



W O R R Y L E S S 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 iTravelInsured 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 iTravelInsured LX 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 trip cancellation and interruptions that can be covered. 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, 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
- 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
- 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

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.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation*	100% of insured trip cost
Trip Interruption	150% of insured trip cost per person
Cancel for Any Reason (CFAR)** <i>Additional Cost Applies if CFAR is Selected</i>	75% of non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)** <i>Additional Cost Applies if IFAR is Selected</i>	75% of non-refundable insured trip cost
Trip Delay	Up to \$250 per day per person (\$1,000 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 \$125 per day (\$500 max per person)
Traveling Companion/Bedside Companion	Up to \$200 per day (\$1,000 max per person)
Pet Kennel	\$100 per day (\$500 max per pet)
Medical Evacuation and Repatriation of Remains	Up to \$1,000,000 per person
» Hospital of Choice	Included
» Return Transportation	Included
» Transportation of Children/Child	Included
» Bedside Visit Transportation to Join You	Included
Search and Rescue	Up to \$10,000 per person
Political or Security Evacuation and Natural Disaster Evacuation	\$50,000 per event per person
Protection For Your Belongings	Maximum Benefit Amount
Baggage and Personal Effects	\$2,500 (\$250 max per item)
» Replacement of Passport, Visa, or Other Travel Documents	Included
Sports Equipment Rental	Up to \$500 per day (\$2,000 max per person)
Baggage Delay of at least 12 Hours	Up to \$500
Travel Insurance	Maximum Benefit Amount
Accident & Sickness Medical and Dental Expense	Up to \$500,000 per person
» Dental Expense Sublimit	\$1,000 per trip
Accident Death and Dismemberment	Maximum Benefit Amount
Common Carrier	\$100,000
Exposure	Included
Disappearance	Included

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

**You can only purchase this benefit at the time the base policy 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. An additional cost will apply.

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion. See plan documents for specific terms and conditions.

This advertisement contains highlights of the plan, which includes travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The plan also contains non-insurance Travel Assistance Services provided by IMG. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340.



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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

Employee Benefit Network
200 East Big Beaver
Troy, MI 48083
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gcrocker@myebn.com
<http://www.myebn.com>



*Coverages available vary by state/jurisdiction, and not all coverages are available in all states/jurisdictions.
Please visit www.imglobal.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. ©2007-2021 International Medical Group. All rights reserved.