# iTravelInsured®
# CHOICE



IMG®

GLOBAL

# TRAVEL INSURANCE *solutions*



Designed specifically for cost-conscious travelers, iTravelInsured Choice provides a practical solution to travel's worst moments. Whether it's a cancelled flight, delayed baggage, or a medical emergency while away from home, iTravelInsured Choice provides benefits to help get you through it. This travel protection plan gives you the power to make the best choice for your travels. It has the well-rounded coverage you need, with the option to expand your coverage in key areas for an additional cost. Don't let other travel insurance companies tell you what you need – decide for yourself with iTravelInsured Choice. It's ideal for families traveling domestically or cruising abroad, couples and solo travelers exploring the world, weekend getaways, business travel, and nearly every trip in between. If you're spending $10,000 or less per person on your trip, this is likely the choice for you. Below are some of the most common travel mishaps this plan can help you address.

## 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 iTravelInsured Choice 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.

## MEDICAL EXPENSES & TELEHEALTH

Nobody plans to get sick or experience a medical emergency on vacation, but unfortunately, it can happen. That's why iTravelInsured Choice offers primary 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. If you want more robust coverage for medical emergencies, you can purchase the optional Enhanced Medical add-on, which upgrades your Emergency Accident and Sickness Medical Expense coverage to $250,000 and your Emergency Medical Evacuation and Repatriation maximum limit to $1,000,000.

## LOST OR DELAYED LUGGAGE

Airline lost your baggage? Luggage stolen while under the care of your hotel? The Baggage and Personal Effects benefit can reimburse you for personal items lost, stolen, damaged or destroyed during your trip. If your checked baggage is delayed for a certain number of hours on the way to your destination, Baggage Delay benefits provide reimbursement for the cost of necessary personal items like clothing and toiletries you need to purchase while waiting for your bags.










*Eligibility varies by state. Check plan documents for details.*

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

# 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 and 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

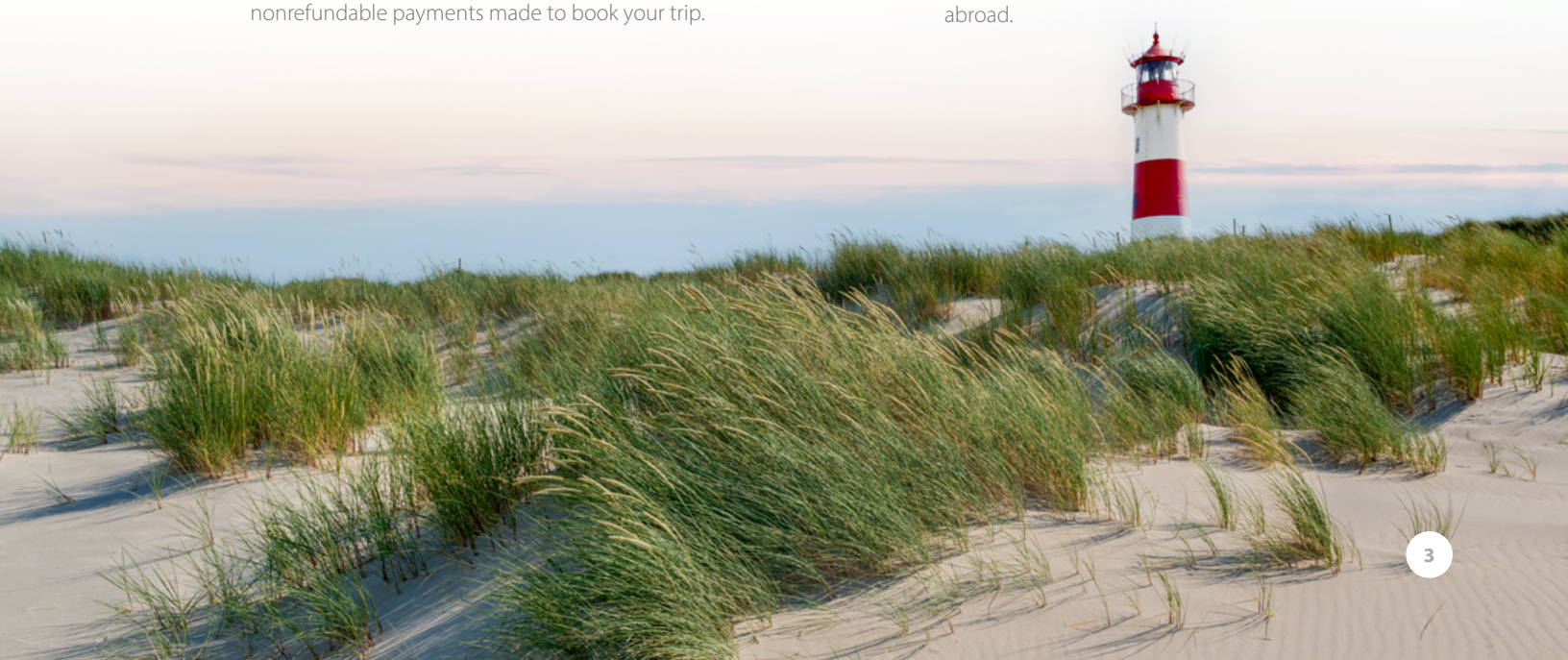
Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 non-insurance assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

### 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.



# iTravelInsured Choice

The iTravelInsured Choice plan provides well-rounded travel insurance coverage at an economical price. This plan insures trip costs up to $10,000 per person and is ideal for all kinds of travel. It offers basic coverage for trip cancellation and interruption, delays, lost baggage, and much more--with the option to expand your coverage in key areas for an additional cost.

