

Classic Plan	
Benefits	Coverage (per person)
Trip Cancellation Coverage ^	Up to 100% of trip cost*
Provides reimbursement for prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.	
Trip Interruption Coverage ^	Up to 150% of trip cost*
Provides reimbursement for the unused, non-refundable portion of your trip and additional transportation costs to return home due to a covered reason.	
Emergency Medical/Dental Coverage ^	\$50,000 (\$750 Dental Coverage max.)
Reimbursement for the cost of treatment associated with a covered medical or dental emergency incurred while traveling. A deductible may apply. Dental sublimit applies.	
Emergency Transportation Coverage ^	\$500,000
Provides medically necessary transportation to the nearest hospital or appropriate facility.	
Travel Delay Coverage ^	\$800 (Daily max.: \$200 with receipts; \$100 without receipts) - Minimum Required Delay - 5 hours
Provides reimbursement for certain eligible expenses due to a covered travel delay.	
Baggage Loss Coverage ^	\$1,000 (\$500 High Value Item max.)
Provides reimbursement if your baggage is lost, damaged or stolen while you are traveling.	
Baggage Delay Coverage ^	\$300 (\$100 no receipts max.) - Minimum Required Delay - 12 hours
Your baggage is delayed by a common carrier while on your trip for period specified in your plan documents.	
Trip Change Protector ^	\$500
If you must cancel or change your airline, rail, cruise, or tour itinerary for a covered reason, this benefit can reimburse you for any fee or extra expense charged by a carrier or supplier.	
Concierge ^	Included
Provides information about your destination before you travel and can help you select restaurants, reserve golf tee times or secure tickets to local events	
24 Hour Assistance ^	Included
A broad range of services to help you 24 hours a day from anywhere in the world, whether you need emergency cash, flight information, legal assistance, a message sent home or help dealing with a medical emergency.	
Pre-existing Medical Condition Exclusion Waiver ^	Available
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. Your plan includes a waiver of the exclusion for pre-existing medical conditions if you meet the requirements listed in your plan (See Plan Details below); otherwise, the exclusion for pre-existing medical conditions will apply. Maximum coverage for pre-existing medical conditions is limited to the trip cancellation or trip interruption coverage limit (as applicable), not to exceed \$50,000.	

"Trip cost" is equal to the price paid for the tour as purchased from Prelude Tours. If you are purchasing the land only package from Prelude Tours, it will be necessary to add the amount of the purchased airfare for the tour as well as any additional lodging, transportation and other prepaid tour expenses to determine the "trip cost". After you purchase, you may insure additional trip costs by modifying your plan at allianztravelinsurance.com or calling us at 800-284-8300. Insuring additional trip costs requires additional premium. Maximum amount of Trip Cancellation coverage purchasable under this plan is \$100,000 per person. Maximum amount of Trip Interruption coverage purchasable under this plan is \$150,000 per person.