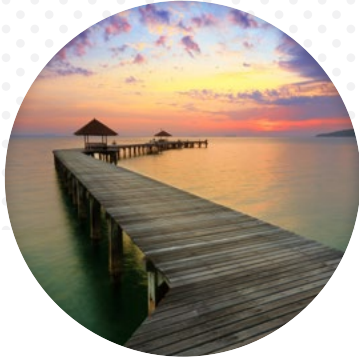


iTravelInsured® TRAVEL **Lite**



WORRY LESS SM
experience more





WORRY LESS, EXPERIENCE MORESM



International Medical Group® (IMG®) is an award-winning provider of global insurance benefits and assistance services. Through our iTravellnsured plans, we help travelers like you protect their trip investment from the unexpected.

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 with multilingual capabilities.

Non-Insurance Emergency Travel Assistance Services

IMG offers more than insurance protection. After purchasing your iTravellnsured Travel Lite plan, you will have access to IMG's world-class customer service, including the following emergency travel assistance services which are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided after 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 IMG.)

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of covered trip cancellation and interruptions perils. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the wording of the 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
- Insured's 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 delay or cancellation by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to natural disasters
- 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



i T R A V E L I N S U R E D T R A V E L L I T E

The iTravellnsured Travel Lite plan is designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. It is our most basic travel protection plan and provides coverage for travel and baggage delay as well as access to our 24/7 emergency travel non-insurance assistance service.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation*	100% of insured trip cost
Trip Interruption	125% of insured trip cost per person
Trip Delay	Up to \$125 per day per person (\$500 max per person)
Medical Evacuation and Repatriation of Remains <ul style="list-style-type: none"> » Return Transportation » Transportation of Children/Child » Bedside Visit Transportation to Join You 	Up to \$500,000 per person Included Included Included
Protection For Your Belongings	Maximum Benefit Amount
Baggage and Personal Effects <ul style="list-style-type: none"> » Replacement of Passport, Visa, or Other Travel Documents 	\$750 (\$250 max per item) Included
Baggage Delay of at least 24 Hours	Up to \$150
Travel Insurance	Maximum Benefit Amount
Accident & Sickness Medical and Dental Expense <ul style="list-style-type: none"> » Dental Expense Sublimit 	Up to \$100,000 per person \$1,000 per trip

*The Trip Cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion. Excess insurance: Shall be in excess of all other valid and collectible insurance or indemnity.

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 date of purchase, as long as you have not incurred a loss, departed on your trip, or 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 T7000, 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 2020. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340.





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

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

Contact Information

Kennedy Insurance
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Castle Rock, CO 80109
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Fax: 800-640-4623
jen@kennedyinsurance.biz
http://www.kennedyinsurance.biz



*Coverages available vary by state/jurisdiction, and not all coverages are available in all states/jurisdictions.
Please visit www.imgglobal.com/travel-insurance and review the specific plan document for your state.*

This invitation to inquire allows eligible applicants an opportunity to seek information about the travel protection offered, and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the Plan Document as defined. Benefits are subject to all provisions, terms, conditions, limitations, and exclusions in the Plan Document. This brochure contains many of the valuable trademarks, names, titles, logos, images, designs, copyrights, and other proprietary materials owned, registered and used by International Medical Group and its representatives throughout the world.

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