

Allianz Travel Insurance

Vacation Sporting ProtectorSM
for Copper
Mountain

Great vacation memories shouldn't be left to chance. Whether you're skiing in the mountains or golfing near the shore, protect yourself with Allianz Travel Insurance's Vacation Sporting Protector.

Dynamic Insurance for the Active Traveler

Travel inconveniences can quickly turn your perfect vacation in the wrong direction. With Vacation Sporting Protector, not only do you get valuable coverage for your vacation investment, but also for sporting equipment, rentals and lessons for many sporting activities.

Wherever You Go, We'll Be There

With Vacation Sporting Protector, you can feel confident knowing you have access to around-the-clock travel assistance. Whether it's an emergency or simply an inconvenience, just give us a call. We're here to provide assistance 24 hours a day, 7 days a week.

Special Features of Vacation Sporting Protector

Pre-Existing Conditions Exclusion and Waiver

This program does not cover losses or expenses if they result from any injury occurring prior to and including the effective date of this insurance and any illness occurring during the 120 days prior to and including the effective date of your insurance for which: a) medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment; or b) require taking prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription. Coverage for a Pre-existing Medical Condition is excluded unless: You purchased your plan within 21 days of making your first trip payment or first trip deposit; You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements; You were a U.S. resident and medically able to travel on the day you purchased the plan; and the total cost of your trip is \$10,000 per person or less.

| Benefits* | Coverage Limit |
|--|--------------------------|
| Trip Cancellation | Up To Amount Purchased** |
| Trip Interruption | Up To Amount Purchased** |
| Sports Traveler Benefit | \$1,000 |
| Sporting Equipment Coverage | \$1,000 |
| Sporting Equipment Rental Coverage | \$1,000 |
| Travel Delay | \$500 |
| Emergency Medical Transportation | \$20,000 |
| Baggage Loss/Damage | \$500 |
| Baggage Delay | \$200 |
| Vehicle Return | \$500 |
| Roadside Assistance | \$100 |
| 24-Hour Hotline Assistance | Included |
| Pre-existing Conditions Exclusion Waiver | Available |

* Benefit levels for Trip Cancellation/Interruption, Vehicle Return and Roadside Assistance are per policy; all other benefits are per person.
** Maximum coverage available is \$35,000.

Questions/Contact: 1-800-310-2431



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.

Global Assistance



This is a brief description of the insurance and assistance benefits provided by this plan. Exclusions, conditions and limitations may apply. A complete description of coverage can be found in the Certificate of Insurance/Policy.

Trip Cost Protection

Trip Cancellation Coverage

Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

Trip Interruption Coverage

Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs for you to return home due to a covered reason.

Travel Delay

Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a departure delay of six or more hours.

Sporting Benefits

Sports Traveler Benefit

In the event the trip is cancelled or interrupted due to a covered reason, coverage is provided for the costs of non-refundable sports related deposits and payments that were arranged separately from the tour (such as prepaid lift tickets, greens fees, equipment rentals and lessons).

Sporting Equipment Coverage


Provides coverage for specialist sporting equipment due to loss or damage by a common carrier or theft of equipment during the trip.

Sports Equipment Rental

Provides reimbursement of rental costs incurred if sporting equipment is stolen or is lost, damaged or delayed by a common carrier for at least 12 hours.

Medical Protection

Emergency Medical Transportation

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

Vehicle Services

Vehicle Return Benefit

Coverage is provided for the cost of transporting your vehicle back to your primary residence when an unexpected illness or injury prevents completion of your trip.

Roadside Assistance

24-Hour Emergency Towing, assistance with flat tires, gas, battery jumpstart and winching.

Baggage Protection

Baggage Loss/Damage

Provides benefits for loss, damage or theft of baggage and personal effects.

Baggage Delay

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.

Assistance Services

24-Hour Hotline Help

Help is just a phone call away with Allianz Global Assistance. A staff of multilingual problem solvers is available to help you solve a medical, legal or travel-related emergency.

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; intentional self-harm; suicide or attempted suicide; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic or pandemic; air, water or other pollution or threat of pollutant release; unlawful acts; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts; and government prohibition or regulations.

PLEASE BE ADVISED:

This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the Insured's purchase of travel tickets. Plan may not be available in all jurisdictions.

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 # OB01400.

Florida Residents:

The benefits of the Policy providing your coverage are governed primarily by the law 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.

Insurance coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakwood Terrace, IL), 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: 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 AGA Service Company. AGA 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 AGA Service Company and Jefferson Insurance Company.