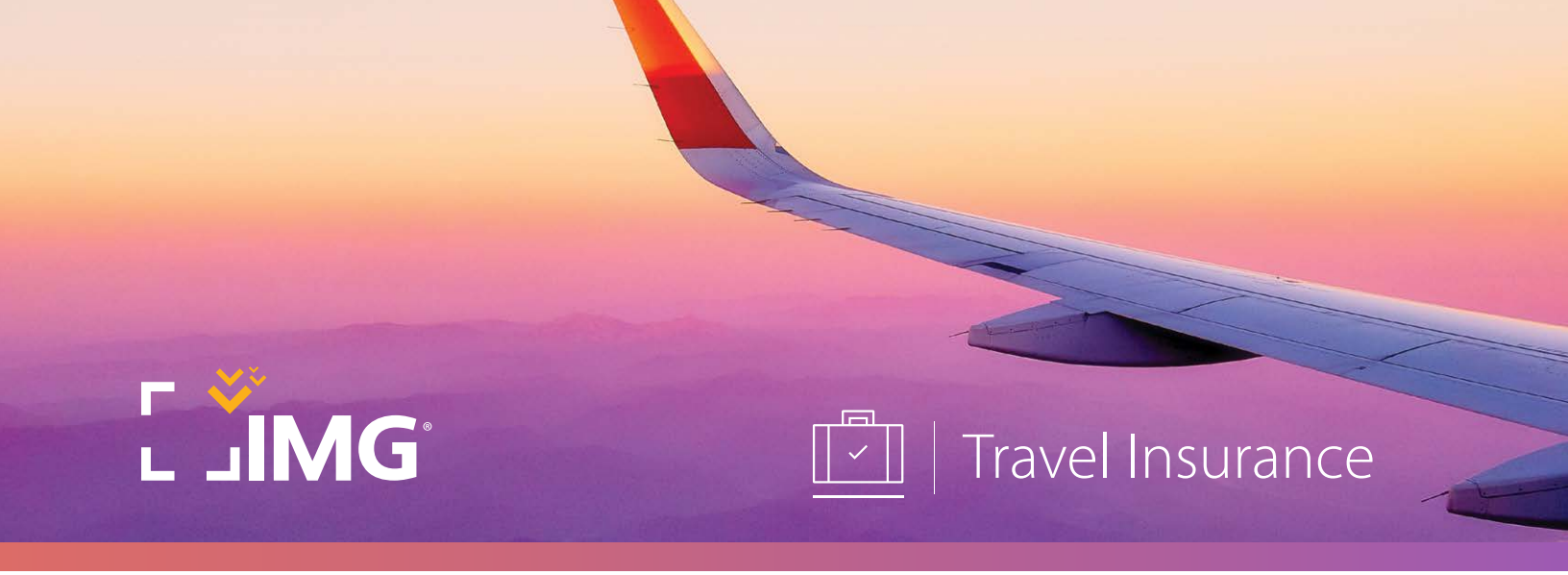


IMG®

Travel Insurance

International Medical Group® (IMG®), a SiriusPoint® company, is an award-winning global insurance benefits and assistance services company that has served millions of members worldwide since its founding in 1990. IMG's international headquarters and call center are based in Indianapolis. IMG offers a full line of travel protection plans (iTravelInsured®) that provide varying levels of coverage for trip cancellation, baggage delay, trip interruption, accident & sickness, and many other travel-related events and expenses.





iTravelInsured®
TRAVEL SERIES

ALL PLANS

- Trip cancellation covers up to 100% of the prepaid non-refundable insured trip cost
- Only the non-refundable deposit amount should be insured. You can increase coverage when additional non-refundable payments are made
- COVID-19 is covered the same as any other illness, which may trigger benefits for accident or sickness medical costs, as well as trip cancellation, trip interruption, or travel delay (including due to quarantine) expenses
- Access to non-insurance 24/7 emergency travel assistance services

SE & LX

- Maximum trip cost of $150,000
- Rental car damage, theft and includes loss of use coverage
- Pet kennel benefits available to reimburse additional kennel fees when you are delayed past the scheduled return date for at least twelve (12) consecutive hours while en route to your return destination. Additional terms apply

