

Travel advisor handbook



Powered by



Allianz
Partners

2024-2025



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.

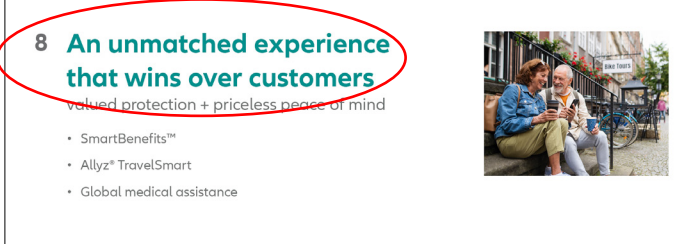
We look forward to elevating travel experiences together.

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



The screenshot shows a section title page. At the top, the number '8' is in a blue circle, followed by the title 'An unmatched experience that wins over customers' in bold teal text. Below the title is a subtitle 'valued protection + priceless peace of mind' and a list of services: SmartBenefits™, Allyz® TravelSmart, and Global medical assistance. On the right side, there is a photograph of a family sitting on a bench outdoors.



The screenshot shows a page titled 'Working with Allianz Partners'. It features a blue header with the title. Below the header, there are six award logos in a vertical column on the left. To the right of the logos is the main heading 'Proven meets pioneering' in blue and orange. Below the heading is a paragraph of text: '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 is followed by another paragraph: '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.' A final paragraph states: '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.' At the bottom center, there is a blue button with the text 'Back to Table of Contents', which is circled in red.

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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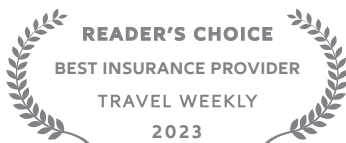
industry excellence + in-house expertise

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Working with Allianz Partners



Proven meets pioneering

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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An unmatched experience that wins over customers

valued protection + priceless peace of mind

With people at the heart of all we do, we've created an ecosystem to stay on top of customers' needs and concerns, even as they evolve—ensuring a standout experience that keeps them coming back to you.

20M+

Unique customer data points steering decision analytics

32 unique trip cancellation covered reasons across a breadth of products to give travelers unmatched protection for today's challenges

1st

Travel insurer to include COVID-19 accommodations

Over 5 million customers surveyed annually—steering product and service innovations like proactive SmartBenefits® and Allyz® TravelSmart app upgrades

78

2022 GlobalNet Promoter Score

4.6 out of 5 star customer satisfaction rating—consistently delivering the service customers deserve



Proactive SmartBenefits[®]

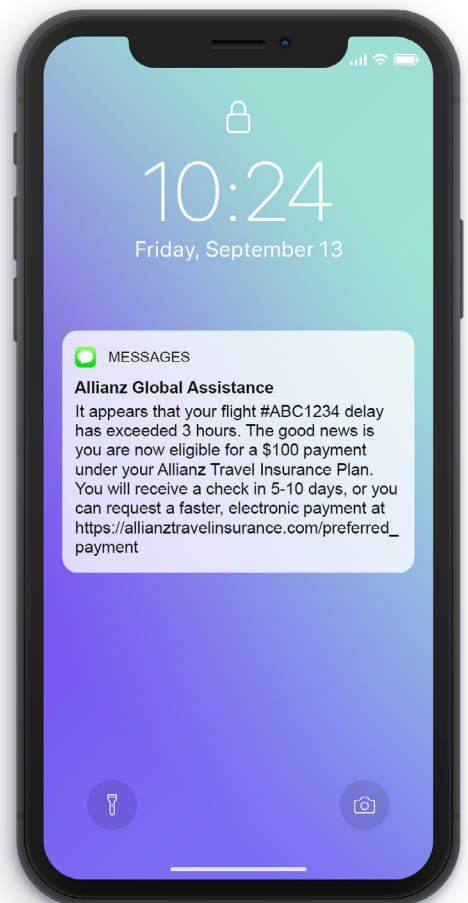
Easier to use, easier to sell

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[†]

