

Travel advisor handbook



Powered by

Allianz  Partners

2022-2023



Welcome to Allianz Partners

Welcome! Allianz Partners, a world leader in travel insurance and assistance services, offers many reasons to protect your clients and their families with travel insurance. We help travelers every year through unanticipated travel delays, bad weather, lost luggage, and medical emergencies.

Within this handbook, you'll find some great information to help your clients understand the importance of travel insurance, while increasing your earning potential.

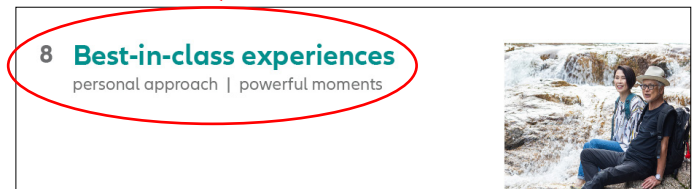
We look forward to elevating travel experiences together.

How to use this guide

The content in this handbook is entirely interactive to ensure you have the best experience possible. You will find that you can easily navigate between pages and can jump to other pages with a simple click of your mouse.

On the Table of Contents page, you will see all of the exciting information we have included in this guide. The images link to their corresponding sections and the bullets below will take you directly to the pages within that section.

Links to Section

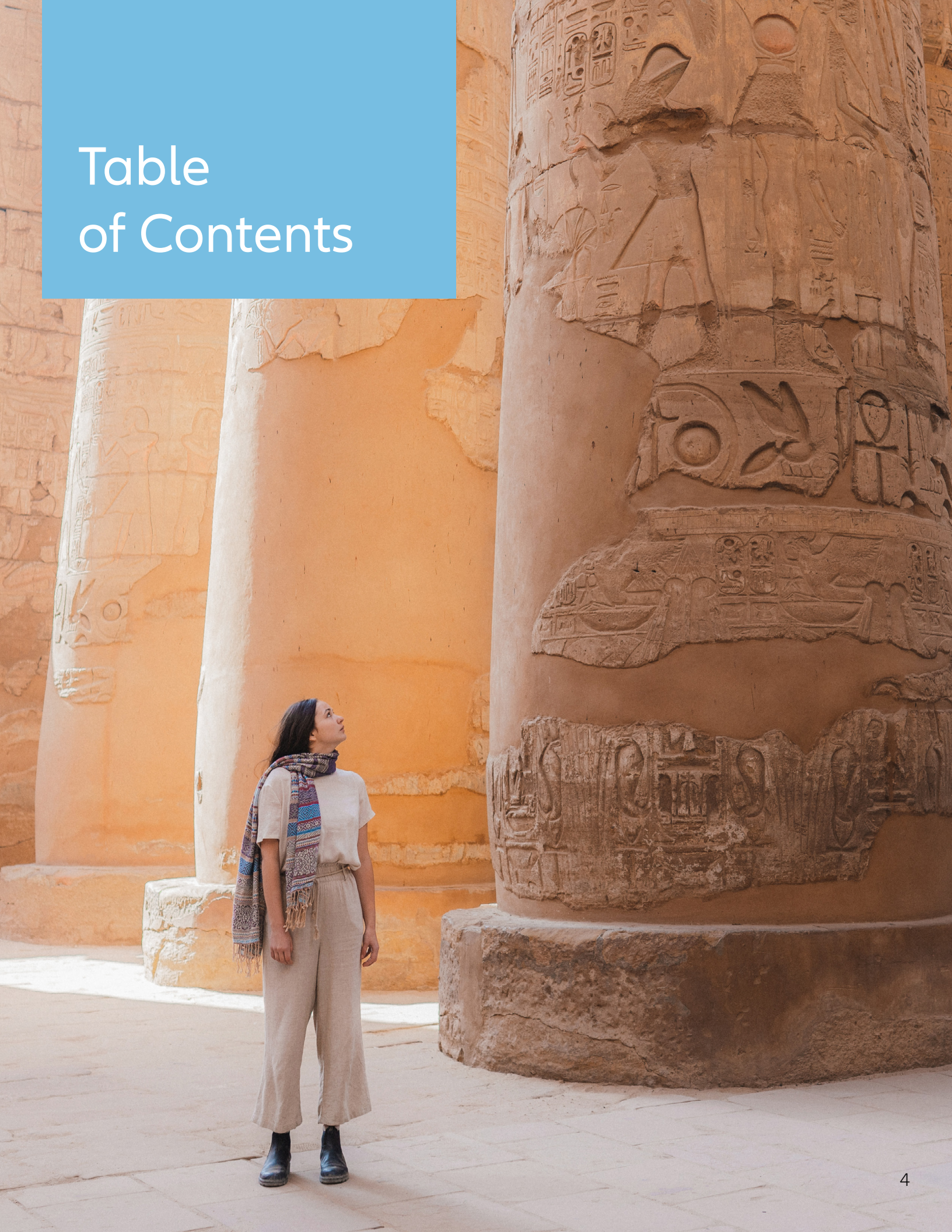


Title pages of sections have a blue header with its various topics below. To open a topic, click on the bolded text above the topic description. To navigate back to the section title page, select the button on the bottom right of the page. If there is no button, the section may not be over yet!

Want to keep a printed copy of this handbook closeby for quick, easy access? No problem! Simply click on the "download" button on the menu below, and it will download a PDF copy you can print and keep on-hand.

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Working with Allianz Partners



Proven meets pioneering

Ever since humans started stretching the distance between Point A and Point B, travel has been evolving. The way we moved in the world when Allianz was founded over 125 years ago is unrecognizable today—and with COVID-19, the world we saw only a few short years ago is equally unrecognizable. The pandemic has permanently altered the way we get from Point A to Point B, leaving travelers with lasting anxiety about who they can trust to help them go safely.

