



## Sky Rescue<sup>SM</sup>

### Summary of Benefits

When you and your family are traveling abroad, probably the last thing on your mind is emergency services. But what would happen if you or one of your family members became ill or injured while away from home and the treatment you need isn't available nearby? What would you do if you needed to be evacuated to a qualified medical facility? How would you deal with the language and currency barriers? Who would you call?

Most travelers assume that their standard medical plan will cover the services necessary to get you to the nearest medical facility. The truth is, while traditional plans may offer adequate medical coverage, they are not designed to provide this expensive service internationally. International Medical Group® (IMG®) developed Sky Rescue to provide you, your family or group members Coverage Without Boundaries® so you can spend more time enjoying your international experience, and less time worrying about your medical coverage.

*The following is a summary of benefits offered to eligible insureds under the Sky Rescue plan. All amounts shown are in U.S. dollars.*

Plan Information	
<b>Deductible</b>	No deductible except for the Personal Liability & Legal Expenses benefits
<b>Coinsurance</b>	No Coinsurance
<b>MyIMG<sup>SM</sup></b>	24 hour secure access from anywhere in the world to manage your account at anytime
<b>Emergency Travel Assistance Services</b>	A complete arrangement of emergency travel assistance services including assisting with lost passport, emergency prescription replacement, legal referrals and more
<b>International Emergency Care</b>	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
International Emergency Care	
<b>Emergency Medical Evacuation</b>	Up to \$100,000 per lifetime
<b>Emergency Reunion</b>	Up to \$15,000 per lifetime
<b>Return of Mortal Remains or Cremation/Burial</b>	\$25,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
<b>Return of Minor Children</b>	Up to \$5,000
<b>Political Evacuation</b>	Up to \$10,000 per lifetime

Additional Benefits	
Accidental Death & Dismemberment	\$100,000 principal sum; accidental dismemberment is percentage of principal sum
Sudden and Unexpected Recurrence of a Pre-existing Condition	Up to \$25,000 for Emergency Medical Evacuation
Personal Liability - Injury to a Third Person	Up to \$2,000 after a \$100 special deductible
Personal Liability - Damage to a Third Person's Property	Up to \$500 after a \$100 special deductible
Trip Interruption	Up to \$5,000
Lost Luggage	Up to \$50 per item; maximum of \$250
Emergency Travel Assistance Services	
Emergency Travel Arrangements	
Lost Passport / Travel Documents Assistance	
Lost Luggage Assistance	
Embassy or Consulate Referral	
Emergency Message Relay	
Emergency Prescription Replacement	
Medical Referral	
24-hour Medical Monitoring	
Emergency Cash Transfer	
Legal Referral	
Emergency Translations	
<small>Note: these services are not valid after coverage termination and may be withdrawn at any time. Services offer assistance and referral only. Individuals are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods received.</small>	
Optional Coverage	
Enhanced Accidental Death & Dismemberment	Available for the primary insured only

For more information, please contact:



This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.