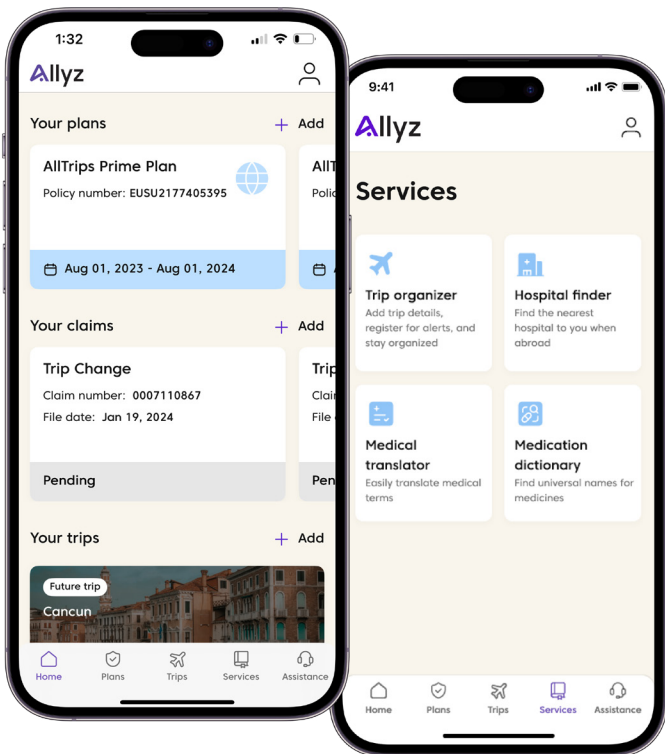


* Customers must opt in and provide flight information for monitoring and flight/benefit alerts. Standard message/data rates apply to SMS alerts. SmartBenefits automated claims system and payment availability is not guaranteed. All claims subject to policy terms, conditions, and exclusions.

The perfect extension of an Allianz Travel Insurance plan



Allyz® TravelSmart Mobile App



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



Allyz® TravelSmart, a free app from Allianz Partners, helps make travel simpler, safer—and, yep, smarter for your clients. Allyz TravelSmart puts powerful safety and security, claim filing and tracking, and convenience tools at your clients' fingertips—wherever and whenever they need them.

With Allyz® TravelSmart, your clients can:

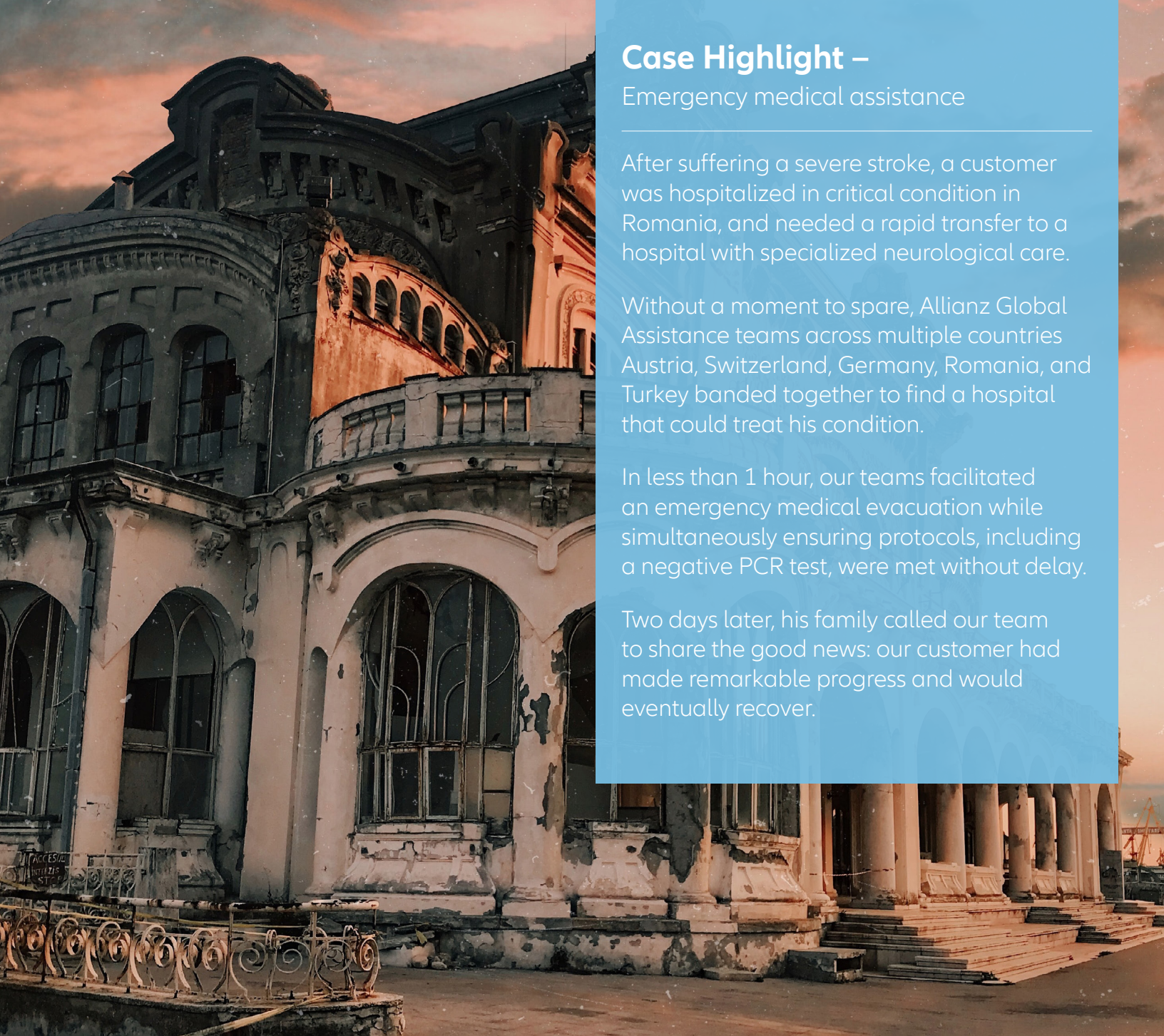
- 1 Instantly view policy details in the palm of their hands
- 2 Receive location-specific advisories through the Alert Center on developments that could impact their travels
- 3 Connect to our 24/7 customer support for help with medical and other travel-related emergencies
- 4 File a claim and track its status on the go
- 5 Organize details of their trip like boarding and gate info, event tickets, and more
- 6 Find local assistance fast in an emergency—including vetted medical facilities

