INTERNATIONAL MEDICAL GROUP



Sky Rescue℠

Summary of Benefits

When you and your family are traveling abroad, probably the last thing on your mind is emergency services. But what would happen if you or one of your family members became ill or injured while away from home and the treatment you need isn't available nearby? What would you do if you needed to be evacuated to a qualified medical facility? How would you deal with the language and currency barriers? Who would you call?

Most travelers assume that their standard medical plan will cover the services necessary to get you to the nearest medical facility. The truth is, while traditional plans may offer adequate medical coverage, they are not designed to provide this expensive service internationally. International Medical Group® (IMG®) developed Sky Rescue to provide you, your family or group members Coverage Without Boundaries® so you can spend more time enjoying your international experience, and less time worrying about your medical coverage.

The following is a summary of benefits offered to eligible insureds under the Sky Rescue plan. All amounts shown are in U.S. dollars.

Plan Information	
Deductible	No deductible except for the Personal Liability & Legal Expenses benefits
Coinsurance	No Coinsurance
My*IMG*℠	24 hour secure access from anywhere in the world to manage your account at anytime
Emergency Travel Assistance Services	A complete arrangement of emergency travel assistance services including assisting with lost passport, emergency prescription replacement, legal referrals and more
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
International Emergency Care	
Emergency Medical Evacuation	Up to $100,000 per lifetime
Emergency Reunion	Up to $15,000 per lifetime
Return of Mortal Remains or Cremation/Burial	$25,000 for Return of Mortal Remains or $5,000 for Cremation/Burial
Return of Minor Children	Up to $5,000
Political Evacuation	Up to $10,000 per lifetime

Additional Benefits	
Accidental Death & Dismemberment	$100,000 principal sum; accidental dismemberment is percentage of principal sum
Sudden and Unexpected Recurrence of a Pre-existing Condition	Up to $25,000 for Emergency Medical Evacuation
Personal Liability - *Injury to a Third Person*	Up to $2,000 after a $100 special deductible
Personal Liability - *Damage to a Third Person's Property*	Up to $500 after a $100 special deductible
Trip Interruption	Up to $5,000
Lost Luggage	Up to $50 per item; maximum of $250

Emergency Travel Assistance Services
Emergency Travel Arrangements
Lost Passport / Travel Documents Assistance
Lost Luggage Assistance
Embassy or Consulate Referral
Emergency Message Relay
Emergency Prescription Replacement
Medical Referral
24-hour Medical Monitoring
Emergency Cash Trasfer
Legal Referral
Emergency Translations
Note: these services are not valid after coverage termination and may be withdrawn at any time. Services offer assistance and referral only. Individuals are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods received.

Optional Coverage	
Enhanced Accidental Death & Dismemberment	Available for the primary insured only

For more information, please contact:

This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.