COMPARISON GUIDE

IMG®

iTravelInsured®

# TRAVEL PROTECTION **WITHOUT BOUNDARIES**℠

# iTRAVELINSURED

**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 purchase from the unexpected. iTravelInsured provides you Travel Protection Without Boundaries℠.

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. The following emergency travel assistance services are available 24/7 while you are on your trip, giving you Global Peace of Mind® *(complete details will be provided upon 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 plans include 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 interruption perils that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the protection 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
- Traffic accident
- Unannounced strike
- Inclement weather that causes cessation of services provided by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to natural disasters
- Emergency military duty for a national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or default of travel provider (other than the travel supplier, tour operator, travel agency, organization, or firm from whom you purchased travel arrangements supplied by others)
- NOAA hurricane warning at destination
- Court order to appear as witness
- Jury duty
- Quarantine
- Hijacking

Lite SE LX

# COMPARE OUR PLANS

Each of the three plan options offer a variety of coverages. These are a few of the highlights.

| PLAN BENEFITS | MAXIMUM LIMITS PER PERSON | | |
|---|---|---|---|
| | **Travel Lite** | **Travel SE** | **Travel LX** |
| Trip Cancellation | 100% of trip cost insured up to $25,000* | 100% of trip cost insured up to $50,000* | 100% of trip cost insured up to $100,000* |
| Trip Interruption | 125% of trip cost | 150% of trip cost | 150% of trip cost |
| Travel Delay | $500 ($125 per day after an initial delay of 12 hours) | $500 ($125 per day after an initial delay of 12 hours; Internet Usage Fees /$50; Overnight Stay Movie Rental/ $15; Additional Cat or Dog Kennel Expenses/$300 ($100 per day) | $1,000 ($250 per day after an initial delay of 6 hours); Internet Usage Fees /$50; Overnight Stay Movie Rental/ $15; Additional Cat or Dog Kennel Expenses/$500 ($100 per day); Airline Club Admission/$100 |
| Baggage and Personal Effects | $750 | $1,500 | $2,500 |
| Baggage Delay | $150 after an initial delay of more than 24 hours | $250 after an initial delay of more than 12 hours | $500 after an initial delay of more than 12 hours |
| Coverage Type | Excess only*** | Primary | Primary |
| Pre-Existing Condition Waiver | N/A | Available if plan is purchased within 20 days of the date your initial trip payment or deposit for your trip is received, and if you are not disabled from travel when your plan cost is paid. | Available if purchased within 24 hours of the final trip payment or before the final trip payment and if you are not disabled from travel when your plan cost is paid. |
| Accident and Sickness Medical Expense | $100,000 | $150,000 | $500,000 |
| Emergency Medical Evacuation, Medical Repatriation, & Return of Remains | $250,000 | $500,000 | $1,000,000 |
| Missed Connection | N/A | $500 after an initial delay of 6 hours | $500 after an initial delay of 3 hours |
| Change Fee | N/A | $150 | $300 |
| Reimbursement of Miles or Reward Points | N/A | $75 | $75 |
| Common Carrier AD&D | N/A | $25,000 | $100,000 |
| Cancel for Any Reason (CFAR) (optional upgrade) | N/A | N/A | Up to 75% of trip cost insured** |
| Interruption for Any Reason (IFAR) (optional upgrade) | N/A | N/A | Up to 75% of trip cost insured** |
| Search & Rescue | N/A | N/A | $10,000 |
| Sports Equipment Rental | N/A | N/A | $2,000 ($500 per day) |
| Non-Medical Emergency Evacuation | N/A | N/A | $50,000 |
| Rental Car Damage | N/A | N/A | $40,000 |

*This advertisement contains highlights of the plan, which includes travel insurance coverages underwritten by United States Fire Insurance Company under form series 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 2019. 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.*

*This plan is subject to limitations and exclusions, including a pre-existing condition exclusion.*

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

***Must be purchased within 20 days of the date your initial trip deposit is received or deposit for your trip is received. Must insure 100% of prepaid trip costs subject to cancellation penalties or restrictions (and insure travel arrangements subsequently added to your trip within 20 days of payment or deposit for those travel arrangements the cost of any subsequent travel arrangements (or any other travel arrangements not made through Your travel agent) added to your trip). You must cancel your trip 2 days or more before your scheduled departure date. An additional cost will apply.*

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

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iTI CA Non-Resident Producer License No. 0F17093

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*Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact your producer:*

| *Travel Retailer Contact Information* |
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Coverages available vary by state/jurisdiction, and not all coverages are available in all states/jurisdictions. Please visit www.itravelinsured.com/travel-insurance and review the specific plan document for your state.