

## Demands and Needs Statement

Allianz Global Assistance travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed departures or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance Policy. It is your responsibility to investigate this.

**Allianz Global Assistance has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.**