[†]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

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. No purchase necessary to download the app. Your use of the Allyz® TravelSmart app and any and all content therein is at all times subject to the Terms of Use. Please note that your mobile device must be compatible with international networks to use certain features overseas, such as calls to 24-Hour Hotline Assistance. Message, data and roaming rates and charges may apply to your use of the app and content thereon and be charged by your mobile carrier or other service provider. This application is not a substitute for medical advice or treatment. All plans/claims subject to policy terms, conditions, and exclusions. AWP USA Inc. and its affiliates, including Jefferson Insurance Company and AGA Service Company d/b/a Allianz Global Assistance, are committed to protecting your privacy. By using the Allyz® TravelSmart app, including any content thereon, you are consenting to the collection and processing of your personal data under as described in our Privacy Policy. 1146775_02292024



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 1.2 million 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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Technology and guidance that drive growth

consistent support + scalable solutions

Our on-going support and confidence-building training help you deepen customer relationships and extend your brand promise to drive long-term customer value. Plus, you can work smarter, not harder—with powerful tech to help with everything from automated offers to on-demand brochures.



Award-winning platforms

44% of 2023 customers were repeat customers, happy with an Allianz Travel Insurance plan they purchased within the three prior years



Engineering for the future

86% of travel advisors surveyed prefer AgentMax Online over any other travel insurance sales tool*



Outperforming the industry

Over 7 diverse, multi-media training formats help you learn at your own pace—along with ongoing field representative support and online resources for quick answers to your questions

*2023 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
- Includes several AgentMax how-to videos for quick tutorials



Our annual travel advisor surveys show that **86% of advisors prefer using AgentMax Online** over any other travel insurance sales tool.*



Savvy marketing that drums up demand

intelligent tech + creative touch

Half art, half science, our marketing tools blend smart customer insights with compelling creative to help you enhance the entire customer journey—keeping your customers aware, educated, and feeling more confident to book.

6.5M

Customers surveyed
distributed in 2023

#1 Global Insurance Brand* partnership inspires higher
customer confidence

4.7%

Increased take rates
with priming

30+ in-house marketing professionals provide expertise to influence
customers and fuel your growth

1B

Global insurance offers
generated annually

287B+ customer data points that inspire a library of insight-driven tools,
turnkey multi-media marketing campaigns, and on-demand digital product
brochures to help you attract more customers

Protect Your Vacation Vibes marketing campaign toolbox

Complimentary Marketing Campaign for Agencies

Vacation isn't just something your customers do—it's a state of mind. Whatever mood traveling brings them, Allianz Travel Insurance helps keep them in it throughout their journeys, from the time they book until the time they return home—even when something unexpected threatens to spoil their vibe.

