iTravelInsured®

TRAVEL LX



IMG

20231102-3209620

GLOBAL

TRAVEL INSURANCE *solutions*



The iTravelInsured Travel LX plan is an ideal travel protection plan for travelers taking luxury vacations and visiting remote and exotic locations worldwide. With iTravelInsured Travel LX you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted for a variety of covered reasons. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're away from home.

Separate from these benefits, IMG can provide non-insurance emergency travel assistance, such as helping you replace lost travel documents or lost prescriptions, emergency cash transfers, and legal and medical referrals when necessary.

CANCELLATIONS AND INTERRUPTIONS

Sometimes life happens and you have no choice but to cancel a trip or end it early. Trip Cancellation and Trip Interruption benefits allow you to recover non-refundable, unused payments and deposits made toward your trip when it is cancelled or interrupted for a covered reason. With the Travel LX plan, you can purchase an optional upgrade for Cancel For Any Reason/Interruption For Any Reason coverage, which allows you to recover some of your trip costs if your trip is cancelled or interrupted for a reason not otherwise covered under the plan.

DELAYS

When your trip is delayed and a covered reason keeps you from using your originally booked accommodations, trip delay benefits can help reimburse you for the extra expenses.

LOST OR DELAYED LUGGAGE

Airline lost your baggage? Luggage stolen while under the care of your hotel? The Baggage and Personal Effects benefit can reimburse you for personal items lost, stolen, damaged or destroyed during your trip. If your checked baggage is delayed for a certain number of hours on the way to your destination, Baggage Delay benefits provide reimbursement for the cost of necessary personal items like clothing and toiletries you need to purchase while waiting for your bags.

EMERGENCY SITUATIONS

When the unexpected happens, IMG's team is available 24/7. Our Non-Insurance Emergency Travel Assistance Services include emergency travel arrangements, medical referrals, lost passport/travel documents assistance, emergency prescription replacements, emergency translations, legal referrals and more. iTravelInsured plans also offer insurance benefits for when you get sick or injured while traveling, including a pre-existing medical condition exclusion waiver if the plan is purchased at or before the final payment for your trip.

BENEFITS FOR PET OWNERS

iTravelInsured plans also include benefits designed specifically for pet owners. The iTravelInsured Travel LX plan offers trip cancellation and trip interruption benefits if a dog, cat, or service animal suffers a sickness, injury, or death. The pet kennel benefit can help cover the cost of extended boarding if a return trip is delayed a certain number of hours and you can't pick up your pet on time.

iTravelInsured plans are designed to address many of the issues you may encounter while traveling.

















All coverages are subject to additional terms and conditions; please review the plan document for full details.

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The IMG® Advantage

Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border accident & sickness medical expense coverage you need for unexpected medical care.

CRISIS SUPPORT

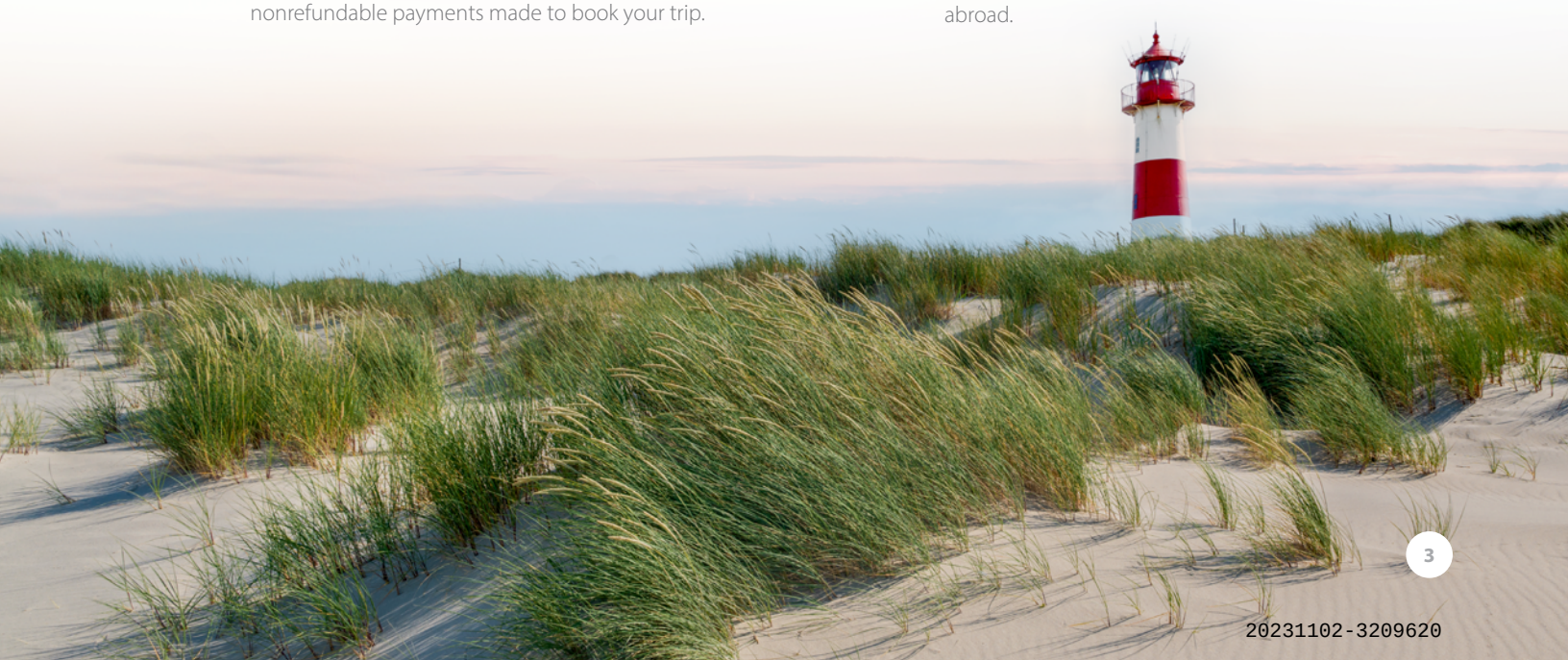
Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

