

# Online Services

With Allianz Travel Insurance, you can file and track claims through [www.allianztravelinsurance.com/partner](http://www.allianztravelinsurance.com/partner).

Insurance benefits are underwritten by Nationwide Mutual Insurance Company and Affiliated Companies (One Nationwide Plaza, Columbus, OH 43215-2200), under Form Nos. SRTC 2000 and NSHTC 2500. Plan(s) may not be available in all states. Allianz Global Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of this plan. Non-insurance benefits/products are provided and serviced by AGA Service Company. Consumer is responsible for charges incurred from outside vendors for assistance or concierge services. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or [customerservice@allianzassistance.com](mailto:customerservice@allianzassistance.com).

**Purchasing your travel insurance is fast and easy.**

**PerryGolf**  
7040 Wrightsville Avenue  
Suite 210  
Wilmington, N.C. 28405

ACCAM NUMBER

F032990

## General Exclusions

Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains); suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane; war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; participation in any military maneuver or training exercise; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless Hospitalized; participation as a professional in athletics; participation in underwater activities (does not include recreational swimming); being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician; commission or the attempt to commit a dishonest, fraudulent or criminal act; participating in Bodily Contact Sports (football, wrestling, ice hockey, rugby, lacrosse, boxing, full contact karate, hurling and rodeo); skydiving; hang-gliding; Parachuting; Mountaineering; any race; bungee cord jumping; speed contest scuba diving unless accompanied by a dive master or if the depth exceeds fifty (50) feet; or deep sea diving; spelunking or caving; heliskiing; extreme skiing; Extreme Sports; dental treatment except as a result of an injury to Sound Natural Teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy) except if Hospitalized normal childbirth, normal pregnancy through the first six (6) months of pregnancy or voluntary termination of pregnancy; curtailment or delayed return for other than covered reasons; traveling for the purpose of securing medical treatment; services not shown as covered; directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination; confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions; care or treatment that is not Medically Necessary; care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation; care or treatment that is payable under any Other Insurance policy; Accidental Injury or Sickness when traveling against the advice of a Physician; cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

## Pre-existing Conditions Exclusion and Waiver

Your plan provides pre-existing conditions coverage if you, a traveling companion or family member has a pre-existing condition. A pre-existing condition is an illness or injury that exhibited symptoms or was treated for any time 60 days prior to purchasing your plan. Pre-existing conditions are covered if:

1. You purchased your plan within 14 days of making your first trip payment or first trip deposit;
2. You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; and
3. You are medically able to travel on the day you purchased the plan

All other contract terms and conditions apply.

**PLEASE BE ADVISED:** This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required to purchase any other products/services. Unless separately licensed, travel retailer employees are not qualified/authorized to answer technical questions about coverage details or evaluate your existing coverage. Plan is intended for U.S. residents only and may not be available in all jurisdictions.

**California Residents:** This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400. California offers a toll-free consumer hotline at 1-800-927-4357.

**Florida Residents:** Emergency Evacuation benefits are limited to coverage for travel or use of accommodations for a period of no longer than 90 days, beginning on your date of departure. This limitation only applies to your Emergency Evacuation benefits.

**New York Residents:** The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, or the producer's expenses, volume of business, or profitability. The purchaser may request and obtain information about the producer's compensation, except as otherwise provided by law.

**Maryland Residents:** The purchase of travel insurance would make the travel insurance coverage primary to any other duplicate or similar coverage. The Commissioner may be contacted to file a complaint at: Maryland Insurance Administration, ATTN: Consumer Complaint Investigation Property/Casualty, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Allianz Global Assistance

# Golf Protector



Effective February 2017

Global Assistance

**Allianz**

Trip Cost Protection



**Trip Cancellation** Up to 100% of Trip Cost  
Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason. Maximum coverage: \$25,000.

**Trip Interruption** Up to 150% of Trip Cost  
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. Maximum coverage: \$37,500.

**Trip Delay** \$750  
Reimburses travel/accommodation expenses due to a covered depart delay of six or more hours.

Medical Protection



**Emergency Accident Medical** \$50,000  
Provides reimbursement for medical treatment that must be performed during your trip due to a serious accidental injury.

**Emergency Sickness Medical** \$50,000  
Provides reimbursement for medical treatment that must be performed during your trip due to a serious sickness.

**Emergency Evacuation** \$500,000  
Provides medically necessary transportation to the nearest appropriate facility following a covered injury or illness during your trip. Also covers the cost of your transportation back home following a covered injury or illness.



**Our Promise to You**  
Since your satisfaction is our priority, we are pleased to give you 10 days to review your plan. If, during this 10-day period, you are not completely satisfied for any reason, you may cancel your plan and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated. After this 10-day period, your premium is nonrefundable. Some states allow a longer period or provide different terms for refunds. See the full terms and conditions of your plan for details.

Activity Protection



**Property Damage Protector** \$2,500  
Covers direct physical damage to property within the unit you or a travel companion occupies on your trip.

**Lost Golf Rounds** \$500  
Covers pre-paid golf tickets or greens fees for each day you can't play at least 9 holes on an 18-hole course due to weather.

Baggage Protection



**Baggage Loss/Damage** \$2,500  
Covers loss, damage or theft of baggage and personal effects.

**Baggage Delay** \$250  
Covers the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

Assistance Services



**24-Hour Hotline Help** Included  
Help is just a phone call away with Allianz Global Assistance. Our staff of multilingual problem solvers is available to help you with medical, legal or travel-related emergencies.

**Concierge** Included  
Let our experts make restaurant reservations, book tee times, locate hard-to-find event tickets, and more.

Golf Protector Rates			
Trip Cost Per Person (\$)	up to age 59	age 60–70	age 71+
Minimum Trip Cost (\$350 and under)	\$21	\$31.50	\$42
% of Trip Cost (up to \$25,000)	6%	9%	12%



This is a brief description of the insurance and assistance benefits provided by this plan. **Terms, conditions, and exclusions apply.** A complete description of coverage, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.

Covered Reasons for Trip Cancellation and Trip Interruption

Allianz Global Insurance can pay trip cancellation and interruption claims when you cancel or interrupt your trip due to certain situations.\* These situations are called “covered reasons.” For this plan, these covered reasons include:

- Covered illness, injury, death

Victim of felonious assault

Subpoena/court order

Employer termination<sup>†</sup>

Employee Relocation

Home uninhabitable\*\*

Destination uninhabitable

Traffic accident en route to a common carrier departure

Military duty
- Terrorism

Supplier Default

Travel delay resulting in loss of 50% of trip length

Required to Work

Hijacking

Quarantine

Jury duty

Complete shutdown of service by an airline<sup>‡</sup>

**Maximize Your Coverage**  
To make sure you're eligible for pre-existing conditions coverage, buy Golf Protector within **14 days** of your initial trip deposit.

**Insurance benefit.** See reverse for more information.

<sup>1</sup> Benefits are per person.

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

\*\* Due to fire, flood, vandalism, burglary, natural disaster.

<sup>†</sup> Must be employed with your current employer for 36 continuous months.

<sup>‡</sup> At least six hours for trip interruption, 24 hours for trip cancellation due to weather, strike, or mechanical breakdown.