# iTravelInsured®

# TRAVEL LX

IMG®

20240812-3782807

GLOBAL

# TRAVEL INSURANCE *solutions*

The iTravelInsured Travel LX plan is an ideal travel protection plan for travelers taking luxury vacations and visiting remote and exotic locations worldwide. With iTravelInsured Travel LX you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted for a variety of covered reasons. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're away from home.

Separate from these benefits, IMG can provide non-insurance emergency travel assistance, such as helping you replace lost travel documents or lost prescriptions, emergency cash transfers, and legal and medical referrals when necessary.

## CANCELLATIONS AND INTERRUPTIONS

Sometimes life happens and you have no choice but to cancel a trip or end it early. Trip Cancellation and Trip Interruption benefits allow you to recover non-refundable, unused payments and deposits made toward your trip when it is cancelled or interrupted for a covered reason. With the Travel LX plan, you can purchase an optional upgrade for Cancel For Any Reason/Interruption For Any Reason coverage, which allows you to recover some of your trip costs if your trip is cancelled or interrupted for a reason not otherwise covered under the plan.

## DELAYS

When your trip is delayed and a covered reason keeps you from using your originally booked accommodations, trip delay benefits can help reimburse you for the extra expenses.

## EMERGENCY SITUATIONS

When the unexpected happens, IMG's team is available 24/7. Our Non-Insurance Emergency Travel Assistance Services include emergency travel arrangements, medical referrals, lost passport/travel documents assistance, emergency prescription replacements, emergency translations, legal referrals and more. iTravelInsured plans also offer insurance benefits for when you get sick or injured while traveling, including a pre-existing medical condition exclusion waiver if the plan is purchased within the time sensitive period. Additional terms apply.

## BENEFITS FOR PET OWNERS

iTravelInsured plans also include benefits designed specifically for pet owners. The iTravelInsured Travel LX plan offers trip cancellation and trip interruption benefits if a dog, cat, or service animal suffers a sickness, injury, or death. This plan also includes benefits that can help cover the cost of extended boarding if a return trip is delayed a certain number of hours and you can't pick up your pet on time.

## MEDICAL EXPENSES & TELEHEALTH

Nobody plans to get sick or experience a medical emergency on vacation, but unfortunately, it can happen. That's why iTravelInsured plans offer coverage for accident & sickness medical expenses and emergency medical evacuations. This plan also offers access to 24/7 telehealth services. Use Teladoc to connect with a board-certified medical professional who can help diagnose, treat, and prescribe medications for many non-emergency medical issues over the phone or through online video consultation.

*iTravelInsured plans are designed to address many of the issues you may encounter while traveling.*

*All coverages are subject to additional terms and conditions; please review the plan document for full details.*



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# The IMG® Advantage

*Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.*

## SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

## STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

## SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

### PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border accident & sickness medical expense coverage you need for unexpected medical care.

### CRISIS SUPPORT

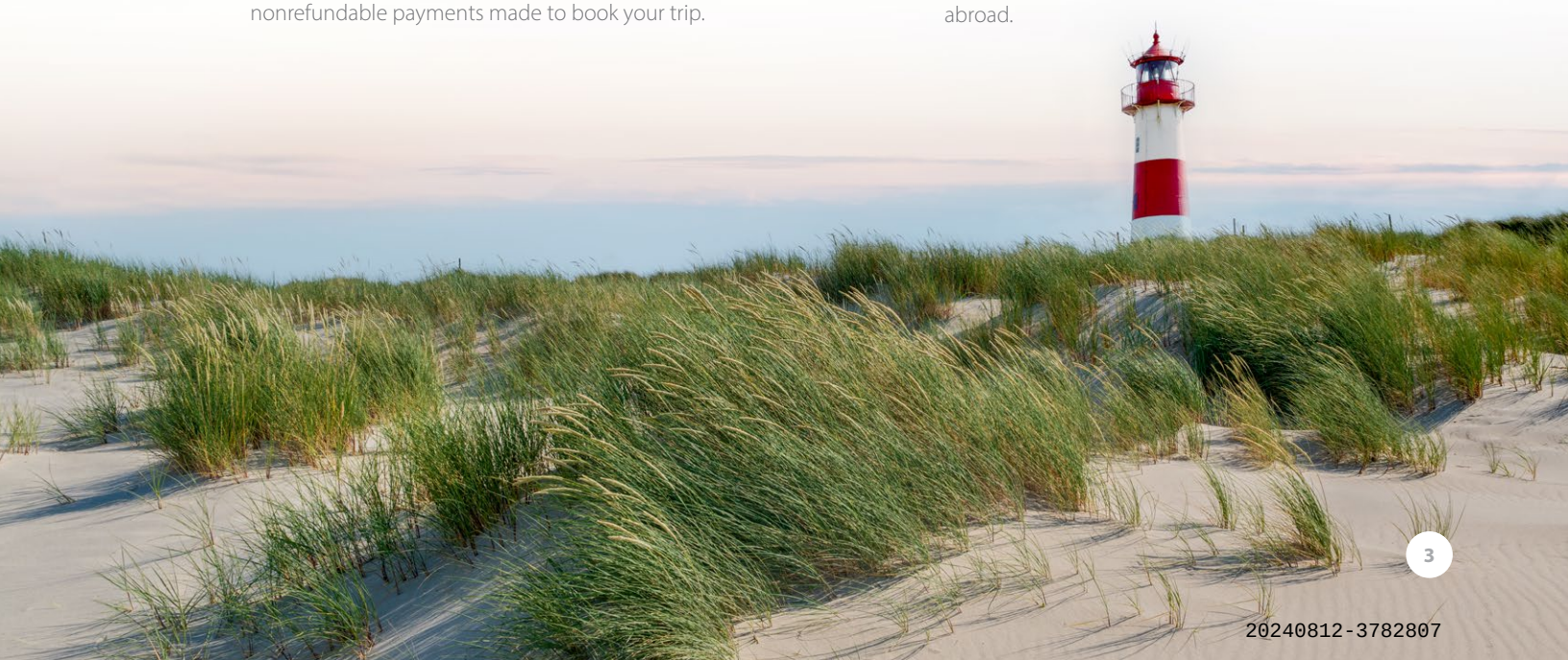
Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 non-insurance assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