LX ONLY

- Optional Cancel for Any Reason (CFAR) and Interruption for Any Reason (IFAR) benefits cover 75% of non-refundable insured trip cost for an additional cost. Additional Terms apply
- Trip Delay provides reimbursement up to $250 per day per person up to the plan maximum of $2,500 per person.
- Pre-existing medical condition waiver is available if plan is purchased at or before the final payment of your trip
- Includes coverage for Search & Rescue as well as Security, Political and Natural Disaster Evacuation

GLOBAL *peace of mind*®

iTravelInsured®
TRAVEL SERIES

COMPARE OUR PLANS

Travel Protection	MAXIMUM BENEFIT AMOUNT		
	Travel Lite	**Travel SE**	**Travel LX**
Trip Cancellation[1]	✓ 100% of the non-refundable insured trip cost	✓ 100% of the non-refundable insured trip cost	✓ Up to 100% of the non-refundable insured trip cost
Trip Interruption	✓ 125% of the non-refundable insured trip cost	✓ 150% of the non-refundable insured trip cost	✓ 150% of the non-refundable insured trip cost
Cancel for Any Reason (CFAR)[2] *An additional cost applies if CFAR is selected.*	✗	✗	✓ 75% of the non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)[2] *An additional cost applies if IFAR is selected.*	✗	✗	✓ 75% of the non-refundable insured trip cost
Trip Delay	✓ Up to $125 per day per person ($500 max per person)	✓ Up to $125 per day per person ($2,000 max per person)	✓ Up to $250 per day per person ($2,500 max per person)
Change Fee	✗	✓ Up to $150 per person	✓ Up to $300 per person
Frequent Traveler Reward	✗	✓ Up to $75 per person	✓ Up to $75 per person
Rental Car Damage and Theft Coverage	✗	✓ Up to $40,000 per covered vehicle	✓ Up to $40,000 per covered vehicle
Missed Trip Connection	✗	✓ Up to $500 per person	✓ Up to $500 per person
Traveling Companion Bedside Companion Daily Benefit	✗	✗	✓ Up to $200 per day (1,000 maximum per person)
Pet Kennel	✗	✓ $100 per day ($300 max per pet)	✓ $100 per day ($500 max per pet)
Medical Evacuation and Repatriation of Remains Benefit	✓ Up to $500,000 per person	✓ Up to $500,000 per person	✓ Up to $1,000,000 per person
Return Transportation	✓ Included	✓ Included	✓ Included
Transportation of Children/Child	✓ Included	✓ Included	✓ Included
Bedside Visit Transportation to Join You	✓ Included	✓ Included	✓ Included
Hospital of Choice	✗	✗	✓ Included
Search and Rescue	✗	✗	✓ Up to $10,000 per person
Political or Security Evacuation and Natural Disaster Evacuation	✗	✗	✓ $50,000 per event per person
COVID-19 Treated As Any Other Illness	✓ Included	✓ Included	✓ Included
Protection For Your Belongings	**MAXIMUM BENEFIT AMOUNT**		
Baggage and Personal Effects	✓ $750 ($250 max per item)	✓ $1,500 ($250 max per item)	✓ $2,500 ($250 max per item)
Replacement of Passport, Visa, or Other Travel Documents	✓ Included	✓ Included	✓ Included
Sports Equipment Rental	✗	✗	✓ Up to $500 per day ($2,000 max per person)
Baggage Delay	✓ Up to $150	✓ Up to $250	✓ Up to $500
Accident Death & Dismemberment	**MAXIMUM BENEFIT AMOUNT**		
Common Carrier	✗	✓ $25,000	✓ $100,000
Exposure/Disappearance	✗	✓ Included	✓ Included
Medical	**MAXIMUM BENEFIT AMOUNT**		
Pre-existing Condition Waiver[3]	✗	✓ Included	✓ Included
Accident & Sickness Medical and Dental Expense	✓ Up to $100,000 per person	✓ Up to $250,000 per person	✓ Up to $500,000 per person
Dental Expense Sublimit	✓ $1,000 per trip	✓ $1,000 per trip	✓ $1,000 per trip
Coverage Type[4]	✓ Excess	✓ Primary	✓ Primary

[1]*The trip cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.*
[2]*You can only purchase this benefit at the time the base plan is purchased and within twenty (20) days of the initial trip deposit. You must cancel your trip two days or more before your scheduled departure date. 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 and terms apply.*
[3]*Available on SE plan 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. Available on LX if you purchase your plan at or before the final payment for your trip.*
[4]*Excess insurance: Shall be in excess of all other valid and collectible insurance or indemnity.*

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