This campaign highlights a diverse range of "vacation vibes" and encourages travelers to protect their trips—not just in case they can't go, but to worry less overall and keep the good vibes going after they book with you.

Because it places focus on the personal experience of each traveler, more closely framed images capture a range of positive emotions the traveler is holding onto with the confidence that they're well protected and supported.

Here's what you'll find:

PRINT ADS

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

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

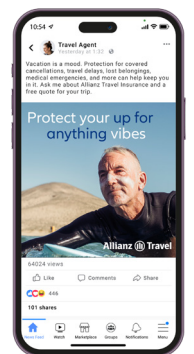
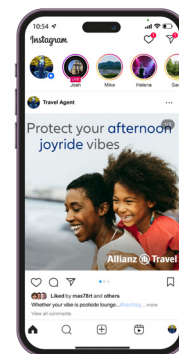
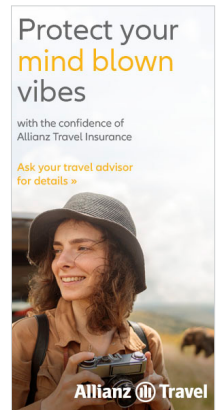
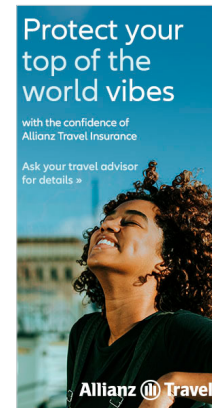
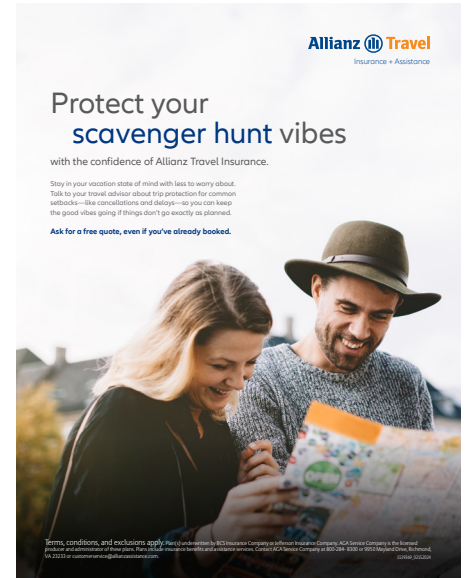
Available in a variety of standard web sizes to make a splash online. These priming banners (non-clickable) should be placed on your website.

We encourage you to take advantage of the Protect Your Vacation Vibes 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.

Simply log on to AllianzAdvantage.com and access the Vacation Vibes campaign toolbox from the help center. 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.



