

PILGRIM TOURS

TRAVEL PROTECTION



Horizon Plan

7.25%

Best time to Purchase

Maximize Your Coverage. To make sure you're eligible for pre-existing medical conditions, buy your Horizon Plan on or before your final trip payment date.

Trip Cancellation & Interruption

Allianz Travel Insurance pays up to 100% cash back when you need to cancel or cut your trip short for a covered reason.

Tour Protection - Unforeseen Reasons

9.8%

Best time to Purchase

Tour Protection – Unforeseen Reasons must be purchased on or before your final trip payment date. This plan will not be available after that date.

Trip Cancellation & Interruption

In addition to what is covered by the Horizon Plan, you can receive 80% cash back if you cancel your trip for virtually any other unforeseen reason.



Questions?

CALL 800-322-0788

*Refer to ACCAM - F201757

Trip Cancellation & Interruption Covered Reasons

Allianz Travel Insurance can reimburse you the cost of your trip if it is cancelled or interrupted due to certain situations*. These situations are called "covered reasons," and are listed below.

Covered illness, injury, death	Military duty
Normal pregnancy	Quarantine
Employer termination*	Legal proceeding
Loss of accommodation	24-hour delay by travel carrier*
Travel delay resulting in loss of 50% of trip length	Hijacking [■]
Destination uninhabitable	Legal separation/divorce [□]
Home uninhabitable	Witness birth [□]
Traffic accident	Canceled tour ^{□△}
Terrorism	Employment transfer ^{□△}
	Mandatory evacuation [△]

Insurance Coverage

Below is a brief list of coverage and benefit limits for both the Horizon Plan and Tour Protection–Unforeseen Reasons.

Coverage	Max Limit
Trip Cancellation & Interruption	100% of Trip Cost
Travel Delay	\$1,000 (with receipts: \$200/day; no receipts: \$100/day)
Emergency Medical & Dental	\$50,000 (\$750 in dental coverage)
Baggage Loss/Damage	\$1,500
Baggage Delay	\$500 (no receipts: \$100)
Emergency Medical Transportation	\$1,000,000

◊ When Horizon Plan customers opt in and provide flight information, we'll monitor flights and send flight status and benefit alerts, including alerts about flight delays that qualify for automated travel delay payment. Standard message/data rates apply to SMS alerts. Automated claims and payment system availability is not guaranteed and is subject to our sole discretion. All claims subject to policy terms, conditions, and exclusions.

◆ Trip Cancellation coverage only. Must be employed with your current employer for 12 continuous months.

♦ Travel carrier can't get you to your destination for 24 hours from the scheduled arrival due to natural disaster, severe weather, strike or FAA shutdown.

■ Trip Interruption coverage only.

□ Trip Cancellation coverage only.

△ Horizon Plan only.

Global Assistance

Allianz

***Terms, conditions, and exclusions apply. Consult Allianz Global Assistance for the terms and conditions.**

Insurance benefits underwritten by Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. Any Non-Insurance Assistance services purchased are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company or Jefferson Insurance Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com. 400004021_070518

This is a brief description of the insurance benefits and assistance services provided by these plans. Please see your plan documents for full details.

Trip Cancellation and Interruption

Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

Horizon Plan - Maximum coverage: \$30,000.

Tour Protection—Unforeseen Reasons - Maximum coverage: \$10,000

Reimburses for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home or to continue your trip due to a covered reason.

Horizon Plan - Maximum coverage: \$30,000.

Tour Protection—Unforeseen Reasons - Maximum coverage: \$10,000

Travel Delay

Reimburses up to \$200 per day per person for additional travel and lost prepaid expenses if your trip is delayed for five or more hours for a covered reason. Can also reimburse additional transportation expenses if you miss your cruise or tour because of a covered delay.



Smart benefit: No receipts required to qualify for a \$100 payment per person—just proof of covered delay. For Horizon policyholders, proactive payments may be issued for covered delays on monitored flights^o.

Emergency Medical and Dental

This primary coverage provides reimbursement for covered expenses incurred during your trip due to covered medical and dental emergencies. No deductible. \$750 maximum for emergency dental care.

Baggage Loss/Damage

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

Baggage Delay

Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 12 hours or more. Receipts for emergency purchases are required.



Smart benefit: No receipts for expenses required to qualify for a \$100 payment—just proof of baggage delay.

Emergency Transportation

Provides benefits for medically necessary transportation to the nearest appropriate facility following a covered illness or injury during your trip. Also covers the cost of your transportation back home following a covered illness or injury.

24-Hour Hotline Help

Our multilingual team of problem solvers is always available to help with medical and travel-related emergencies.

Tour Protection - Unforeseen Reasons

Cancel Anytime

Enjoy extra flexibility and peace of mind that you can cancel your trip for almost any reason that your plan does not already cover and receive 80% of your non-refundable trip cost back. Cancel Anytime coverage must cover the full cost of all non-refundable trip arrangements.

Pre-existing Medical Conditions Coverage & Exclusions

A pre-existing medical condition is an injury, illness or medical condition that exhibited symptoms or was treated on, or within the 120 days prior to, the purchase date of your plan. This plan waives the exclusion for pre-existing medical conditions if the following conditions are met: a. Your policy was purchased on or before the final trip payment due date as listed on your travel supplier's invoice; b. You were a U.S. resident when the policy was purchased; c. You were medically able to travel when the policy was purchased; and d. On the policy purchase date, you insured the full non-refundable cost of your trip with us. This includes trip arrangements that will become non-refundable or subject to cancellation penalties between the policy purchase date and the departure date. Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$30,000 (Horizon Plan) or \$10,000 (Tour Protection – Unforeseen Reasons).

Exclusions

This is a named peril plan and contains exclusions. This means that not every situation or event will be covered under your plan. A full list of exclusions is available in your plan documents. Exclusions may include, but are not limited to, pre-existing medical conditions (unless you qualify for a waiver of this exclusion), known and foreseeable events such as certain weather and political events/situations, mental or nervous health disorders, the use or abuse of drugs and alcohol, and participation in extreme high risk sports. Other exclusions apply. Questions? Contact us at 800.284.8300.

Protect Your Trip

Within 14 days of your initial trip deposit to be eligible for legal separation/divorce coverage and supplier financial default protection. A list of covered suppliers can be found on our website at www.allianztravelinsurance.com/partner.

Before your final trip payment date to be eligible for pre-existing medical conditions coverage.

Terms, conditions, and exclusions apply.

This is a brief description of the benefits this plan provides. Plan(s) only available to U.S. residents and may not be available in all jurisdictions. Plan pricing includes the cost of insurance and assistance benefits. Pricing breakdown is available on request and will be provided upon purchase. A complete description of coverage is found in the Certificate of Insurance/Policy or www.allianztravelinsurance.com/partner. If you do not receive this document, please call 800.284.8300.

^o When Horizon Plan customers opt in and provide flight information, we'll monitor flights and send flight status and benefit alerts, including alerts about flight delays that qualify for automated travel delay payment. Standard message/data rates apply to SMS alerts. Automated claims and payment system availability is not guaranteed and is subject to our sole discretion. All claims subject to policy terms, conditions, and exclusions.