General:

Terms, conditions, and exclusions apply, including for pre-existing conditions. Insurance benefits underwritten by BCS Insurance Company (OH, Administrative Office: 2 Mid America Plaza, Suite 200, Oakbrook Terrace, IL 60181), rated “A” (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated “A+” (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on your state of residence and plan chosen. A+ (Superior) and A (Excellent) are the 2nd and 3rd highest, respectively, of A.M. Best’s 13 Financial Strength Ratings. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Travel Insurance is a mark of AGA Service Company dba Allianz Partners or its affiliates. Allianz Partners compensates their suppliers or agencies for allowing Allianz Partners to market or offer products to customers of the supplier or agency. Allianz Travel Insurance products are distributed by AGA Service Company, 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. Plans include insurance benefits and assistance services. 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 at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com.

Product:

Benefits vary by plan and state. Terms, conditions & exclusions apply to each benefit & plan.

SmartBenefits®:

[1]Customers must opt in an provide flight information for monitoring and flight/benefit alerts. Standard messaging/data rates apply to SMS alerts. SmartBenefits automated claims system and payment availablitiy is not guaranteed. All claims subject to policy terms, conditions, and exclusions.

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[2]Allianz Partners does not charge for this service. Message and data rates may apply from your mobile carrier. iOS, iPhone and App Store are trademarks of Apple Inc. Android and Google Play are trademarks of Google Inc.

Global Doctor vists:

[3]**USE OF THE AIR DOCTOR SERVICES IS NOT FOR MEDICAL EMERGENCIES. IF YOUR CUSTOMER HAS, OR THINK THEY MAY HAVE, A MEDICAL EMERGENCY, THEY SHOULD CALL THE EMERGENCY NUMBER IN THE COUNTRY WHERE THEY ARE LOCATED.** Air Doctor is an unaffiliated third party. When customers go to Air Doctor's website or use Air Doctor's services, they are subject to Air Doctor's terms of use, privacy policy, and Air Doctors' other terms and conditions as provided by Air Doctor. Use of Air Doctor services is entirely optional. Customers may contact Allianz Partners anytime at +1 804-673-1173 for direct assistance finding local healthcare providers.

Allianz Partners and Air Doctor are not healthcare providers or medical organizations, and neither Allianz Partners' staff nor Air Doctor's staff deliver professional medical services, provide medical advice, or provide medical diagnoses. All such services are provided solely by independent healthcare providers who are either contracted by or accessible through Air Doctor's network. These healthcare providers are not employed by, affiliated with, or under the control of Allianz Partners or Air Doctor. Allianz Partners is not responsible for the quality, availability or outcome of any medical services nor for any information, advice or care provided by Air Doctor or the healthcare providers customers may access through its network, nor the processing of personal information by Air Doctor or such healthcare providers. Healthcare providers, whether accessed through Air Doctor's network or otherwise through Allianz Partners, are not prescreened by Allianz Partners.

Air Doctor and its affiliated healthcare providers may share customer information with Allianz Partners for the purpose of Allianz Partners providing insurance and assistance services. Allianz Partners will provide information about customers' insurance policies to Air Doctor to validate customers have a policy in effect. However, this is not a guarantee of coverage. Subject to the terms of the customer's policy, they may be responsible for costs not covered by their Allianz Partners policy. To obtain a guarantee of coverage, or if customers have questions about their coverage, they can call Allianz Partners at +1 804-673-1173.