

U.S. Coverage Alert – 2019 Novel Coronavirus/COVID-19

UPDATED MAY 4, 2021

COVID-19 is a known and evolving epidemic that is affecting travel worldwide, with continued spread and impacts expected. COVID-19 became a known event on January 22, 2020 and was recognized as an epidemic as of February 3, 2020.

Allianz Global Assistance is currently assisting customers 24/7/365 who wish to change their travel plans, need travel assistance or would like to file a claim. We are here to fully understand the nature of your situation and provide assistance and applicable coverage under your plan. Our assistance team is ready to help all of our customers who need help while traveling, such as locating medical facilities or rebooking transportation.

We urge any customer who has a medical issue while traveling or who has any other question regarding their plan to call us or contact us online. We review every claim based on its unique facts and circumstances and are happy to answer any questions you may have.

EPIDEMIC COVERAGE ENDORSEMENT AND SPECIAL PLAN ACCOMMODATIONS FOR COVID-19

Claims due to known, foreseeable, or expected events, epidemics, government prohibitions, warnings, or travel advisories or fear of travel are generally not covered, and coverage can vary by state. However, we are pleased to announce the **addition of epidemic-related covered reasons** to some of our most popular insurance plans in response to COVID-19.

For plans that include the new Epidemic Coverage Endorsement:

New covered reasons have been added for certain specific epidemic-related situations. Please refer to plan details for more information.

The Epidemic Coverage Endorsement, and the covered reasons added by this endorsement, may not be available for all plans or in all jurisdictions. These new covered reasons are only available for customers whose plan includes the Epidemic Coverage Endorsement. To see if your plan includes this endorsement, please look for “Epidemic Coverage Endorsement” on your Declarations of Coverage or Letter of Confirmation.

Temporary Claim Accommodations:

For a temporary period in response to the ongoing public health and travel crisis, where not otherwise covered under your plan, we are currently accommodating claims for:

1. Emergency medical care for an insured who becomes ill with COVID-19 while on their trip (*if your plan includes the Emergency Medical Care benefit*)
2. Trip cancellation and trip interruption if an insured, or that insured’s traveling companion or family member, becomes ill with COVID-19 either before or during the insured’s trip (*if your plan includes Trip Cancellation or Trip Interruption benefits, as applicable*)

If an insured or their traveling companion become ill with COVID-19 while on their trip, that insured will not be subject to the Trip Interruption benefit's five-day maximum limit for additional accommodation and transportation expenses (however, the maximum daily limit for such expenses and the maximum Trip Interruption benefit limit still apply).

The accommodations described in this coverage alert are strictly applicable to COVID-19 and are only available for customers whose plan includes the applicable benefit. All other terms, conditions, and exclusions of the plan apply as normal. All plans continue to generally exclude losses for epidemics, including COVID-19, except as expressly covered in that plan's Epidemic Coverage Endorsement. All benefits are subject to maximum limits of liability, which may in some cases be subject to sublimits, day limits, and daily maximums. Please read your plan for details. These accommodations apply to plans currently in effect but may not apply to plans purchased in the future, so please refer to this coverage alert for the most up to date information before purchasing your plan.

Please note, until changed in a future version of this Coverage Alert, the above accommodations and other coverage for which you are otherwise eligible under your plan continue to apply regardless of any U.S. Centers for Disease Control and Prevention (CDC) and U.S. Department of State travel alerts regarding COVID-19 that exist on the effective date of this Coverage Alert.

Please note, we will accept proof of a positive COVID-19 test or a physician's diagnosis as proof that you are ill with COVID-19. If you need help understanding your plan coverage, please contact us.

PLAN DATE CHANGE / REFUND ACCOMMODATIONS

Customers may change their travel protection plan's effective dates to cover a new or rescheduled trip, as long as that trip is scheduled to be completed within 770 days from the plan's original purchase date. Changes can be made at www.allianztravelinsurance.com or by calling the phone number on their plan.