More than ever, navigating the unexpected requires a partner who's both proven and pioneering—with grounded stability to meet the changing demands of the present, and groundbreaking departures to accelerate travel protection into the future.

This Allianz Advantage is the power of a global company that delivers with a local touch, for responsive on-the-ground expertise wherever it's needed. It's high-tech marketing with a refreshingly human touch, connecting your business with customers in unexpected new ways. It's relevant products designed to meet travelers' evolving expectations, bridging their desire for exploration with their increasing need for safety.

Travel has changed, and though we'll keep changing with it, our commitment will always be the same—to deliver unparalleled customer experiences and unmatched growth for your business, even in the face of the unexpected.

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Best-in-class experiences

personal approach | powerful moments

With people at the heart of all we do, we create moments that matter to customers—and keep them coming back again and again.

20M+

Unique customer data points steering decision analytics

In-depth insight mining

With programs like Voice of Customer, we constantly gather feedback to get an authentic understanding of what customers want, then turn those insights into action—creating real solutions for travelers' evolving needs.

1st

Travel insurer to include COVID-19 accommodations

Relevant products

Our simplified product portfolio has relevant, easy-to-understand benefits to give travelers unmatched protection for today's challenges, including epidemic-related covered reasons and inclusions for pre-existing medical conditions.

75

2020 GlobalNet Promoter Score

In-house assistance team

Our skilled, in-house assistance team is always ready to help with travel emergencies and hiccups—so travel advisors can relax knowing we're here for their customers, wherever they're traveling and whatever challenges they have.



Proactive SmartBenefitsSM

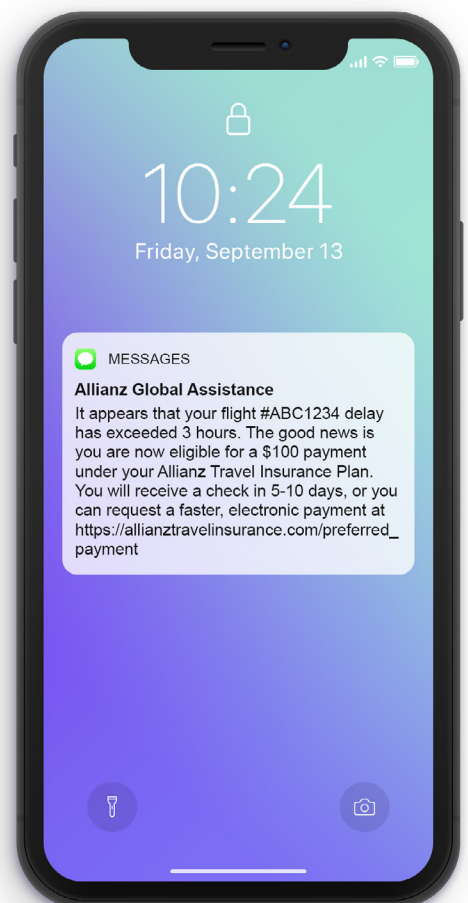
Easier to use, easier to sell

Automated claims can pay your customers proactively during tracked flight delays.* A family of four could receive an automatic inconvenience payment of \$400 for a qualifying delay—\$100 for each family member—without lifting a finger

No-receipts-required reimbursement option for baggage or travel delays cuts down on paperwork

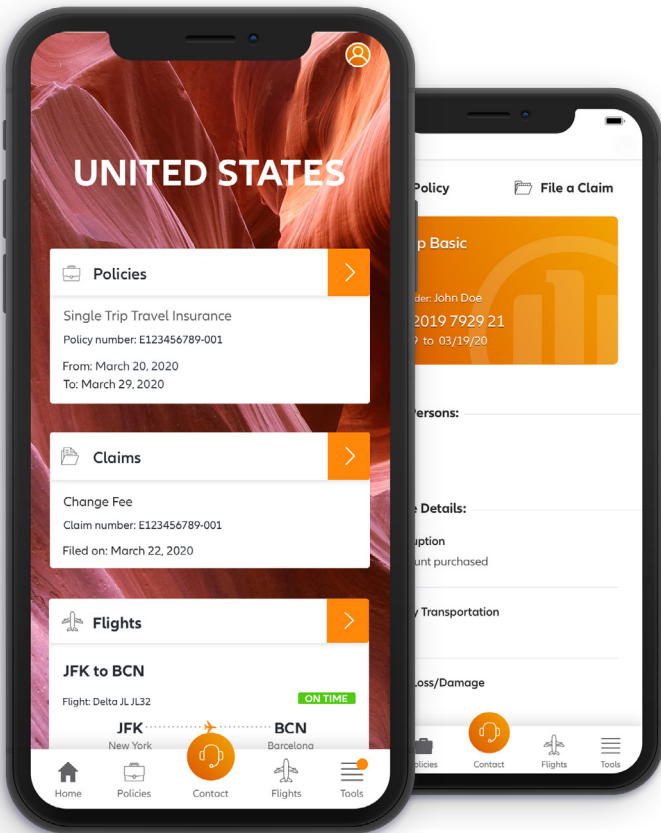
Combined Travel Delay and Missed Connection benefits give customers with flight issues a more intuitive, convenient experience[†]

Faster eligibility for baggage or flight delay benefits with new thresholds to extend protection to more customers[†]





Allianz TravelSmart™ Mobile App



The perfect extension of an Allianz Travel Insurance plan

Allianz TravelSmart™, a free app from Allianz Partners, helps make travel simpler, safer—and yep, smarter for your clients. Allianz TravelSmart™ puts protection at your clients' fingertips with easy ways to manage Allianz Travel Insurance plans and access benefit information, along with quick assistance if things don't go as planned while they're on the go.

