

# What is travel insurance?

(provided by Allianz Travel Insurance)

Travel insurance is a plan you purchase that protects you from certain financial risks and losses that can occur while traveling. These losses can be minor, like a delayed suitcase, or significant, like a last-minute trip cancellation or a medical emergency overseas.

In addition to financial protection, the other huge benefit of travel insurance is **access to assistance services**, wherever you are in the world. [Our elite team of travel and medical experts](#) can arrange medical treatment in an emergency, monitor your care, serve as interpreters, help you replace lost passports and so much more. Sometimes, [they even save travelers' lives](#).

A few things you should know about travel insurance:

- Benefits vary by plan. It's important to choose a plan that fits your needs, your budget and your travel plans. [Here are definitions of all available travel insurance benefits](#).
- Travel insurance can't cover every possible situation. Allianz Travel Insurance is *named perils* travel insurance, which means it covers only the specific situations, events, and losses included in your plan documents, and only under the conditions we describe.
- Travel insurance is designed to cover [unforeseeable events](#)—not things you could easily see coming, or things within your control. If, for example, you wait to buy insurance for your beach trip until *after* a named hurricane is hustling toward your destination, your losses wouldn't be covered.

## How does travel insurance work?

In most scenarios, travel insurance reimburses you for your covered financial losses after you file a claim and the claim is approved. Filing a claim means submitting proof of your loss to AllianzGlobal Assistance, so that we can verify what happened and reimburse you for your covered losses. You can [file a claim online](#), or do it on your phone with the [Allyz® TravelSmart app](#).

How does this work in real life? Let's say you purchase the [OneTrip Prime Plan](#), which includes trip cancellation benefits, to protect your upcoming cruise to Cozumel. Two days before departure, you experience a high fever and chest pain. Your doctor diagnoses bacterial pneumonia and advises you to cancel the trip. When you notify the cruise line, they tell you it's too late to receive a refund.

Without travel insurance, you'd lose the money you spent on your vacation. Fortunately, a serious, disabling illness can be considered a covered reason for [trip cancellation](#), which means you can be reimbursed for your prepaid, nonrefundable trip costs. Once you're feeling better, you gather the required documents—such as your airfare and cruise line receipts and information about any refunds you did or did not receive—and you [file a claim](#). You can even choose to receive your reimbursement by direct deposit, to your debit card, or via check.

fixed payment of \$100 per day for a [covered travel delay](#) or \$100 for a [covered baggage delay](#). No receipts for purchases are required; all you need is proof of your covered delay.

Many travelers are wondering: **Can COVID-19 be considered a covered reason for trip cancellation?** And can travel insurance help if you become seriously ill with COVID-19 while traveling? Most of our travel insurance plans now include epidemic-related covered reasons (benefits vary by plan and are not available in all jurisdictions). The Epidemic Coverage Endorsement adds covered reasons to select benefits for certain losses related to COVID-19 and any future epidemic. To see if your plan includes this endorsement and what it covers, please look for "Epidemic Coverage Endorsement" on your Declarations of Coverage or Letter of Confirmation. Terms, conditions and exclusions apply. Benefits may not cover the full cost of your loss. All benefits are subject to maximum limits of liability, which may in some cases be subject to sublimits and daily maximums.

> **Learn more: [Travel Insurance and COVID-19: The Epidemic Coverage Endorsement Explained](#)**

## How to choose a travel insurance plan

There's a wide range of Allianz Travel Insurance plans, each with different benefits and benefit limits. So how do you know which is best for you? To begin, [get a quote](#) for your upcoming trip. When you enter your age, trip costs and trip dates, we can recommend a few plans for you. Then, you can compare the costs and benefits of each.

If you're a budget-conscious traveler who's traveling in the U.S., you may like the [OneTrip Cancellation Plus Plan](#). It includes trip cancellation, trip interruption and trip delay benefits.