Please note, if you wish to move your plan's covered trip dates to cover a new or rescheduled trip, you must update your trip dates prior to the departure date of that new or rescheduled trip and prior to any loss for which you seek coverage. Additionally, if your trip costs for your new or rescheduled trip are different than the cost of your original trip, you will need to update your plan's coverage limits accordingly. Any change in trip cost insured for the new or rescheduled trip may result in a change in premium. If you update your plan's trip dates to cover a new or rescheduled trip but do not adjust your limits, the original plan limits will apply to the new or rescheduled trip.

Alternatively, for a temporary period, we are offering refunds for the cost of your single-trip travel protection plan to customers who wish to cancel their travel protection plan if the customer's travel supplier canceled the customer's trip due to COVID-19, so long as no payable claim has been filed under the plan. (This is not available for annual travel insurance plans, which may be canceled any time for a refund of unearned premium.) Please call us at the number listed on your plan and we will be happy to assist you. Refunds must be requested within 770 days of the original plan purchase date.

Unless earlier canceled or otherwise ended in accordance with its terms or the accommodations stated here, plans end 770 days after the original plan purchase date. Plans do not provide any coverage or accommodation for any loss incurred after the plan ends.

PLANS PURCHASED WITH A SUPPLIER'S CANCELLATION FEE WAIVER

If you purchased an Allianz Global Assistance travel protection plan in conjunction with a travel cancellation fee waiver offered by a travel supplier, please contact your travel supplier for questions and coverage information related to trip cancellation under that waiver.

Please note, the above refunds, opportunities to change dates, and other accommodations may not be available for any third party travel cancellation fee waiver you purchased from your travel supplier.

MORE INFORMATION:

Customers should contact their travel provider prior to canceling their travel arrangements. Some airlines and other travel suppliers may allow customers to cancel their trip and receive a refund or change their dates of travel without change fees when traveling to a destination affected by COVID-19.

While traveling, customers should take their travel insurance information with them, including plan number/details and our toll-free travel assistance phone number. This information can also be accessed via our free mobile app for customers who connect the app to their account. Customers should also review their plan to learn details about their coverage.

For additional questions related to our insurance plans and COVID-19, please visit our COVID-19 FAQ's.

For more information about COVID-19 specifically, please visit the World Health Organization's website at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, the CDC's website at <https://wwwnc.cdc.gov/travel/noticescovid19>, or consult your medical professional.

The information in this Coverage Alert is current as of the time of publication but is subject to change as the situation develops. Please visit AllianzTravelInsurance.com for the latest coverage information.

Please note, the above-described accommodations are an explicit and limited expression of donative intent only, which is for only the limited purposes expressly specified here and for no other further purpose, express or implied. Further, it is expressly not a guarantee of coverage or admission of legal or equitable liability. Nothing contained or described here, nor any payment made pursuant to the position described here, is or should be construed to be a waiver of any term, condition, or exclusion of any plan, or any applicable rights, remedies, or defenses under any plan or at law or equity. We and our applicable underwriters and reinsurers reserve all rights, remedies, and defenses under the plan and under applicable law and at equity.

Terms, conditions, and exclusions apply to all plans. Benefits and limits vary by plan. For a complete description of the coverage and benefit limits offered under your specific plan, carefully review your plan's Letter of Confirmation/Declaration of Coverage and Certificate of Insurance/Policy. Insurance benefits underwritten by BCS Insurance Company, or Jefferson Insurance Company, depending on your state of residence and plan chosen. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel, Event Ticket, and Registration insurance products are distributed by Allianz Global Assistance, 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 Allianz Global Assistance and Jefferson Insurance Company. Plans include insurance benefits and assistance services. Any Non-Insurance Assistance services purchased are provided through Allianz Global Assistance. Any non-insurance travel cancellation fee waiver purchased is provided by the travel supplier from

whom you purchased that travel cancellation fee waiver. Except as expressly provided under your plan, you are responsible for charges you incur from third parties.