *you* medically examined as reasonably necessary to make a decision about *your* medical claim. If someone covered by *your certificate* dies, we may also require an autopsy (except where prohibited by law). We will cover the cost of these medical examinations or autopsies.

### **Recovery**

We have the right to recover any amount *you* receive from *us* that, combined with the total amount of *refunds* *you* have received or are eligible to receive, exceeds the total amount of *your* loss unless prohibited by law.

### **Resolving Disputes**

If *you* disagree with *our* decision about a claim, *you* can request to go to arbitration. If *we* agree, *you* can submit a dispute to desk arbitration at least 60 days from the date of that decision, but not more than three years after the date of submission of claim.

No action may be brought against *us* unless *you* have complied with all applicable provisions of this *certificate* and such action is started within three years of the date of the loss.

### **Subrogation**

When someone is responsible for *your* loss, we have the right to recover any payments we have made to *you* or someone else in relation to *your* claim, as permitted by law. In such case, we may require any person receiving payment from *us* to assign their rights to recover such payment, including signing and providing any documents reasonably required allowing *us* to do so. Everyone eligible to receive payment for a claim submitted to *us* must cooperate with this process and must refrain from doing anything that would adversely affect *our* rights to recover payment.

### **Changes and Cancellation**

*You* or the *certificate* purchaser may request changes to the *certificate* by notifying *us*. *You* may request to change the *return date* at any time prior to *your* Coverage End Date. All other changes to *your certificate* must be requested prior to *your* original *departure date*. If the change results in an increase in premium, *you* must pay the increase in premium. Any decrease in premium as a result of the change will be refunded to the *certificate* purchaser. Any change will be effective immediately, so long as we agree to the change and have received any additional premium due. If the *plan* is canceled within 15 days following the *date of delivery*, we will provide a full refund of the *plan* price. **After this 15-day period, the *plan* price is nonrefundable.** Please note, no refund is available if the *trip* has started, a claim has been filed, or the *certificate* has ended.

We will cancel *your* coverage prior to the Coverage End Date for any one or more of:

1. Non-payment of premium;
2. Material misrepresentation of fact, which, if known to *us* would have caused *us* not to issue the *certificate*;
3. Substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the *certificate*;
4. Substantial breaches of contractual duties, conditions, or warranties; or
5. Loss of *our* reinsurance covering all or a significant portion of the particular *certificate* insured, or where continuation of the *certificate* would imperil *our* solvency or place *us* in violation of the insurance laws of this State.

We have 30 days from the effective date of cancellation to notify *you* of these grounds for cancellation. In the event of cancellation due to non-payment of premium, such notification shall be 10 days from the date of cancellation.

**Duplicate Coverage**

If *you* are covered for a loss under two or more insurance certificates that *we* have issued, *we* will pay no more than the highest amount of coverage payable under any one of those insurance certificates for that loss. In any such case, at the *certificate* holder's option, *we* will allow the *certificate* holder to cancel their other certificates and receive a refund of any premium paid for such canceled policies.

**Fraud and Misrepresentation**

*You* are responsible for all statements or other representations *you* make. Any materially misleading or inaccurate information in any statements or representations *you* make may result in *us* canceling or voiding *your certificate* or reducing benefits, or *we* may use them to defend *our* decision about a claim.

Fraud is illegal and may subject *you* to criminal prosecution and civil penalties. *We* will deny *your* claim if *you* or someone acting on *your* behalf:

1. Makes any false statements or statements that are deliberately misleading or deceptive;
2. Conceals or misrepresents any material fact; or
3. Otherwise attempts or commits fraud.

**Travel, Activity, and Event Requirements**

*You* are responsible for meeting all requirements to travel or to attend or participate in *your* activity or event, including without limitation obtaining required travel authorizations and documentation (for example, passports or visas), obtaining required vaccinations, testing, and medical supplies and equipment (including verifying that *your* supplies/equipment meet *your travel supplier's* requirements), adhering to *travel supplier* and governmental requirements and policies (such as social distancing and mask wearing), and anything else required for *you* to travel or attend or participate in an activity or event.

**Waiver or Amendment**

No one has the right to describe *our certificate* any differently than is described here or to change or waive any of its provisions.