With TravelSmart™, your clients can:

- 1 Instantly view policy details in the palm of their hands
- 2 Receive location-specific advisories through the Alert Center on developments that could impact their travels
- 3 Connect to our 24/7 customer support for help with medical and other travel-related emergencies
- 4 File a claim and track its status on the go
- 5 Stay organized with real-time flight updates and boarding gate information
- 6 Find local assistance fast in an emergency



Spread the word! Tell clients to download[†] Allianz TravelSmart™ before every trip.



[†]Allianz Global Assistance 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.

Allianz  **Partners**

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More protections

for your customers' travel budgets

Because your customers are now looking for coverage benefits specifically related to today's travel environment, we've been working to meet their evolving needs by building epidemic-related covered reasons into some of our most popular travel insurance plans.



Where available, these covered reasons include:

For Trip Cancellation Benefits

- Epidemic-related illness (including of the insured, their traveling companion, or their family member)
- Individually-ordered quarantine* of the insured or their traveling companion

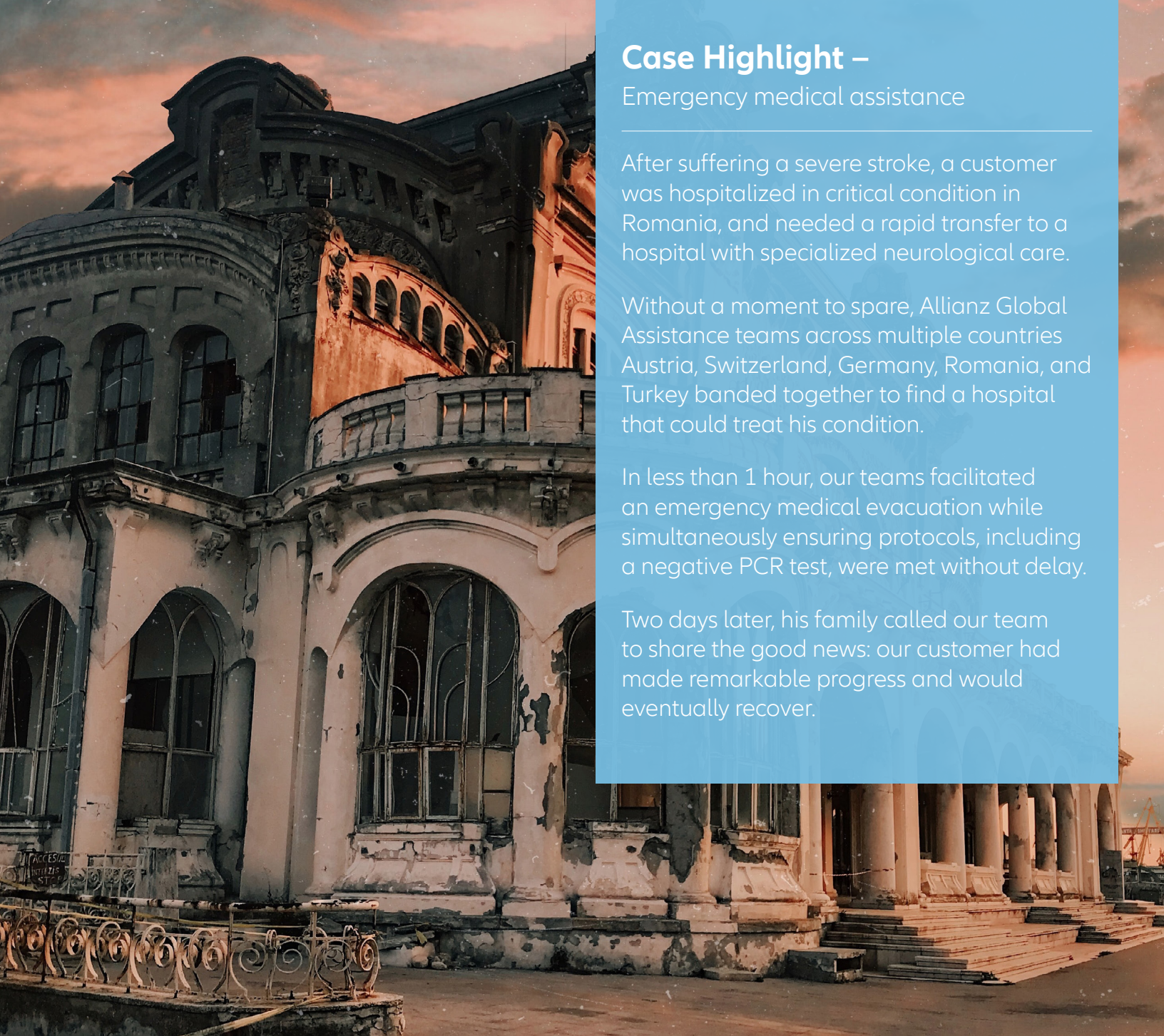
For Trip Interruption Benefits

- Epidemic-related illness (including the insured, their traveling companion, or their family member)
- Individually-ordered quarantine* of the insured or their traveling companion

For Emergency Medical and Emergency Medical Transportation Benefits

- Epidemic-related illness of the insured
- Denied boarding due to suspicion of epidemic-related illness is also now a covered reason for certain benefits, depending on the plan purchased.

* Benefits for quarantine due to an epidemic only apply when an eligible traveler is specifically named and individually ordered to quarantine (not including generally or broadly applicable quarantines). Benefits may not cover the full cost of your quarantine and are subject to applicable benefit limits. See plan documents for details.