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

Link to a page where clients can purchase travel insurance

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

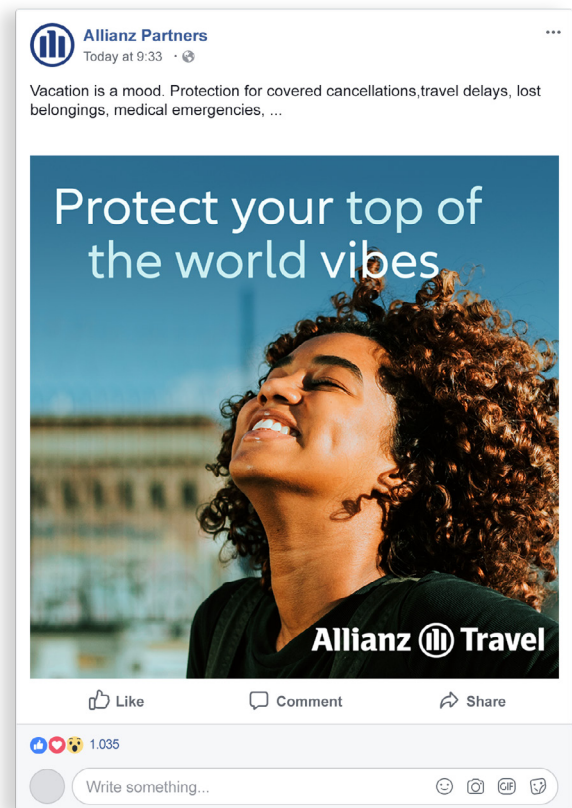
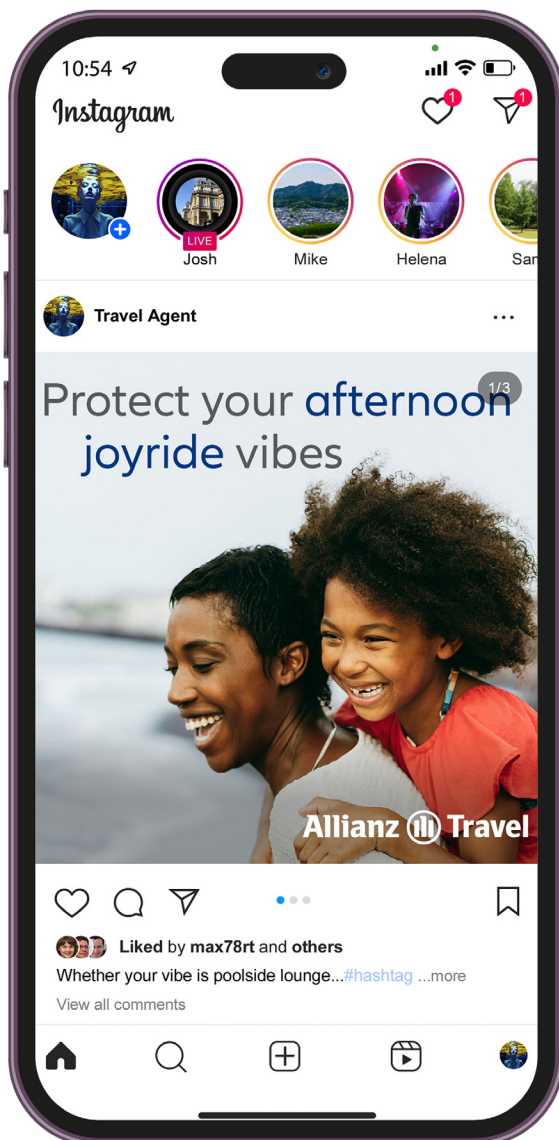
Be consistent

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.



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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

"My credit card will cover it."

You Say

"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."



A widespread network for far-reaching support

global capability + local care

Expert help deserves exceptional reach. Local knowledge is our worldwide specialty, giving you reliable support across the globe with offices, staff, and networks to help your customers in a pinch—24/7/365, and virtually anywhere in the world.

#1

Global insurance brand

#1 ranked global insurance company* with financial strength and stability on which you and your customers can rely

66M

Cases handed globally

31 major industry awards earned in 2023 that recognize our dedication to outstanding customer focus

75+

Markets of operation

1.2 million pre-screened medical providers in-network around the world

*AM Best's ranking by 2022 non banking assets: Allianz SE

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 37th largest company in the world¹
- 24/7/365-assistance: service that's always on
- 60+ years of assistance experience
- \$14.7B Euros in annual global net income²
- AA - S&P Rating²
- 31th 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/>



A team that gets your business

industry excellence + in-house expertise

We're built to be the partner you need. With a dedicated team to support you, we gain a deep understanding of both your business and your customers; and with every function staffed on one team, things get moving quickly and delivered reliably.



Applied Agile methodology

Over 67 million customers protected in 2023 alone, with solutions for some of the world's most iconic travel brands, along with the quaintest boutique businesses



Responsive global gateway

19+ dedicated team members spanning a variety of specializations, focused on knowing your business and your customers



Simplified for speed

15+ regional field representatives across the U.S., each with an average 10 years of experience, prepared to help guide you and your customers

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/allianz-partners 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.