If you want protection in case of medical emergencies overseas, but you have few pre-paid trip expenses, you may consider the [OneTrip Emergency Medical Plan](#). This affordable plan includes emergency medical and emergency transportation benefits, as well as other post-departure benefits, but **not** trip cancellation/interruption.

If you want the reassurance of carrying substantial travel insurance benefits, the best fit may be the [OneTrip Prime Plan](#). This plan also covers kids 17 and under for free when traveling with a parent or grandparent (not available on policies issued to Pennsylvania residents).

If you're planning several trips in the next 12 months, consider annual travel insurance such as

Sometimes, this process works a little differently. Travel insurance may pay your expenses upfront if you require emergency medical treatment or emergency transportation while traveling overseas. Or, with the [OneTrip Premier](#) and [OneTrip Prime](#) plans, you may be eligible to receive a fixed payment of \$100 per day for a [covered travel delay](#) or \$100 for a [covered baggage delay](#). No receipts for purchases are required; all you need is proof of your covered delay.

Many travelers are wondering: **Can COVID-19 be considered a covered reason for trip cancellation?** And can travel insurance help if you become seriously ill with COVID-19 while traveling? Most of our travel insurance plans now include epidemic-related covered reasons (benefits vary by plan and are not available in all jurisdictions). The Epidemic Coverage Endorsement adds covered reasons to select benefits for certain losses related

to COVID-19 and any future epidemic. To see if your plan includes this endorsement and what it covers, please look for "Epidemic Coverage Endorsement" on your Declarations of Coverage or Letter of Confirmation. Terms, conditions and exclusions apply. Benefits may not cover the full cost of your loss. All benefits are subject to maximum limits of liability, which may in some cases be subject to sublimits and daily maximums.

> **Learn more: [Travel Insurance and COVID-19: The Epidemic Coverage Endorsement Explained](#)**

## How to choose a travel insurance plan

There's a wide range of Allianz Travel Insurance plans, each with different benefits and benefit limits. So how do you know which is best for you? To begin, [get a quote](#) for your upcoming trip. When you enter your age, trip costs and trip dates, we can recommend a few plans for you. Then, you can compare the costs and benefits of each.

If you're a budget-conscious traveler who's traveling in the U.S., you may like the [OneTrip Cancellation Plus Plan](#). It includes trip cancellation, trip interruption and trip delay benefits. If you want protection in case of medical emergencies overseas, but you have few pre-paid trip expenses, you may consider the [OneTrip Emergency Medical Plan](#). This affordable plan includes emergency medical and emergency transportation benefits, as well as other post-departure benefits, but **not** trip cancellation/interruption.

If you want the reassurance of carrying substantial travel insurance benefits, the best fit may be the [OneTrip Prime Plan](#). This plan also covers kids 17 and under for free when traveling with a parent or grandparent (not available on policies issued to Pennsylvania residents).

If you're planning several trips in the next 12 months, consider annual travel insurance such as the [AllTrips Prime Plan](#). It gives you affordable protection for a full year of travel, including benefits for trip cancellation and interruption; emergency medical care; lost/stolen or delayed baggage; and Rental Car Damage and theft protection (available to residents of most states).

> **Find the right travel insurance plan for you**

## How to get the most from your travel insurance plan

**Don't wait too long to buy travel insurance!** The [best time to buy travel insurance](#) is immediately after you've completed your travel arrangements. The earlier you buy insurance, the bigger your coverage window. Also, you must buy your plan within 14 days of making your initial trip deposit in order to be eligible for the [pre-existing medical condition benefit](#) (not available on all plans).

**Read your plan documents before you leave.** If you're not completely satisfied with your plan, you have 15 days (or more, depending on your state of residence) to request a refund,

provided you haven't started your trip or initiated a claim. Premiums are non-refundable after this period.

**Call us when you need help.** If you have questions about how travel insurance works, or how to file a claim, or which benefits you need, please [contact us](#)! Our representatives are available 24/7. If you're already traveling, and you're facing a travel crisis or just need some advice, call our [emergency assistance hotline](#).