Case Highlight –

Emergency medical assistance

After suffering a severe stroke, a customer was hospitalized in critical condition in Romania, and needed a rapid transfer to a hospital with specialized neurological care.

Without a moment to spare, Allianz Global Assistance teams across multiple countries Austria, Switzerland, Germany, Romania, and Turkey banded together to find a hospital that could treat his condition.

In less than 1 hour, our teams facilitated an emergency medical evacuation while simultaneously ensuring protocols, including a negative PCR test, were met without delay.

Two days later, his family called our team to share the good news: our customer had made remarkable progress and would eventually recover.

The Global Medical Assistance Advantage

- We can arrange direct payments to hospitals for your clients
- Allianz Partners has a network of over 900,000 vetted medical providers across the world
- Our award-winning customer service associates follow your clients' care every step of the way

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Accelerated growth

daily development | lasting results

With day-to-day support centered on long-term profitability, we deepen your customer relationships and position your business for a stronger future.



Award-winning platforms

Best-in-class selling tools

Our commitment to growth extends beyond our own business. We facilitate sales across channels, devices, and countries with state-of-the-art platforms like our award-winning AgentMax Online, which is greatly preferred over any other travel insurance sales platform.*



Engineering for the future

Integration Flexibility

Connect seamlessly through multiple platforms, such as AgentMax Online or via direct connect to Fusion CORE, that can be used with virtually any booking platform and web-enabled device—so you can keep selling anytime, anywhere.



Outperforming the industry

Easy training tools

Train in your preferred way, at your own pace with our online Travel Agent Academy, live webinars, Travel Advisor Handbook, and personalized, face-to-face sessions with your local district representative—so you can always feel informed and confident when talking to customers about travel insurance.

*2022 Travel Advisor survey



Award-Winning Technology

AgentMax Online provides partners with a suite of robust sales tools that can help agents work smarter and close more sales with less time and effort.

AUTOMATED FEATURES MAKE SELLING VIRTUALLY EFFORTLESS

- MaxMail can automatically email offers to customers who initially declined insurance
- QuoteMax offers a streamlined selling experience directly from an agency website
- Intuitive sales tracking features help agents sell more strategically

WEB-BASED PLATFORM WITH INTEGRATIONS FOR A STREAMLINED EXPERIENCE

- The web-based platform allows agents to work seamlessly from a smartphone, desktop, or tablet, with interconnected capabilities
- AgentMax Online storefront allows agents' customers a self-service method to purchase travel insurance, while giving the agency credit for the sale
- ClientBase Plus integration pulls customers' trip details into AgentMax for faster, easier sales
- The simplified agent onboarding user experience allows new agent partners to get up to speed quickly and start selling
- Provides product recommendations based on trip information

RESOURCE CENTER OFFERS EASY ACCESS TO FREE MARKETING AND EDUCATION MATERIALS

- Provides expert selling tips to help customers understand the value of travel insurance
- Allows advisors to easily order customized product brochures



Our annual travel advisor surveys show that **88% of advisors prefer using AgentMax Online** over any other travel insurance sales tool.*



Sophisticated marketing

stunning tools | savvy strategy

Half art, half science, our marketing blends smart customer insights with compelling creative to optimize the entire customer journey.

42K+

Customers surveyed by
our Customer Lab

Insight-driven strategy

With an eye on emerging trends, we gather actionable analytics from our centralized in-house program, and use those timely insights to create highly relevant, customer-centric marketing strategies.

4.7%

Increased take rates
with priming

Full, in-house creative team

We provide turnkey multi-media marketing campaigns, on-demand product brochures, and other tools to help you attract more customers with the right message at the right time.

1B

Global insurance offers
generated annually

Strong brand recognition

We keep a high profile in the travel community with year-round public relations, brand advertising, trade partnerships, and more—growing awareness of travel insurance and trust in our brand to support your sales efforts.

I Travel Because marketing campaign toolbox

Complimentary Marketing Campaign for Agencies

Travel rewards your clients with a variety of experiences that indulge curiosity, elevate the explorer spirit, and connect them to the world. Allianz Travel Insurance gives your customers the added sense of security they need to let go of their worries of the unexpected and be in the moment.

This campaign builds on a truth that every client has different travel motivations, but no matter what those are, Allianz Travel Insurance is the protection for all the reasons your customers travel.

I Travel Because features travelers having the confidence to be fully immersed in the reward of travel experience because they have travel insurance.

Here's what you'll find:

ONLINE VIDEO

Bring this campaign to life to engage your travelers. Video can be placed on your website, across your social media, and in your agency as a conversation starter.

PRINT ADS

Available for use in publications, or to print as a flyer.

POSTERS

Ready-to-print posters—perfect for the travel agency office.

SOCIAL MEDIA

Integrate this visually engaging campaign into your social media strategy. Get the word out on Facebook and Instagram with single image or carousel ads.

ONLINE BANNER ADS

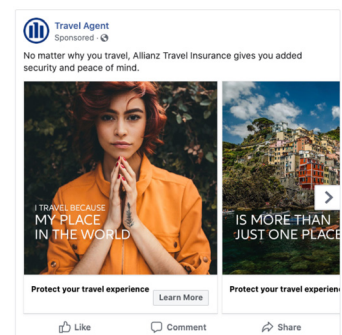
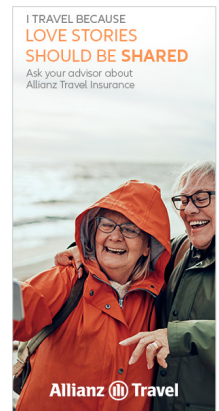
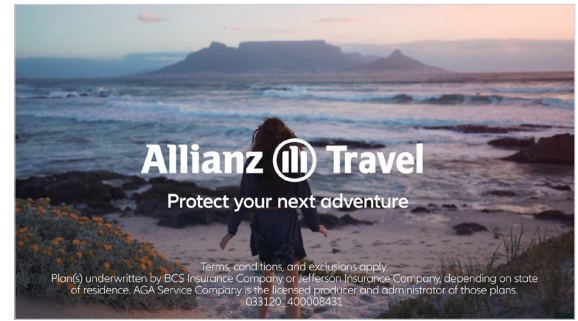
Available in a variety of standard web sizes to make a splash online. These priming banners (non-clickable) should be placed on your website.

