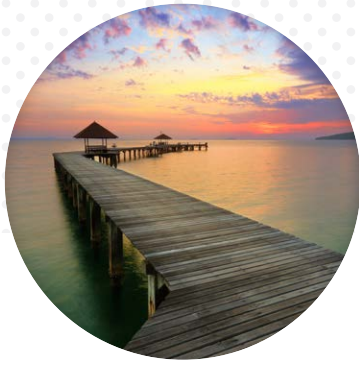


iTravelInsured® TRAVEL **Lite**



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 that IMG is there, 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
- 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



iTRAVELINSURED TRAVEL LITE

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 the non-refundable insured trip cost
Trip Interruption	125% of the non-refundable insured trip cost
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.

Excess insurance: Shall be in excess of all other valid and collectible insurance or indemnity.

This advertisement contains highlights of the plans, which include 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 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. The plans also contain non-insurance Travel Assistance Services provided by iTravellnsured. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact International Medical Group 2960 North Meridian Street Suite 300 Indianapolis, IN 46208 USA. Insurance@imglobal.com. +1 (317) 655-9796. iTravellnsured Insurance Services CA Non-Resident Producer License No. 0F17093.





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

2960 North Meridian Street, Suite 300
Indianapolis, IN 46208 USA
insurance+1 (317) 655.9796

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

Contact Information

Benefit Counseling Associates
70 MAIDEN LANE, 2ND FLR
KINGSTON, NY 12401
Phone: 845-339-1186
Fax: 845-339-1186
dianalou@benefit-counseling.com
<http://www.benefitcounselingassociates.com>



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

This plan provides insurance coverage that only applies during the covered trip. 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 policy 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.

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.