IMG®

iTravelInsured®

SE

TRAVEL PROTECTION **WITHOUT BOUNDARIES**℠

WHY iTRAVELINSURED

International Medical Group® (IMG®) is an award-winning provider of global insurance benefits and assistance services. Through our iTravelInsured plans, we help travelers like you protect their trip investment from the unexpected. iTravelInsured provides you Travel Protection Without Boundaries℠.

Our specially designed travel protection plans, paired with our world-class non-insurance assistance services, help provide the coverage and confidence travelers need.

Rest assured IMG is there with you, wherever your travels take you, providing worldwide coverage, international claims specialists, and access to 24–hour emergency assistance services within multilingual capabilities.

Non-Insurance Emergency Travel Assistance Services

IMG offers more than insurance protection. The following emergency travel assistance services are available 24/7 while you are on your trip, giving you Global Peace of Mind® *(complete details will be provided upon purchase)*:

- 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

(The plan includes insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by iTravelInsured.)

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions perils that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the protection plan, 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 or a child caregiver
- Primary residence or destination being rendered uninhabitable
- Documented theft of passports/visas
- Involved in a merger, job loss or job relocation
- Traffic accident
- Unannounced strike
- Inclement weather that causes cessation of services provided by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to national disasters
- Emergency military duty for a natural disaster
- A terrorist incident documented in a U.S. travel warning
- Revoked military leave
- Bankruptcy or default of travel provider (other than the travel supplier, tour operator, travel agency, organization or firm from whom you purchased travel arrangements supplied by others)
- NOAA hurricane warning at destination
- Court order to appear as witness
- Jury duty
- Quarantine
- Hijack

TRAVEL SE

The Travel SE plan is our most popular plan for domestic and international destinations. This plan provides coverage and benefits whether traveling on a cruise or a tour vacation abroad. Family extras such as movie rental, internet usage, and additional kennel fees caused by travel delay are included.

Insurance Benefits	Maximum Limits Per Person
Trip Cancellation	Up to $50,000 of trip cost
Trip Interruption	150% of trip cost
Travel Delay	$500 ($125 per day after an initial delay of 12 hours)
Missed Connection	$500 (after an initial delay of 6 hours)
Change Fee	$150
Reimbursement of Miles or Reward Points	$75
Baggage & Personal Effects	$1,500
Baggage Delay	$250 (after an initial delay of more than 12 hours)
Accident & Sickness Medical Expense	$150,000
Emergency Medical Evacuation, Medial Repatriation, and Return of Remains	$500,000
Common Carrier AD&D	$25,000
Pre-Existing Condition Waiver	Available if purchased within 20 days of the date your initial trip payment is received, and if you are not disabled from travel when your plan cost is paid.
Coverage Type	Primary
Rental Car Damage	$40,000 (optional benefit)

The above is a summary of insurance benefits that are part of the plan. Please review the plan for a detailed description of the terms, conditions and exclusions. Availability and benefits may change per state. If you are not satisfied for any reason with the plan, you may return your plan and receive a full refund within 10 days from the effective date of your coverage, as long as your trip departure date has not occurred and you have not filed a claim. The plan is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company under form series TP-210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion.

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Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact your producer:

Producer Contact Information