We encourage you to take advantage of the I Travel Because campaign assets to help sell your customers on the peace of mind and benefits that come from purchasing Travel Insurance provided by Allianz Partners.

Getting started is easy.

It's easy. Simply log in to AgentMaxOnline.com and access the I Travel Because campaign toolbox from the homepage. Select the asset you want and download.

Terms, conditions, and exclusions apply. Plan(s) underwritten by BCS Insurance Company or Jefferson Insurance Company. AGA Service Company is the licensed producer and administrator of this plan.



Safety and Security marketing campaign toolbox

Complimentary Marketing Campaign for Agencies

Whether your clients are seeking a solo adventure, road-tripping with family, or coupling up for a getaway, they all travel for different reasons. No matter what their travel motivations may be, Allianz Travel Insurance is protection for all the reasons they travel.

This campaign drives the message the added security of travel insurance provides increased peace of mind. These assets make the conversation about travel insurance easier to have when booking their next trip and the added value proposition can help keep your customers coming back.

Safety and Security capitalizes on simplicity that allows travelers to see themselves through visual storytelling reinforced with a clear, protection focused message.

Here's what you'll find:

ONLINE VIDEO

Bring this campaign to life to engage your travelers. Video can be placed on your website, across your social media, and in your agency as a conversation starter.

PRINT ADS

Available for use in publications, or to print as a flyer.

POSTERS

Ready-to-print posters—perfect for the travel agency office.

SOCIAL MEDIA

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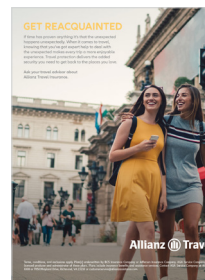
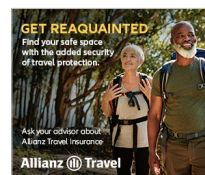
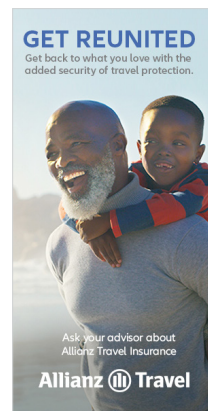
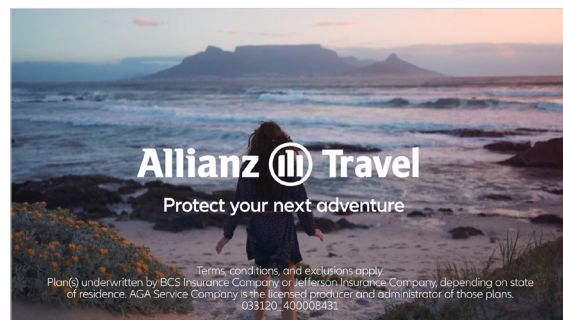
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Sales and marketing best practices



Social Media Marketing

Market to your clients in the places they know best.

There's a lot of buzz about travel on social media--and plenty opportunities for you to engage with customers. Here are some best practices to keep in mind when interacting on social media:



Tap into current trends and incorporate them into your messages

End each post with a call to action

Always link back to the Allianz Travel Insurance website

Tailor your message to your target demographic

Share experiences of other clients

Post at a time when your desired audience is going to interact with your content

Get your audience involved

Be consistent

Sample Topics

Sometimes interacting on social media can be challenging, but it might be easier than you think. Here are some examples of how you can get started!



- Highlight colleagues you admire by posting an image or by implementing an Agent of the Month.
- Get permission to post about a favorite client's experience with travel insurance.
- Ask your clients to send in pictures from their trips and ask if you can share them.
- Post videos to bring your service, your office, or a great aspect of a recent trip to life.



Overcoming Objections

Chances are some of your clients will have misconceptions about needing travel insurance. The best way to overcome their objections is to understand the issue and provide the right information that better informs them. You can turn an objection into a sales opportunity by preparing yourself for these situations in advance.

Clients Say

You Say

"But it won't cover for COVID-19."

"Many Allianz Travel Insurance plans now offer epidemic-related covered reasons, such as COVID-19 illness."

"My credit card will cover it."

"Credit card coverage is more limited and varies depending on what card you have."

"I don't need insurance because I'm young and healthy."

"What if you need to cancel your trip because something happens to your traveling companion, child, or spouse?"

"I already have health insurance."

"Most domestic health plans don't apply outside your country and emergency medical transport can be particularly expensive.

Plus, the emergency medical benefits apply 100 miles from your residence—so they can prevent you from having to pay deductibles and copays when you take domestic trips, too."



Worldwide expertise

global reach | local touch

Expert help deserves exceptional reach. Local knowledge is our worldwide specialty, giving you reliable support across the globe.

#1

Global insurance brand

Proven industry leader

As a long-trusted name in the industry, we have a rich history of firsts. Our legacy as a change agent is still going strong today, as we continue to reimagine the travel insurance category for the benefit of our partners and customers.

58M

Cases handed globally

Extensive global network

Our award-winning 24/7 travel and medical assistance spans 200+ countries, and includes on-staff medical professionals and a worldwide network of trusted providers to ensure your customers have access to expert care.