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**ENHANCED TRIP CANCELLATION**

**I. DESCRIPTION OF COVERAGES**, the following *covered reasons* are added to the Trip Cancellation Coverage:

1. A *terrorist event* is carried out by an organized terrorist group recognized by the U.S. State Department within 30 days of *your departure date* and within 100 miles of any city *you* are traveling to during *your trip*, as indicated on *your* original itinerary.

The following condition applies:

- a. A *terrorist event* must not have occurred within 25 miles of that city any time in the 30 days prior to *your certificate's* Coverage Effective Date.
2. *Your* tour operator, airline, or cruise line ceases all operations due to its financial condition, with or without filing for bankruptcy.

The following conditions apply:

- a. *Your certificate* was purchased within 14 days of the date of the first *trip* payment or deposit;
- b. The cessation of services occurs more than seven days after *your certificate's* Coverage Effective Date;
- c. *Your certificate* was not purchased directly through the tour operator, airline, or cruise line ceasing operations, or an affiliate of that entity; and
- d. The tour operator, airline, or cruise line was included in *our* list of covered suppliers on *your* Coverage Effective Date.

There are no other changes to the *certificate*.

Jefferson Insurance Company



**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**ENHANCED TRIP INTERRUPTION**

**I. DESCRIPTION OF COVERAGES**, the following *covered reasons* are added to the Trip Interruption Coverage:

1. A *terrorist event* is carried out by an organized terrorist group recognized by the U.S. State Department within 100 miles of any city *you* are traveling to during *your trip*, as indicated on *your* original itinerary.

The following condition applies:

- a. A *terrorist event* must not have occurred within 25 miles of that city any time in the 30 days prior to *your certificate's* Coverage Effective Date.

2. *Your* tour operator, airline, or cruise line ceases all operations due to its financial condition, with or without filing for bankruptcy.

The following conditions apply:

- a. *Your certificate* was purchased within 14 days of the date of the first *trip* payment or deposit;
- b. The cessation of services occurs more than seven days after *your certificate's* Coverage Effective Date;
- c. *Your certificate* was not purchased directly through the tour operator, airline, or cruise line ceasing operations, or an affiliate of that entity; and
- d. The tour operator, airline, or cruise line was included in *our* list of covered suppliers on *your* Coverage Effective Date.

There are no other changes to the *certificate*.

Jefferson Insurance Company



**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**TRAVEL DELAY COVERAGE**

Your travel insurance *certificate* includes the following additional coverage:

**I. DESCRIPTION OF COVERAGES**, the following coverage is added:

**TRAVEL DELAY COVERAGE**

**IMPORTANT:** Please refer to *your* Coverage Summary to confirm the applicable limit.

If *your* or a *traveling companion's* trip is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay Coverage:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary, as follows:
  - If *you* provide receipts, the With Receipts Daily Limit applies; or
  - If *you* do not provide receipts, the No Receipts Daily Limit applies.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, reasonable transportation expenses to either help *you* rejoin *your* cruise/tour or reach *your* destination.
- iii. If a *local public transportation* delay on *your* way to the departure airport or train station causes *you* to miss the departure of *your* flight or train, reasonable transportation expenses to either help *you* reach *your* destination or return home.

The delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay;
2. A strike, unless threatened or announced prior to the purchase of *your certificate*;
3. *Quarantine*;
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking;
7. Civil disorder, unless it rises to the level of *political risk*;
8. A *traffic accident*; or
9. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

This does not apply to a delay resulting from a *travel supplier's* cancellation prior to *your departure date*.

There are no other changes to *your certificate*.

Jefferson Insurance Company

A handwritten signature in black ink, appearing to read "Jeff Wright", written in a cursive style.

**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**BAGGAGE COVERAGE**

Your travel insurance *certificate* includes the following additional coverage:

**I. DEFINITIONS**, the following definitions are added:

**High value items** Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, *sporting equipment*, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.

**Sporting equipment** Equipment or goods used to participate in a sport.

**II. DESCRIPTION OF COVERAGES**, the following coverage is added:

**BAGGAGE COVERAGE**

**IMPORTANT:** Please refer to *your* Coverage Summary to confirm the applicable limit.

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage Coverage in *your* Coverage Summary:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. *You* have taken reasonable steps to keep *your baggage* safe and intact and to recover it;
- b. *You* have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;
- c. *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
- d. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device.