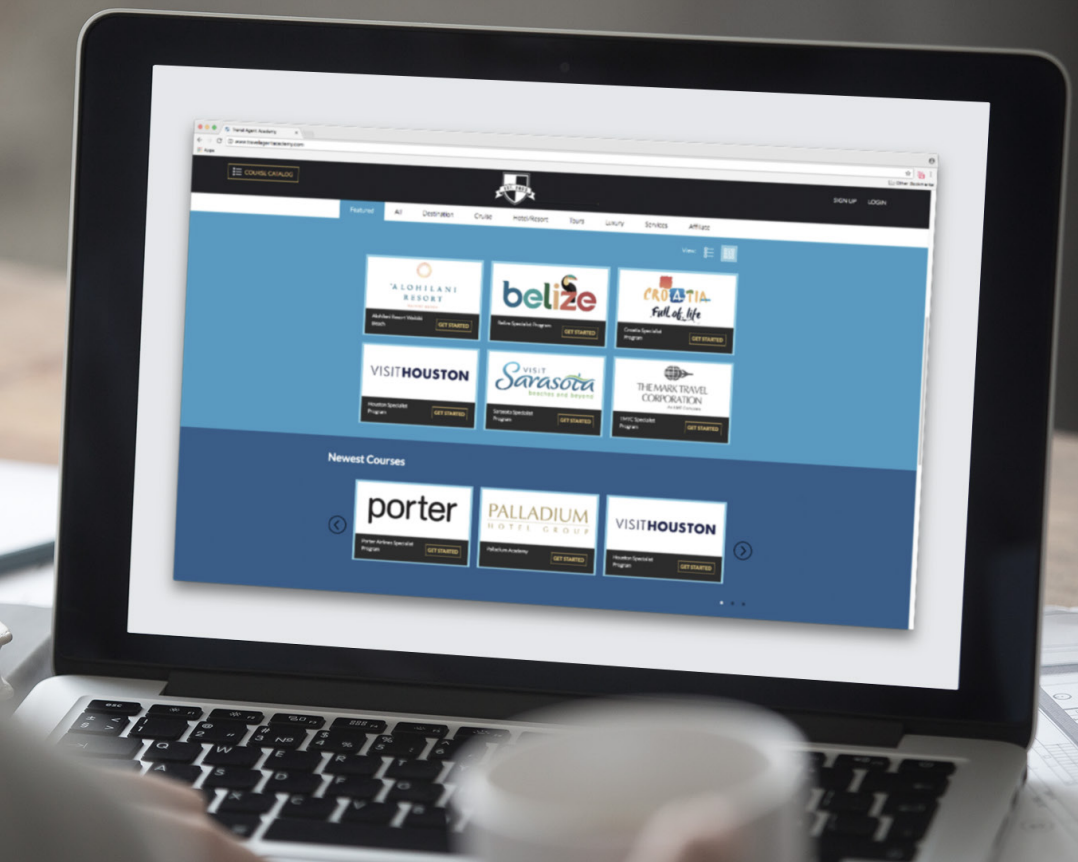
Partner Website

Be sure to bookmark your searchable partner website at AllianzAdvantage.com 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:

AllianzAdvantage.com/directory



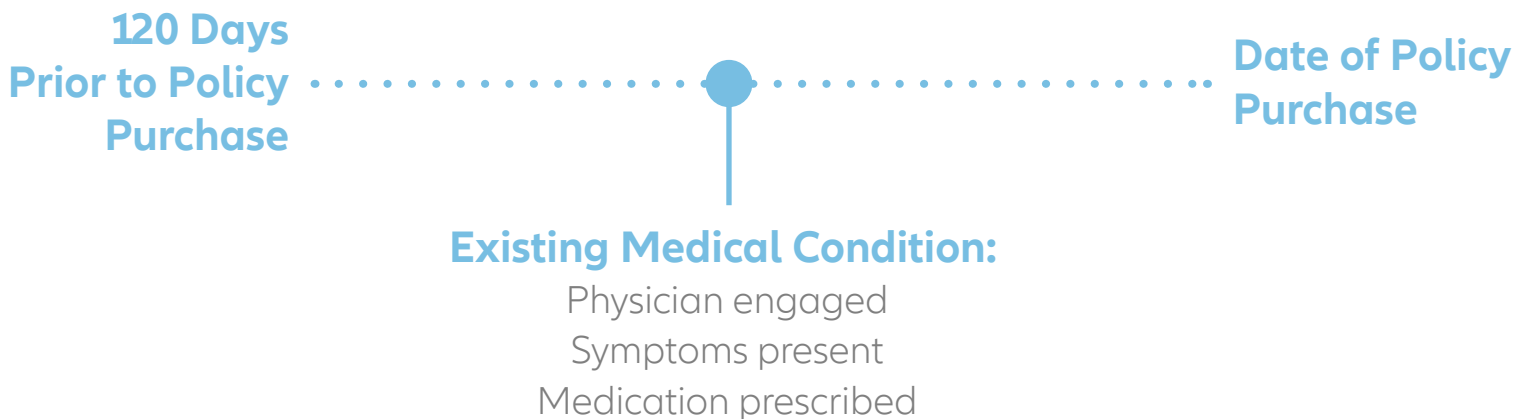
Travel Insurance Glossary

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.*



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. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com.