FINANCIAL PROTECTION

Traveling the world isn't free. When life happens, no one wants to lose out on both the trip of a lifetime and your trip investment. IMG plans offer coverage for your prepaid trip costs, to ensure that when a covered event happens – you can be reimbursed for some of those nonrefundable payments made to book your trip.

PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can help assist you with lost or stolen travel documents like a passport or visa, and can reimburse costs if your essential items like luggage are lost, stolen, or damaged during your travels abroad.



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iTravelInsured Travel LX

The iTravelInsured Travel LX plan provides the highest levels of benefits of all IMG® plans for the most discerning travelers. Cancel and Interruption for Any Reason (CFAR and IFAR) can be purchased as an optional upgrade. This plan provides coverage for many adventure activities and can be ideal for travelers going to remote and exotic locations worldwide.

Benefits & Services	Maximum Benefit Amount
FINANCIAL PROTECTION	
Trip Cancellation	100% of the non-refundable insured trip cost
Trip Interruption	150% of the non-refundable insured trip cost
Cancel for Any Reason (CFAR)*	75% of the non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)**	75% of the non-refundable insured trip cost
Trip Delay	Up to $250 per day per person ($2,500 max per person)
Change Fee	Up to $300 per person
Frequent Traveler Reward	Up to $75 per person
Rental Car Damage And Theft Coverage	Up to $40,000 per covered vehicle
Missed Trip Connection	Up to $500 per person
Pet Kennel	$100 per day ($500 max per pet)
Accident Death and Dismemberment » *Common Carrier* » *Disappearance*	$100,000 Included Included
CRISIS SUPPORT	
Traveling Companion/Bedside Companion	Up to $200 per day ($1,000 max per person)
Medical Evacuation and Repatriation of Remains » *Hospital of Choice* » *Return Transportation* » *Transportation of Children/Child* » *Bedside Visit Transportation to Join You*	Up to $1,000,000 per person Included Included Included Included
Search and Rescue	Up to $10,000 per person
Political or Security Evacuation and Natural Disaster Evacuation	$50,000 per event per person
PERSONAL PROPERTY	
Baggage and Personal Effects » *Replacement of Passport, Visa, or Other Travel Documents*	$2,500 ($250 max per item) Included
Sports Equipment Rental	Up to $500 per day ($2,000 max per person)
Baggage Delay of at least 12 Hours	Up to $500
PHYSICAL HEALTH	
Accident & Sickness Medical and Dental Expense » *Dental Expense Sublimit*	Up to $500,000 per person $1,000 per trip

**You can only purchase this (CFAR) benefit at the time the base plan is purchased and within twenty (20) days of the initial trip deposit. Cancel for Any Reason benefit does not cover the failure of the travel supplier to provide the bargained-for travel arrangements due to cessation of operations for any reason. You must cancel your trip two days or more before your scheduled departure date. Not available to NY residents. Additional cost and terms apply.*

***This (IFAR) benefit must be purchased at or before the final payment for your trip and you insure the full cost of any subsequent travel arrangements. Not available to NY residents. Additional cost and terms apply.*

GLOBAL peace of mind®

PLAN SPECIFICS



TRIP CANCELLATION & TRIP INTERRUPTION – WHAT'S COVERED?

Here are a few examples of covered events that would trigger a trip cancellation or trip interruption benefit. Please note the listed perils are not all applicable to both trip cancellation and trip interruption; refer to the plan document, which is sent upon purchase, for complete details. Additional terms apply to every peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, a child caregiver, guide/ outfitter, service animal or pet
- Primary residence or destination being rendered uninhabitable
- Documented theft of passports/visas
- Involved in a merger, job loss or job relocation
- Documented traffic accident
- Unannounced strike
- Inclement weather that causes delay or cancellation by your common carrier
- Mechanical breakdown of the common carrier
- Natural disasters, mandatory evacuations
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or default of an entity that directly provides travel arrangements
- NOAA hurricane warning or watch at destination
- Court order to appear as a witness
- Jury duty
- Hijack
- Pregnancy
- Legal separation or divorce
- Adoption
- A travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban

NON-INSURANCE EMERGENCY TRAVEL ASSISTANCE SERVICES

After purchasing the iTravelInsured LX plan you will have 24/7 access to IMG's world-class customer service while on your trip, including the following emergency travel assistance services designed to give you Global Peace of Mind

- Emergency travel arrangements
- Medical referral
- Lost passport/travel documents assistance
- 24-hour medical monitoring
- Lost luggage assistance
- Emergency cash transfer
- Embassy or consulate referral
- Legal referrals
- Emergency message relay
- Emergency translations
- Emergency prescription replacement








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iTravelInsured® TRAVEL LX

iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093

Anyone looking to obtain information regarding the features and pricing of each travel plan component, please contact your licensed producer or apply online.

Contact Information

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Fax: 817-451-9553
bob@layandwilliams.com
http://www.layandwilliams.com

Please visit www.imglobal.com/travel-insurance and review the specific plan document for your state.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

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