The following items are not covered:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Hearing aids, prescription eyewear, and contact lenses;
5. Artificial teeth, prosthetics, and orthopedic devices;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, medical equipment/supplies, and perishables;
8. Tickets, passports, deeds, blueprints, stamps, and other documents;

9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion, and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Fragile or brittle items;
13. Firearms and other weapons, including ammunition;
14. Intangible property, including software and electronic data;
15. Property for business or trade;
16. Property *you* do not own;
17. *High value items* stolen from a car, locked or unlocked; and
18. *Baggage* while it is:
  - a. Shipped, unless with *your travel carrier*;
  - b. In or on a car trailer;
  - c. Unattended in an unlocked motor vehicle; or
  - d. Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside.

There are no other changes to *your certificate*.

Jefferson Insurance Company



**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**BAGGAGE DELAY COVERAGE**

Your travel insurance *certificate* includes the following additional coverage:

**I. DESCRIPTION OF COVERAGES**, the following coverage is added:

**BAGGAGE DELAY COVERAGE**

**IMPORTANT:** Please refer to *your* Coverage Summary to confirm the applicable limit.

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for Baggage Delay Coverage.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay Coverage in *your* Coverage Summary.
- b. If *you* do not provide receipts, the maximum amount payable is the No Receipts Limit listed in *your* Coverage Summary. Only available for *your* outbound travel (not *your* return travel).

There are no other changes to *your certificate*.

Jefferson Insurance Company



**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**EMERGENCY MEDICAL/DENTAL COVERAGE**

Your travel insurance *certificate* includes the following additional coverage:

**I. DEFINITIONS**, the following definitions are added:

<b>Hospital</b>	A short-term, acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"><li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li><li>2. Have organized departments of medicine and major surgery; and</li><li>3. Be licensed where required.</li></ol>
<b>Medically necessary</b>	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
<b>Reasonable and customary costs</b>	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.

**II. DESCRIPTION OF COVERAGES**, the following coverage is added:

**EMERGENCY MEDICAL/DENTAL COVERAGE**

**IMPORTANT:**

- Please refer to *your* Coverage Summary to confirm the applicable limit and any deductible that may apply.
- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- *We* are not, and shall not be deemed to be, a provider of medical or emergency services, nor are *we* a substitute for such providers or responsible for the services of such providers.
- *Our* services may be subject to approvals by appropriate local authorities and active travel and legal or regulatory restrictions.

If *you* receive emergency medical or dental care while *you* are on *your trip* for one of the following *covered reasons*, *we* will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for Emergency Medical/Dental Coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip*, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).
2. While on *your trip*, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, *we* may be able to guarantee or advance payments, where accepted, up to the limit of *your* Emergency Medical/Dental Coverage.

The following conditions and additional exclusions apply:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor, dentist, hospital, or other provider authorized to practice medicine or dentistry.*
- b. This coverage will not pay for any care provided after *your* coverage ends.
- c. This coverage will not pay for non-emergency care or services, such as:
  1. Elective cosmetic surgery or care;
  2. Annual or routine exams;
  3. Long-term care;
  4. Allergy treatments (unless life threatening);
  5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
  6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize *you*);
  7. Experimental treatment; and
  8. Any other non-emergency medical or dental care.
- d. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip.*

There are no other changes to *your certificate.*

Jefferson Insurance Company

A handwritten signature in black ink, appearing to read 'Jeff Wright', is positioned above the printed name.

**Jeff Wright, President**

**JEFFERSON INSURANCE COMPANY**  
(A Stock Company)

**ENDORSEMENT**

**EMERGENCY TRANSPORTATION COVERAGE**

Your travel insurance *certificate* includes the following additional coverage:

**I. DEFINITIONS**, the following definitions are added:

<b>Hospital</b>	A short-term, acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"><li>1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;</li><li>2. Have organized departments of medicine and major surgery; and</li><li>3. Be licensed where required.</li></ol>
<b>Medical escort</b>	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>traveling companion</i> , or <i>family member</i> .
<b>Medically necessary</b>	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.