### FINANCIAL PROTECTION

Traveling the world isn't free. When life happens, no one wants to lose out on both the trip of a lifetime and your trip investment. IMG plans offer coverage for your prepaid trip costs, to ensure that when a covered event happens – you can be reimbursed for some of those nonrefundable payments made to book your trip.

### PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can help assist you with lost or stolen travel documents like a passport or visa, and can reimburse costs if your essential items like luggage are lost, stolen, or damaged during your travels abroad.





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# 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.

| | Benefits & Services | Maximum Benefit Amount |
|---|---|---|
| FINANCIAL PROTECTION | Trip Cancellation | 100% of the non-refundable insured trip cost |
| | Trip Interruption | 150% of the non-refundable insured trip cost |
| | Cancel for Any Reason (CFAR)* | 75% of the non-refundable insured trip cost |
| | Trip Interruption For Any Reason (IFAR)* | 75% of the non-refundable insured trip cost |
| | Trip Delay | Up to $250 per day per person ($2,500 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 $500 per person |
| | Pet Kennel | $100 per day ($500 max per pet) |
| | Accident Death and Dismemberment<br>» *Common Carrier*<br>» *Exposure*<br>» *Disappearance* | <br>$100,000<br>Included<br>Included |
| CRISIS SUPPORT | Traveling Companion/Bedside Companion** | Up to $200 per day ($1,000 max per person) |
| | Medical Evacuation and Repatriation of Remains<br>» *Hospital of Choice***<br>» *Return Transportation*<br>» *Transportation of Children/Child*<br>» *Bedside Visit Transportation to Join You* | Up to $1,000,000 per person<br>Included<br>Included<br>Included<br>Included |
| | Search and Rescue | Up to $10,000 per person |
| | Political or Security Evacuation and Natural Disaster Evacuation | $50,000 per event per person |
| PERSONAL PROPERTY | Baggage and Personal Effects<br>» *Replacement of Passport, Visa, or Other Travel Documents* | $2,500 ($250 max per item)<br>Included |
| | Sports Equipment Rental | Up to $500 per day ($2,000 max per person) |
| | Baggage Delay of at least 12 Hours | Up to $500 per person |
| PHYSICAL HEALTH | Accident & Sickness Medical and Dental Expense<br>» *Dental Expense Sublimit* | Up to $500,000 per person<br>$1,000 per trip |

*Based on your state of residence, some plan benefit names above may not match your plan documents. While every effort was made to align terminology for consistency, please refer to the sample wordings for all defined terms. Please check your plan documents for specifics.*

**These (CFAR/IFAR) benefits can only be purchased at the time the base plan is purchased. These benefits are bundled together and cannot be purchased separately. Not available to NY residents. Additional costs and terms apply.*

***This benefit is not included in all plans for all states. Check your plan documents for details.*

GLOBAL peace of mind®



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# PLAN SPECIFICS

## TRIP CANCELLATION & TRIP INTERRUPTION – WHAT'S COVERED?

Here are a few examples of covered events that would trigger a trip cancellation or trip interruption benefit. Please note the listed perils are not all applicable to both trip cancellation and trip interruption and may vary based on your state of residence; refer to the plan document, which is sent upon purchase, for complete details. Sample plan wordings are also available at www.imglobal.com. 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
- Natural disasters, mandatory evacuations
- 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

## NON-INSURANCE EMERGENCY TRAVEL ASSISTANCE SERVICES

After purchasing the iTravelInsured LX plan you will have 24/7 access to IMG's world-class customer service while on your trip, including the following emergency travel assistance services designed to give you Global Peace of Mind

- 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

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# iTravelInsured® TRAVEL LX

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

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

## *Contact Information*

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http://www.studenttravelinsurance.com

*Please visit www.imglobal.com/travel-insurance and review the specific plan document for your state.*

*You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.*

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