



iTravelInsured®  
LX

TRAVEL  
PROTECTION  
**WITHOUT  
BOUNDARIES<sup>SM</sup>**





# W H Y i T R A V E L I N S U R E D



**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 investment from the unexpected. iTravelInsured provides you Travel Protection Without Boundaries<sup>SM</sup>.

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 IMG is there with you, 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 plan includes insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by iTravelInsured.)*

## Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions 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
- Documented 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 national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or Default of Travel Provider\*
- NOAA hurricane warning at destination
- Court order to appear as a witness
- Jury duty
- Quarantine
- Hijack

*\*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)*



# T R A V E L L X

The Travel LX plan provides the highest levels of benefits of all iTravelInsured® plans for the most discerning travelers. Cancel and Interruptions for Any Reason (CFAR) 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.

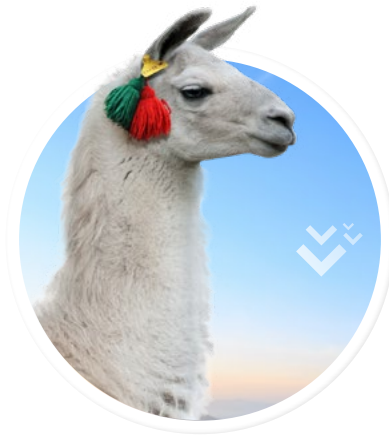
Insurance Benefits	Maximum Limits Per Person
Trip Cancellation	Up to \$100,000 of trip cost
Trip Interruption	150% of trip cost
Travel Delay	\$1,000 (\$250 per day after an initial delay of 6 hours)
Missed Connection	\$500 (after an initial delay of 3 hours)
Change Fee	\$300
Reimbursement of Miles or Reward Points	\$75
Baggage & Personal Effects	\$2,500
Baggage Delay	\$500 (after an initial delay of 12 hours)
Accident & Sickness Medical Expense <i>(can cover injuries from certain sports/ recreational activities)</i>	\$500,000
Emergency Medical Evacuation, Medical Repatriation (including Hospital of Choice) and Return of Remains	\$1,000,000
Common Carrier AD&D	\$100,000
Search & Rescue	\$10,000
Sports Equipment Rental	\$2,000 (\$500 per Day)
Cancel for Any Reason (CFAR) <i>(optional upgrade)</i>	Up to 75% of trip cost insured*
Interruption for Any Reason (IFAR) <i>(optional upgrade)</i>	Up to 75% of trip cost insured*
Non-Medical Emergency Evacuation	\$50,000
Rental Car Damage	\$40,000
Pre-Existing Condition Waiver	Available if purchased within 24 hours of or before final trip payment (if you are not disabled from travel when plan cost is paid)
Coverage Type	Primary

*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 Insurance Administration: 800-492-6116 or 410-468-2340.*

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

*\*Must be purchased within 20 days of the date your initial trip deposit 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). You must cancel your trip 2 days or more before your scheduled departure date. An additional cost will apply.*

*See plan documents for specific terms and conditions.*



iTravelInsured®  
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iTI CA Non-Resident Producer  
License Number: 0F17093

1.866.347.6673

2960 North Meridian Street  
Indianapolis, IN 46208 USA

Email: [service@itravelinsured.com](mailto:service@itravelinsured.com)

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

*Producer Contact Information*

**Robyn L. Hamlin Group Benefits, Inc. 21**