75+

Markets of operation

Industry leadership

We actively support a wide range of organizations that promote responsible, safe, and sustainable travel—so advisors can feel proud to partner with a force of good in the worldwide travel community.

Global Reach

Wherever your clients find themselves, they'll find us too!

Worldwide Medical Partnerships

Wide-reaching resources for care wherever your clients travel.

Pre-screened
Medical
Facilities

Emergency
Medical
Assistance

Dedicated Team
to Manage &
Contact Service
Providers

Feet On The Ground

We stand with your clients while they explore and experience the world.



Emergency
Message
Service



Document
Translation



Prescription
Replacement



Emergency
Cash Service



Destination
Information & Lost
Luggage Assistance



Emergency
Legal Referral



Travel Document
Replacement
Assistance



Emergency
Interpretation
& Translation

Stability

We're all in.

- Backed by the 24th largest company in the world¹
- 24/7/365-assistance: service that's always on
- 60+ years of assistance experience
- \$13.4B USD in annual global net income²
- AA - S&P Rating²
- 34th on the Interbrand Global 100 List³
- 70+ languages spoken
- Over 55 million travelers depend on us every year to protect them

¹<https://www.forbes.com/global2000/#11ef1183335d>

²Allianz SE: https://www.allianz.com/en/investor_relations/bonds/rating.html/

³<https://interbrand.com/best-global-brands/>



Reliable delivery

dependable expertise | unexpected ease

We're built for deep integration and speed, making it simpler to respond to changing market, customer, and partner needs—even in trying times.



Applied Agile methodology

Dedicated teams for your business

Whether you need a thought partner or an extension of your own team, our highly knowledgeable, cross-functional Agile teams are here to provide personalized support and deliver results for your business.



Responsive global gateway

Personal, local representative

Your regional representative takes a consultative approach to learning your businesses—so you can be confident you have a partner that's tuned into the needs of your business and your customers.



Simplified for speed

Attentive technical support

With professional, in-house travel advisor tech support, it's easy to get set up on selling tools like AgentMax Online and keep your sales running smoothly.

Helpful References



Online Resources

Our goal is to empower partners like you, so you can better serve your clients.

Travel Agent Academy

Boost your earning potential and better serve your customers.

Go to TravelAgentAcademy.com to complete coursework and earn certificates.

We have three custom-branded chapters available anytime, so you can put your travel insurance knowledge to the test.

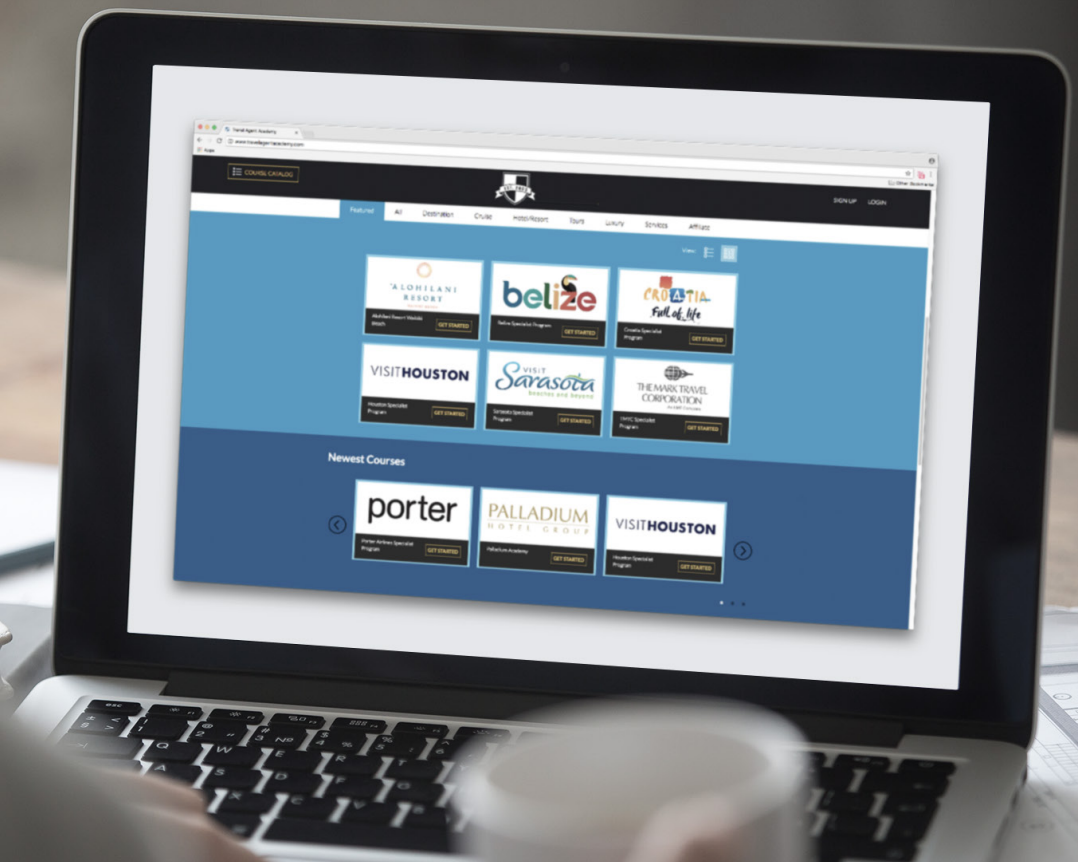
Partner Toolkit

Be sure to bookmark your online partner toolkit at JoinAllianzPartners.com/partners and continue to visit for important updates and helpful resources.

