

# Why Protect Your Adventures with Allianz Travel Insurance

Planning ahead for the unexpected can give you more confidence and help smooth over bumps in your travel plans. Allianz Global Assistance, a world leader in travel insurance and assistance services, helps travelers every year through unforeseen travel delays, bad weather, lost luggage, medical emergencies abroad, and much more.

## Here are 10 reasons why all travelers should protect their trips:

### 1. Life is unpredictable.

Some trips need to be cancelled or cut short. With travel insurance, you don't necessarily have to lose non-refundable trip payments when certain circumstances prevent you from taking or continuing your trip.

### 2. You'll want help if sickness strikes.

From disease exposure to exotic eats that don't agree with your stomach, sickness happens. Having travel insurance by your side can help you through these obstacles—like finding quality medical care nearby and reimbursing covered medical costs.

### 3. Your health insurance has its limits.

When you travel outside the U.S., you may be leaving your health insurance at home. Many U.S. plans (including Medicare and Medicaid) don't cover you abroad. Why risk being solely responsible for medical expenses?

### 4. It makes forgotten meds less memorable.

Lost or forgotten medication can set off an alarm when you're far from home—especially in a foreign country. Let our assistance team help you locate a pharmacy to purchase a new replacement.

### 5. Lost luggage can leave you in a lurch.

Allianz Global Assistance provides benefits that can help you replace needed items if your bags are delayed, damaged, or stolen while you're away. With reimbursement for your trip essentials, you can still suit up for wherever your journey takes you next.

### 6. Some travel emergencies are extra expensive.

If you have a medical emergency while traveling that requires emergency medical transportation, you're likely to get hit with a hefty bill for these types of services. With emergency transportation benefits and assistance services, you not only have a financial safety net, you also have expert help coordinating logistics when every minute counts.

### 7. Cash is king.

Airlines aren't required to refund a ticket in the event of an emergency. In fact, your carrier can choose to offer a credit voucher toward future travel instead of reimbursement in cash. With travel insurance, you have more control over your Plan B.

### 8. Speaking of change of plans...

Flight delays can add up. Prolonged delays can cause extra expenses while you wait—or worse, miss a connection. With travel insurance, a covered travel delay can mean reimbursement for rebooking fees, meals, and accommodations.

### 9. Your credit card may not cover you.

Some travelers opt out of travel insurance, thinking credit card coverage would suffice in a crunch. But even if you have this free coverage, the benefits won't be as extensive as a separate travel insurance plan.

### 10. Smart travel tools can help you stay safe.

Allianz Global Assistance provides travelers with a simple-to-use tool that pairs perfectly with wanderlust. Download our Allyz® TravelSmart app to view your plan on the go, file a claim, track your flight in real time, and get one-touch emergency assistance. All this and more is at your fingertips. Download Allyz TravelSmart for free on the AppStore and GooglePlay.†

†Allianz Global Assistance does not charge for this service. Message and data rates may apply from your mobile carrier.



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