**II. DESCRIPTION OF COVERAGES**, the following coverage is added:

**EMERGENCY TRANSPORTATION COVERAGE**

**IMPORTANT:**

- Please refer to *your* Coverage Summary to confirm the applicable limit.
- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- *We* are not, and shall not be deemed to be, a provider of medical or emergency services, nor are *we* a substitute for such providers or responsible for the services of such providers.
- *Our* services may be subject to approvals by appropriate local authorities and active travel and legal or regulatory restrictions.

**Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)**

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19) while on *your trip*, *we* will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If *we* determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* medical team will consult with the local *doctor*;
2. *We* will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. *We* will arrange and pay for a *medical escort* if *we* determine one is necessary.

The following conditions apply:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements;
- b. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility; and
- c. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

**Medical Repatriation (Getting *you* home after *you* receive care)**

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19) while on *your trip*, and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
  - a. *Your primary residence*;
  - b. A location of *your* choice in the U.S.; or
  - c. A medical facility near *your primary residence* or in a location of *your* choice in the U.S. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel);
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements;
- c. One or more common carriers must be willing and able to transport *you* on regularly scheduled service from *your* current location to *your* chosen destination; and
- d. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

**Transport to Bedside (Bringing a friend or *family member* to *you*)**

If *you* are told by the treating *doctor* that *you* will be hospitalized for more than 48 hours during *your trip* or that *your* condition is immediately life-threatening, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following conditions apply:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

**Return of Dependents (Getting minors and dependents home)**

If *you* die or are told by the treating *doctor* *you* will be hospitalized for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care to one of the following:

1. *Your primary residence*; or
2. A location of *your* choice in *your* country of residence.

*We* will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalized, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *traveling companions* under the age of 18 or dependents;
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- c. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

**Repatriation of Remains (Getting *your* remains home)**

*We* will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of residence.

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the associated expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

There are no other changes to *your certificate*.

Jefferson Insurance Company



**Jeff Wright, President**

## **We're only a click away!**

Visit [www.agentmaxonline.com/customer](http://www.agentmaxonline.com/customer):

- To file a claim
- To check claim status



## Travel Assistance Services during your trip provided by AGA Service Company

If you need travel or medical assistance related to your trip, we are available 24 hours a day. With our global reach and multi-lingual staff, we are here to help you anytime, anywhere. Throughout this document, the words “you” and “your” refer to the person or people insured under the attached travel insurance policy or certificate. The words “we”, “us”, and “our” refer to AGA Service Company.

**IMPORTANT:** You are responsible for the cost of any expenses incurred as a result of the services provided.

### **To Reach Us:**

In the United States, Canada, Puerto Rico  
and U.S. Virgin Islands:  
800-654-1908

### **All other locations, call:**

804-281-5700  
We will accept collect calls, or call you back.

## **TRAVEL ASSISTANCE SERVICES PROVIDED BY AGA SERVICE COMPANY**

### **Flight Assistance**

If you miss your flight or it is delayed or canceled, we can assist you with finding a new flight or alternate transportation.

### **Accommodation Assistance**

If your trip has been interrupted or delayed, we can assist you in changing your reservation or finding alternate accommodation.

### **Destination Information**

We can provide you with important information about your destination, such as travel documentation requirements, travel advisories, and vaccine requirements.

### **Lost Travel Documents Assistance**

If your passport or other travel documents are lost or stolen, we can assist you in getting your documents replaced and can help you change your travel arrangements as required.

### **Emergency Language Translation**

We can assist you with translation services in the event you need help in a foreign country.

### **Emergency Cash Assistance**

If your travel is delayed or interrupted and you need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from your family or friends.

### **Emergency Legal Referrals**

We can help you find local legal advice if you need it while you are traveling.

### **Emergency Message Delivery**

We can assist you in getting an urgent message to someone back home.

### **Finding a Doctor or Medical Facility**

If you need care from a doctor or medical facility while you are traveling, we can assist you in finding one.

### **Monitoring Your Care**

If you are hospitalized, our medical staff will stay in contact with you and the doctor caring for you. We can also notify your family and your doctor back home of your illness or injury and update them on your status.