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.*



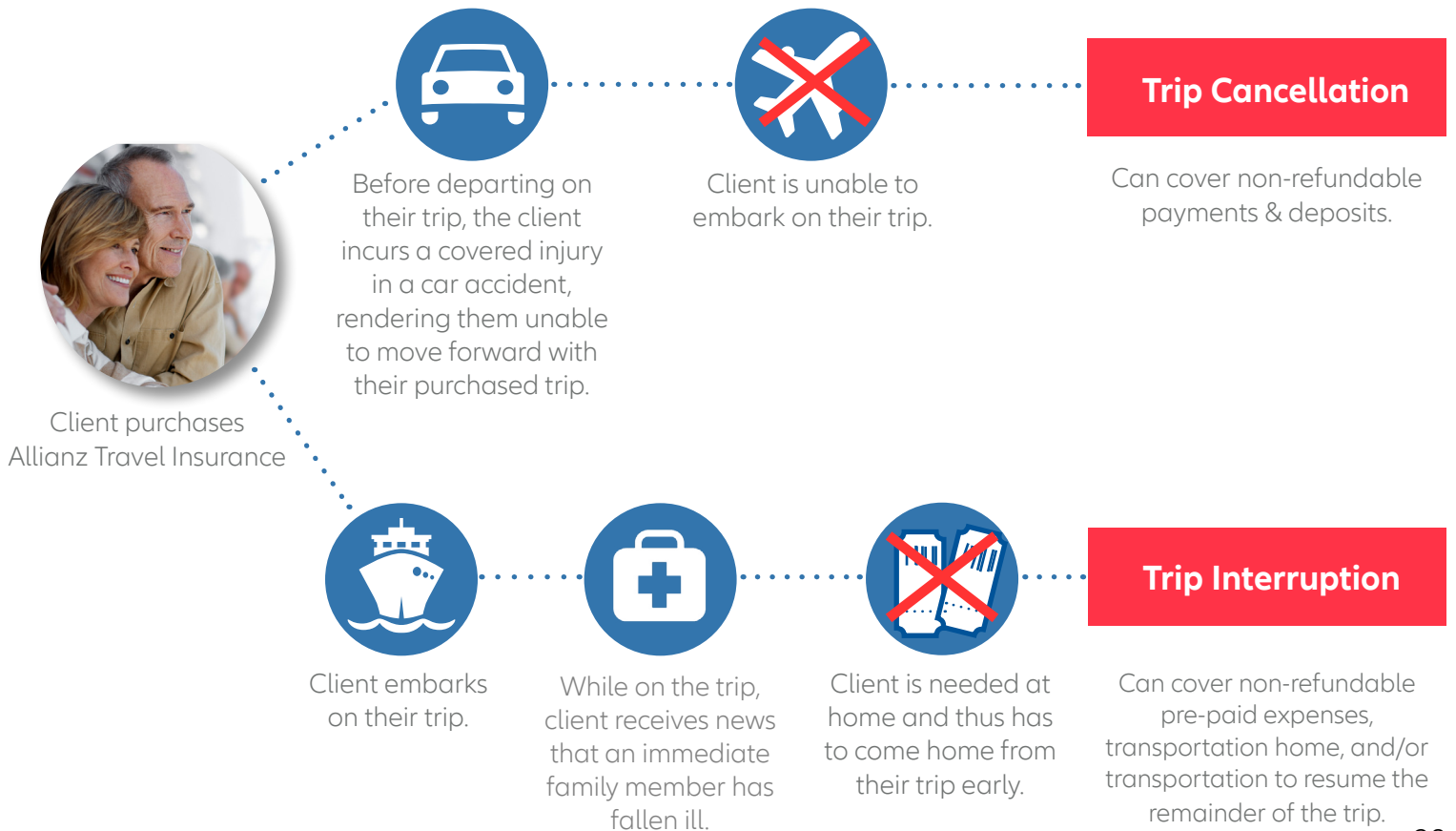
Trip Cancellation & Interruption

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
- Veterinary Emergency

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 & SCHOOL

Required to Work*

Company Merger or Acquisition**

Company Unsuitable for Business**

- Employer Termination
- Military Obligations
- School Year Extension

*Trip Cancellation only.