⊕ Denotes Optional Add-On is available to increase the standard benefit level listed below. Full details of Optional Add-Ons are detailed on the following page. ›

| | Coverages | Maximum Benefit Per Person |
|---|---|---|
| FINANCIAL PROTECTION | ⊕ Trip Cancellation<br>» *Single Supplement*<br>» *Airline Reissue or Cancellation Fees* | 100% of Trip Cost<br>» *$100*<br>» *$200* |
| FINANCIAL PROTECTION | ⊕ Trip Interruption<br>» *Single Supplement* | 150% of Trip Cost<br>» *$100* |
| FINANCIAL PROTECTION | Travel Delay | $150 per day ($1,000 max per person) |
| FINANCIAL PROTECTION | Missed Connection | $500 |
| FINANCIAL PROTECTION | Accidental Death & Dismemberment – 24 Hour Maximum Benefit | $10,000 |
| PHYSICAL HEALTH | ⊕ Emergency Accident and Sickness Medical Expense<br>» *Dental Expenses* | $100,000<br>» *$750* |
| CRISIS SUPPORT | ⊕ Medical Evacuation | $500,000 |
| CRISIS SUPPORT | Repatriation of Remains | $500,000 |
| CRISIS SUPPORT | Political or Personal Security Evacuation | $100,000 |
| CRISIS SUPPORT | Natural Disaster Evacuation | $100,000 |
| PERSONAL PROPERTY | Baggage Damage or Loss<br>» *Lost or Stolen Passports/Visas*<br>» *Lost or Stolen Credit Cards*<br>» *Per Article Limit* | $1,000<br>» *$100*<br>» *$250*<br>» *$250* |
| PERSONAL PROPERTY | ⊕ Baggage Delay | $300 |
| PERSONAL PROPERTY | Sporting Equipment Rental | $250 |

GLOBAL peace of mind®

*This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.*

Optional Add-Ons

# Expand Your Coverage

With iTravelInsured Choice, you choose the coverage that's best for your trip. Select any of the following optional upgrades when purchasing your plan.

## Cancel For Any Reason (CFAR)/Interruption For Any Reason (IFAR)

For travelers wanting additional protection against trip cancellation and interruption.

**CFAR/IFAR:** Receive up to 75% of your non-refundable insured trip cost if you must cancel or interrupt your trip for any reason not otherwise covered under the plan.

## Enhanced Medical

Ideal for those looking for more robust coverage for medical emergencies.

**Emergency Accident & Sickness Medical Expense:** Increased to $250,000
**Emergency Evacuation & Repatriation:** Increased to $1,000,000

## Cruise

Includes additional benefits and covered reasons specific to cruises.

**Optional Travel Inconvenience:** Receive up to $100 if you experience an inconvenience during your cruise such as a mechanical breakdown, a virus affecting 30% of the passengers, a significant delay arriving or leaving port, water level issues, natural disasters, and more. Additional terms apply, refer to plan documents for specifics.

**Optional Itinerary Change:** If your cruise line or tour operator changes your trip itinerary after departure causing you to miss a prepaid excursion or event, you can get reimbursed up to $100.

**Additional Covered Reasons for Trip Cancellation & Trip Interruption:**

- Government mandated shutdown of an airport, air traffic control system, cruise port or train station for at least 6 hours
- Cruise cancelled due to excessive water levels

## Sport

Designed for thrill-seekers and sports enthusiasts planning an active and adventurous vacation or traveling with sports equipment vital to their trip.

**Baggage Delay:** Coverage increased to $1,000 and covers both baggage and sports equipment

**Sports Equipment Rental:** Coverage increased to $1,000

**Optional Emergency Accident & Sickness Medical Expense:** Includes $20,000 in coverage for medical expenses due to adventure sports, extreme sports, hazardous sports, and mountaineering.

*Upgrades are optional. Additional costs apply. Eligibility varies by state. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.*

# 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. Additional terms apply to every peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, guide/outfitter, or service animal
- Primary residence or destination being rendered uninhabitable
- Documented theft of passports/visas
- Documented traffic accident
- Unannounced strike
- Inclement weather that causes delay or cancellation by your common carrier
- Mechanical breakdown of the common carrier
- Mandatory evacuations due to natural disasters
- Emergency military duty for national disaster
- A terrorist incident
- 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
- 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 Choice 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










# iTravelInsured® CHOICE

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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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*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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