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: $100,000.
- Special coverage: Airline change fees and frequent flyer mile redeem fees are covered up to $250 each.

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: $150,000.

Missed Connection $800

- Reimbursement for covered expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay $800

- Receive up to $200 per day per person to cover additional accommodation/travel expenses and lost prepaid expenses due to a delay of 6 or more hours.

Medical Protection

Emergency Medical and Dental $25,000

- This primary coverage provides benefits for losses due to medical and dental emergencies that occur during your trip. No deductible. $750 maximum for emergency dental care.

Baggage Protection

Baggage Loss/Damage $1,000

- Covers loss, damage or theft of baggage and personal effects.

Baggage Delay $300

- Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

See reverse for footnotes.

Assistance Services

Emergency Medical Transportation $500,000

- Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, NY, OR, WA residents see III)

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 any medical, legal or travel-related emergency.

Benefit Enhancements

Trip+ Enjoy the protection of Classic with double the limits for the following benefits:

Missed Connection

Travel Delay

Emergency Medical and Dental

Emergency Medical Transportation

Baggage Loss/Damage

Baggage Delay

Required to Work

- Provides trip cancellation and interruption coverage when the reasons stand between you and your travel plans: you are required to work due to business/company merger, because your workplace becomes unsuitable for business, or simply because your bosses tell you so.

See reverse for more information.

Classified Plan Rates

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<th>Trip Cost Category ($)</th>
<th>Covered 10%</th>
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For additional pricing, visit www.allianztraveinsurance.com/ensamblesvtravel for prices on trips from $10,000 to $100,000. Prices subject to change.

*Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Covered Reasons for Trip Cancellation and Trip Interruption

- Illness, injury, death
- Supplier financial default
- Victim of felony assault
- Subpoena/court order
- Normal pregnancy
- Employer termination
- Loss of accommodation
- Travel delay resulting in loss of 50% of trip length
- Complete shutdown of service by travel supplier
- Home uninhabitable
- Traffic accident en route
- Terrorism
- Military duty
- Witness birth
- Hijacking
- Quarantine
- Jury duty
- Legal separation/divorce
- Unforeseen evacuation
- Other unforeseen

Kids Coverage for Free

There is no charge for covering kids 17 and under when they are traveling with their parents or grandparents. *

Maximize Your Coverage

To make sure you're eligible for the available coverage, contact our customer service hotline or email us at travelinsurance@allianz.com.

Want peace of mind knowing that you can cancel your trip for almost any reason? *

Ask your travel professional about Classic with Cancel Anytime.

We will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

* Terms, conditions and exclusions apply. Consult Allianz Global Assistance for the terms and conditions or download them at www.allianztraveinsurance.com/ensamblesvtravel.
** Trip cancellation only. Pregnancy must occur after effective date.
*** Due to fire, flood, vandalism, burglary, natural disaster.
* Must be employed by your current employer for 12 continuous months.
* At least 24 hours due to FAA shutdown, severe weather, strike, natural disaster.

This is a brief description of the insurance and assistance benefits provided by this plan. Terms, conditions and exclusions apply. A complete description of the Certificate of Insurance/Policy will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.
Online Services
With Allianz Travel Insurance, you can purchase your plan, modify your plan, even file and track claims, through www.allianztravelinsurance.com/ensembletavel.

Insurance coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakbrook Terrace, IL), rated “A” (Excellent) by A.M. Best, Co., under BCS Form No. 52,201 series or 52,461 series, or Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated “A” (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C Series or 101-P Series, depending on the insured’s state. Allianz Global Assistance and Allianz Travel Insurance are brands of ACA Service Company. ACA Service Company is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between ACA Service Company and Jefferson Insurance Company.

General Exclusions
In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions (unless as specifically covered); intentionally self-inflicted harm, suicide or attempted suicide by you, your traveling companion or your family member; normal pregnancy (unless as specifically covered); fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of you, a traveling companion, or a family member; mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis, psychosis and others; or physical complications related thereto of you, a traveling companion or a family member; alcohol or substance abuse or use; or conditions or physical complications related thereto of you, a traveling companion or a family member; acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in travel delay); participation in professional or amateur sporting events (including training); all extreme, high risk sports including but not limited to: bouldering; contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails; scuba diving (unless accompanied by a dive master and not deeper than 120 feet); operating or learning to operate any aircraft as pilot or crew member; nuclear reaction, radiation or radioactive contamination; natural disasters (unless as specifically covered); terrorist events (unless as specifically covered); epidemic or pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; any expected or reasonably foreseeable events; or financial default of a travel supplier (unless as specifically covered).

Existing Medical Conditions Coverage & Exclusion
Your plan may provide existing medical conditions coverage if a 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 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; 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 $50,000 per person or less.

Supplier Financial Default Protection
Supplier financial default protection is provided when: 1) You purchase your insurance within 14 days of initial trip payment or deposit; 2) Financial default occurs more than seven days after the policy’s effective date; and 3) You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.allianztravelinsurance.com/ensembletavel.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowners 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. Additionally:

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 # 0801400.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the laws of a state other than Florida.

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.

Utah Residents: We are doing business in Utah as Allianz Global Assistance Insurance Agency.

Footnotes from opposite side.
1 Benefits are per person. All insureds must purchase the same plan in order to be on the same policy.
2 All Residences whose coverage is covered under the trip cancellation/interruption protection benefit.
2 Due to fire, flood, vandalism, burglary, natural disaster.
3 Children 17 years of age or under on the date the insurance is purchased are also covered in full when traveling with their parents or grandparents — at no extra cost. The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers 18–30.

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Jefferson Insurance Company
Department of Insurance

Travel Insurance Classic Plan

Allianz Global Assistance

Purchasing your travel insurance is fast and easy.

Contact DEHONEY TRAVEL at:
800.325.6708
812.206.1080
www.allianztravelinsurance.com/ensembletavel

ACCA NUMBER
F030389

AGA Service Company is the licensed producer and administrator for this plan.
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