**Only available with Required to Work.

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



Who falls under “family” for covered reasons?

Allianz Travel Insurance can include covered reasons like “illness of a family member.” But who’s considered family in this case? To give travelers greater peace of mind, we count more people than you might think.

Here’s a breakdown of everyone we define as a “family member.”

- | | | |
|---|---|---|
| 1. Spouse
By Marriage, Domestic or Civil Union Partner | 4. Parents
Biological, Step, In-Law, Legal Guardian | 9. Nieces & Nephews |
| 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 | 5. Employed, Live-In Caregivers | 10. Aunts & Uncles |
| 3. Children
Biological, Step, Ward, In-Law, Foster, and Adopted (or in progress) | 6. Grandparents | 11. Service Animals
As defined by the Americans with Disabilities Act |
| | 7. Grandchildren | |
| | 8. Siblings
Biological, Step, In-Law, Ward | |

Claims Process

Exceptional service in unforeseen circumstances.

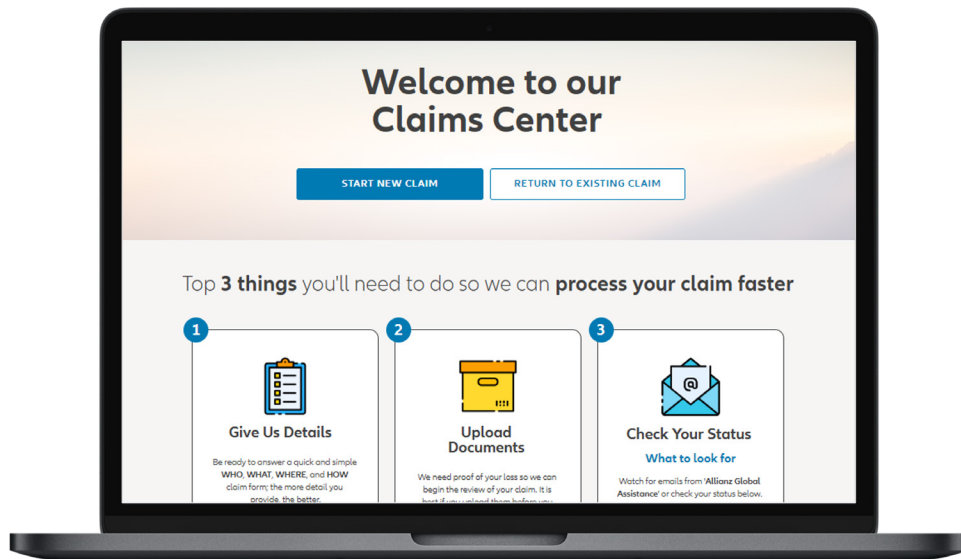
Our customer service representatives are available around the clock to assist travelers who are filing a claim. Here's a thorough checklist to help make this process as easy and efficient as possible for your customers.

- 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 Allyz® TravelSmart app to review plan details and to file a claim on the go or get in touch with our team quickly

Introducing a smarter, simpler claims portal

Thanks to a fully reimagined portal, submitting a claim on an Allianz Travel Insurance plan is easier than ever! Based on a large volume of customer insights, we've redesigned the claims experience to make it easier and more intuitive, including:

- **A quick tutorial and claims overview page** educate, set expectations, improve claim completion on the first visit, and reduce claim abandonment
- **Improved document upload function** is complimented by a personalized list of required documents and clearer communication throughout the filing process
- **A live agent chat function** via chatbot helps direct the insured to the right staff member for help
- **Clearer claim status communication** with a redesigned claim status bar that provides better visual representation, dynamically updating as the claim progresses
- **Mobile-friendly design** lets customers easily upload supporting documents and photos straight from their mobile devices when filing a claim



myallianzinsurance.com



Terms, conditions, and exclusions apply

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Questions?

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