Local Representative Directory

Have questions or looking to get more training for your team on a particular topic? Use our online directory to reach out to your dedicated local representative:

joinallianzpartners.com/employee-directory



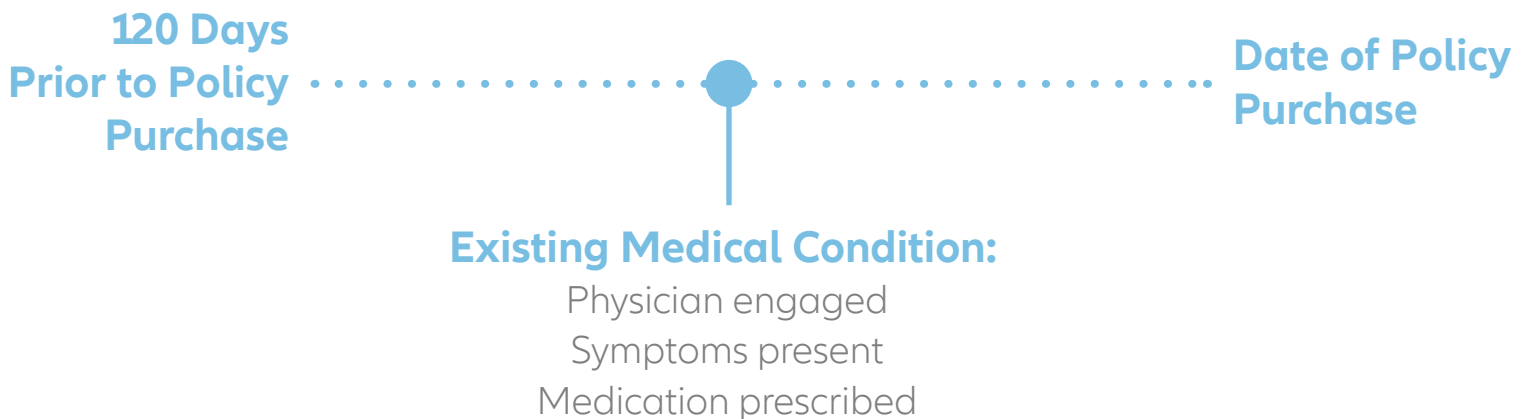
Travel Insurance Glossary

Find quick, straightforward answers to some of your clients' most commonly asked questions.

Your role is to provide expert advice on travel. But you may not know the ins and outs of our travel insurance products, including what constitutes an existing medical condition or what plan benefits are included. When your customers have travel insurance-related questions, you can direct them to us for support 24/7/365. We are always here to help travel advisors like you deliver superior customer service to travelers—every step of the way.

Existing Medical Condition

An existing medical condition is an illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it. Please also note that the insured may still be covered for losses caused by reasons other than those related to an existing medical condition.*





Do You Waive Exclusions for Preexisting Medical Conditions?

We do, if the insured meets all of these requirements:



