Travel Insurance

Cruise Brothers urges you to protect your vacation investment by purchasing Travel Insurance.

For complete information on travel insurance, contact me at **763-234-3963** or <u>Buy Online</u>. Our preferred vendor, Allianz Global Assistance, offers coverage for very reasonable rates.

Why Buy Travel Insurance?

Vacations can take months to plan and only hours to ruin if you have to cancel your trip or get sick while traveling. Protect your travel investment with Cruise Brothers. Travel Protection from Allianz Global Assistance offers benefits like trip cancellation and interruption, emergency medical and dental coverage and a 24-hour assistance hotline so help is always just a phone call away.

Whether you're traveling halfway across the country or halfway around the world, Trip Insurance can protect you against covered unforeseen circumstances that can disrupt your plans. Key benefits include reimbursement for nonrefundable expenses if you have to cancel due to a covered illness, injury or death of a traveling companion or family member, or an unexpected covered injury or illness while traveling requires you to receive medical care. This is particularly important if you're traveling overseas. In many cases, U.S. medical insurance is not accepted outside the U.S. Coverage also includes canceled services that may leave you stranded at the airport for an extended period and you incur meal or lodging expenses as a result. Emergency Assistance is available from anywhere in the world and provided by our in-house, multi-lingual coordinators. Limitations apply – please review the terms and conditions for complete details.

Advantages of Travel Protection

- Coverage if you have to cancel or interrupt a trip for a variety of covered reasons.
- Reimbursement for covered medical and dental emergencies and emergency medical transportation.
- Coverage for lost, damaged, stolen or delayed baggage.
- 24/7 assistance through our Allianz Global Assistance's hotline.
- Coverage for existing medical conditions*.

Benefits Coverage Limit

- Trip Cancellation Up To Amount Purchased
- Trip Interruption Up To Amount Purchased
- Emergency Medical/Dental Coverage \$10,000
- Emergency Medical Transportation \$500,000
- Baggage Loss/Damage \$1,000
- Baggage Delay \$200
- Travel Delay \$500
- Missed Connection \$500
- 24-Hour Hotline Assistance Included
- Benefits are per person
- 1 Maximum coverage available is \$10,000.

Calculate 8% of your trip cost; include all costs.

Special Features of Travel Protection

Existing Medical Conditions

Your plan may provide Existing Medical Conditions Coverage if you, a traveling companion or family member

has an Existing Medical Condition. An Existing Medical Condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan prior to making your final trip payment; 2.) You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; and 4.) The total cost of your trip is \$10,000 per person or less. All other contract terms and conditions apply.

Supplier Default Coverage

Supplier Default coverage covers situations where a carrier, cruise line, tour operator or other travel entity goes into financial default. Supplier Default coverage is provided when: 1.) You purchase your insurance within 14 days of initial trip payment or deposit; 2.) The financial default occurs more than seven days after the plan's effective date; and 3.) You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) that Allianz Global Assistance currently lists as a covered supplier.

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*Terms. conditions, and exclusions apply. Insurance benefits are underwritten by BCS Insurance Company or Jefferson Insurance Company, depending on insured's state of residence. AGA Service Company is the licensed producer and administrator of these plans. Plans available to U.S. residents only.