### **Prescription Replacement**

If you need to refill your prescription, we can refer you to a physician and a pharmacy to assist you.

### **Medical Equipment Arrangements**

If you need medical equipment while traveling, we can refer you to a medical supply vendor or assist you in getting the supplies you need.

### **Personal Effects Collection and Return**

If you cannot take your personal belongings home with you or leave them behind while on your trip, we can assist in locating them and arranging their collection and return.

**Child Care Equipment Assistance**

If you need child care equipment (such as cribs, highchairs, or car seats) to use during your trip, we can assist in the location and delivery of the equipment.

**Care of Your Pet While on Your Trip**

If you need assistance in locating a facility to board your pet or locating a veterinarian, we can provide you with referral options and assist you in making reservations.

**Lost Baggage Assistance**

If your baggage is lost by your travel supplier, we can work with the carrier to locate your baggage. We can provide you status updates, inform you when the baggage is found, and coordinate delivery of your baggage.

**Rental Car Assistance**

We can assist you with the booking of a rental car before your trip or assist with the return of a rental car during a trip.

# PRIVACY NOTICE

AWP USA Inc. and its subsidiaries, including Jefferson Insurance Company and 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., Jefferson Insurance Company, and 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](https://policies.google.com/technologies/partner-sites). To opt out of Google Analytics, visit [tools.google.com/dlpage/gaoptout](https://tools.google.com/dlpage/gaoptout) or disable cookies in your browser. To adjust your Google advertising settings, visit: [myadcenter.google.com](https://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](https://youradchoices.com/appchoices), [optout.aboutads.info](https://optout.aboutads.info), or [thenai.org](https://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](http://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\\_global/allianz-partners---binding-corporate-rules-.html](https://www.allianz-partners.com/en_global/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](mailto: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.

## 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](mailto: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](mailto: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, April 8, 2025.

## Covered Supplier List as of April 24<sup>th</sup>, 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
- 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 & Robison
- 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
- Dream Escape

\* 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.

- 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 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
- Millenium Tours
- 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

The total price for your travel protection plan includes a price of insurance reflecting a filed and approved rate for Jefferson Insurance Company and a price of non-insurance assistance services provided by Allianz Global Assistance. The filed and approved insurance rate is a function of state requirements, the nature of the travel (e.g., destination, travel duration, mode of travel, dates of travel), the age of the traveler(s), and when the insurance is purchased relative to both the purchase of travel and the departure date. The price of non-insurance assistance services is shown below:

**Assistance Services Pricing**  
**(Plan charge = insurance premium + charge for assistance services)**

To use this grid, round your total trip cost UP to the nearest dollar (for example \$500.50 should round up to \$501). The appropriate charge for assistance services will be listed in that row in the grid.

Trip Cost		
\$1	\$500	\$4.00
\$501	\$1,000	\$13.00
\$1,001	\$1,500	\$29.00
\$1,501	\$2,000	\$37.00
\$2,001	\$2,500	\$46.00
\$2,501	\$3,000	\$58.00
\$3,001	\$3,500	\$67.00
\$3,501	\$4,000	\$73.00
\$4,001	\$4,500	\$79.00
\$4,501	\$5,000	\$85.00
\$5,001	\$5,500	\$90.00
\$5,501	\$6,000	\$95.00
\$6,001	\$6,500	\$98.00
\$6,501	\$7,000	\$98.00
\$7,001	\$8,000	\$98.00
\$8,001	\$9,000	\$99.00
\$9,001	\$10,000	\$98.00
\$10,001	\$11,000	\$99.00
\$11,001	\$12,000	\$99.00
\$12,001	\$13,000	\$98.00
\$13,001	\$14,000	\$98.00
\$14,001	\$15,000	\$98.00
\$15,001	\$16,000	\$99.00
\$16,001	\$17,000	\$98.00
\$17,001	\$18,000	\$99.00
\$18,001	\$19,000	\$99.00
\$19,001	\$20,000	\$99.00
\$20,001	\$21,000	\$98.00
\$21,001	\$22,000	\$99.00
\$22,001	\$23,000	\$98.00
\$23,001	\$24,000	\$98.00
\$24,001	\$25,000	\$98.00