✓ *Purchase plan within the window specified for each product**



✓ *Medically able to travel at the time of purchase of insurance*



✓ *Full non-refundable trip cost insured*



✓ *U.S. Resident*



✓ *\$50K maximum trip cost per person**

**Please read the plan documents for specifics or call Allianz Partners at 1.800.284.8300 for help.*



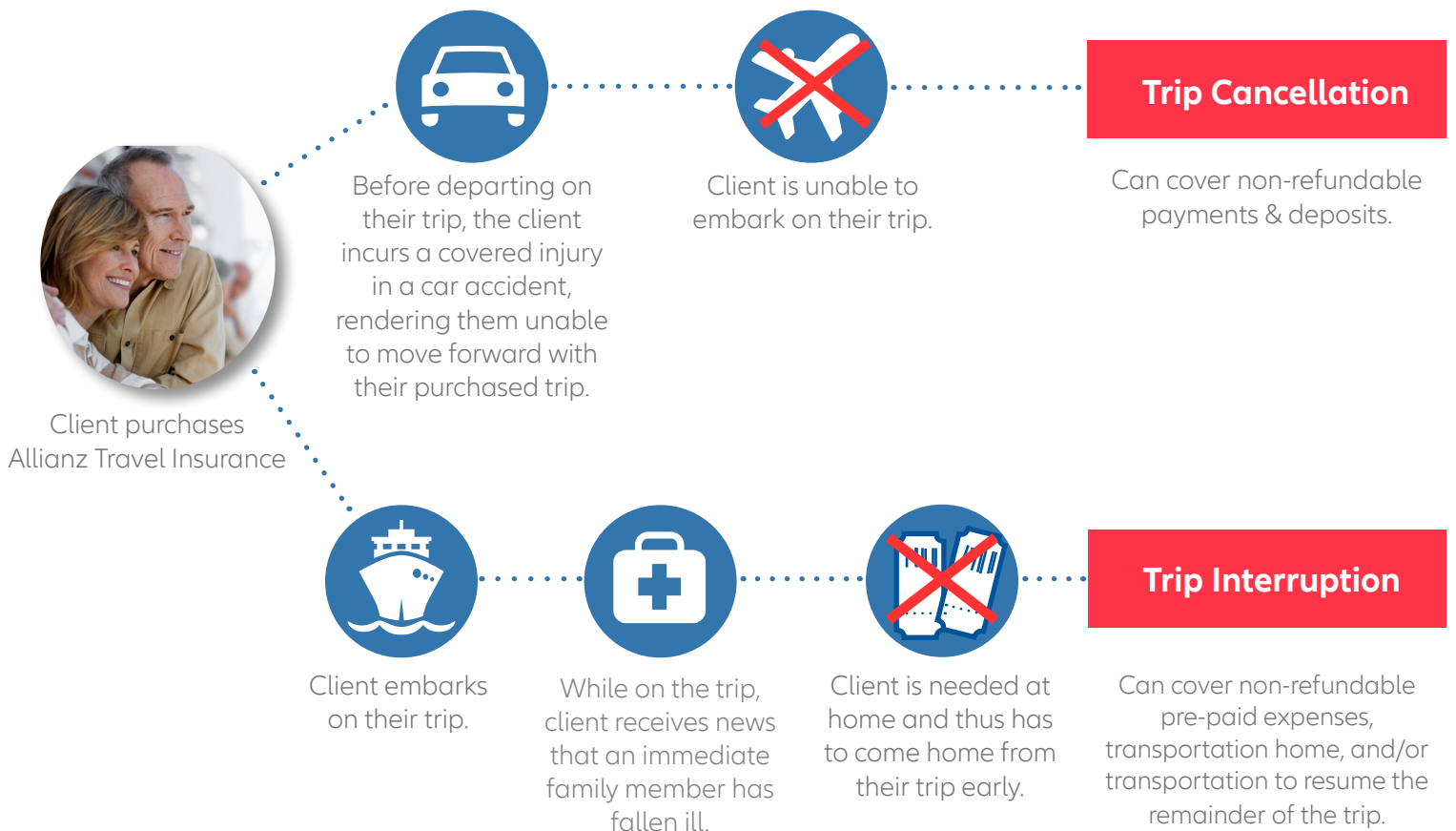
Trip Cancellation & Interruption

Did your client have a disruption before their trip that prevented trip departure?

This would fall under **Trip Cancellation**.

Did your client have an interruption during or after their departure?

This would fall under **Trip Interruption**.



Covered Reasons

The specific situations and events that may be covered by the insurance policy are referred to as, "covered reasons." All policies are different. Please read the plan documents for more information.

HEALTH

- Attending Immediate Family Member's Birth*
- Death of Family Member
- Death of Insured
- Death of Traveling Companion
- Covered Illness of Family Member
- Covered Illness of Insured
- Covered Illness of Traveling Companion
- Covered Injury of Family Member
- Covered Injury of Insured
- Covered Injury of Traveling Companion
- Normal Pregnancy
- Quarantine

TRANSPORTATION & ACCOMMODATION

- Covered Travel Delay - loss of 50%
- Financial Default
- Involved in a Traffic Accident
- Loss of Accommodations Abroad

LEGAL

Legal Separation or Divorce

- Jury Duty/Subpoena

ENVIRONMENT

- Complete Cessation of Services
- Destination Uninhabitable
- Home Uninhabitable

POLITICS & VIOLENCE

Foreign and Domestic Terrorism

- Felonious Assault
- Hijacking

WORK

Required to Work*

Company Merger or Acquisition**

Company Unsuitable for Business**

- Employer Termination
- Military Obligations

*Trip Cancellation only.

**Only available with Required to Work.

Bold-faced type means first and/or only in the industry.

Who's considered "family?"

Allianz Travel Insurance provides travelers with greater protections by recognizing more people as "family members" than you may think.

This graphic shows all of the individuals we consider "family members," which means any of them could trigger a covered reason. For instance, if your customer's nanny gets sick and can't care for their children while they're away, and one of their plan's covered reasons is "illness of a family member," they could cancel or interrupt their trip and be reimbursed covered, nonrefundable expenses.

The Certificate of Insurance/Policy includes a full list of covered reasons.

- 1 SPOUSE**
Husband/Wife, Domestic or Civil Union Partner
- 2 COHABITANT**
A person at least 18 years old you have lived with for at least 12 consecutive months (you must be able to show evidence of this) and you currently live with
- 3 CHILDREN**
Biological, Step, Ward, In-Law, Foster, and Adopted (or in progress)
- 4 PARENTS**
Biological, Step, In-Law, Legal Guardian
- 5 EMPLOYED, LIVE-IN CAREGIVERS**
- 6 GRANDPARENTS**
- 7 GRANDCHILDREN**
- 8 TRAVELING COMPANIONS**
- 9 SIBLINGS**
Biological, Step, In-Law, Ward
- 10 NIECES & NEPHEWS**
- 11 AUNTS & UNCLES**
- 12 SERVICE ANIMALS**
As defined by the Americans with Disabilities Act

For more information on Travel Insurance plans and coverages by Allianz Global Assistance visit agentmaxonline.com

Terms, conditions, and exclusions apply. Plan(s) underwritten by BCS Insurance Company or Jefferson Insurance Company. AGA Service Company is the licensed producer and administrator of these plans. Plans include insurance benefits and assistance services. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com.

Claims Process

Exceptional service in unforeseen circumstances.

Our customer service representatives are available around the clock to assist travelers who are filing a claim. Here's a thorough checklist to help make this process as easy and efficient as possible for your customers.

- Read insurance documents thoroughly and contact your 24/7 live assistance hotline with questions
- Confirm travel dates are covered by the plan
- Travel with hard copies of all insurance documents, including the Travel Assistance phone number, 1.804.281.5700
- Report flight delay or cancellation the moment it happens
- Keep all receipts connected to travel delays or other travel interruptions
- If you get sick pre-trip, see a doctor for an exam
 - If your doctor advises that you should cancel your trip, notify your travel supplier (such as your cruise line, tour operator or airline) within 72 hours
- Report damaged luggage to your travel supplier, hotel, or tour operator within 24 hours
 - Request physical documentation of the damaged baggage to include in the submission of your travel insurance claim
- Download the TravelSmart app to review plan details and to file a claim on the go or get in touch with our team quickly



Contact Allianz Partners Directly

Customer Service
1.800.284.8300

Agent Services
1.855.524.3687

Or online
agentservices@allianzassistance.com

Questions?

Contact your local representative

JoinAllianzPartners.com/employee-directory

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