IMG

20231027-3183466

GLOBAL

# TRAVEL INSURANCE *solutions*

The iTravelInsured Travel SE plan is our most popular plan for domestic and international destinations. Travel insurance is available whether traveling on a cruise, tour, or vacation abroad. With iTravelInsured Travel SE you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted for a variety of covered reasons. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're away from home.

Separate from these benefits, IMG can provide non-insurance emergency travel assistance, such as helping you replace lost travel documents or lost prescriptions, emergency cash transfers, and legal and medical referrals when necessary.

## 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.

## 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.

## 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.

## 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. iTravelInsured plans also offer insurance benefits for when you get sick or injured while traveling.

## BENEFITS FOR PET OWNERS

iTravelInsured plans also include benefits designed specifically for pet owners. The iTravelInsured Travel SE plan offers trip cancellation and trip interruption benefits if a dog, cat, or service animal suffers a sickness, injury, or death. The pet kennel benefit can help cover the cost of extended boarding if a return trip is delayed a certain number of hours and you can't pick up your pet on time.

*iTravelInsured plans are designed to address many of the issues you may encounter while traveling.*

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



20231027-3183466

# 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, 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

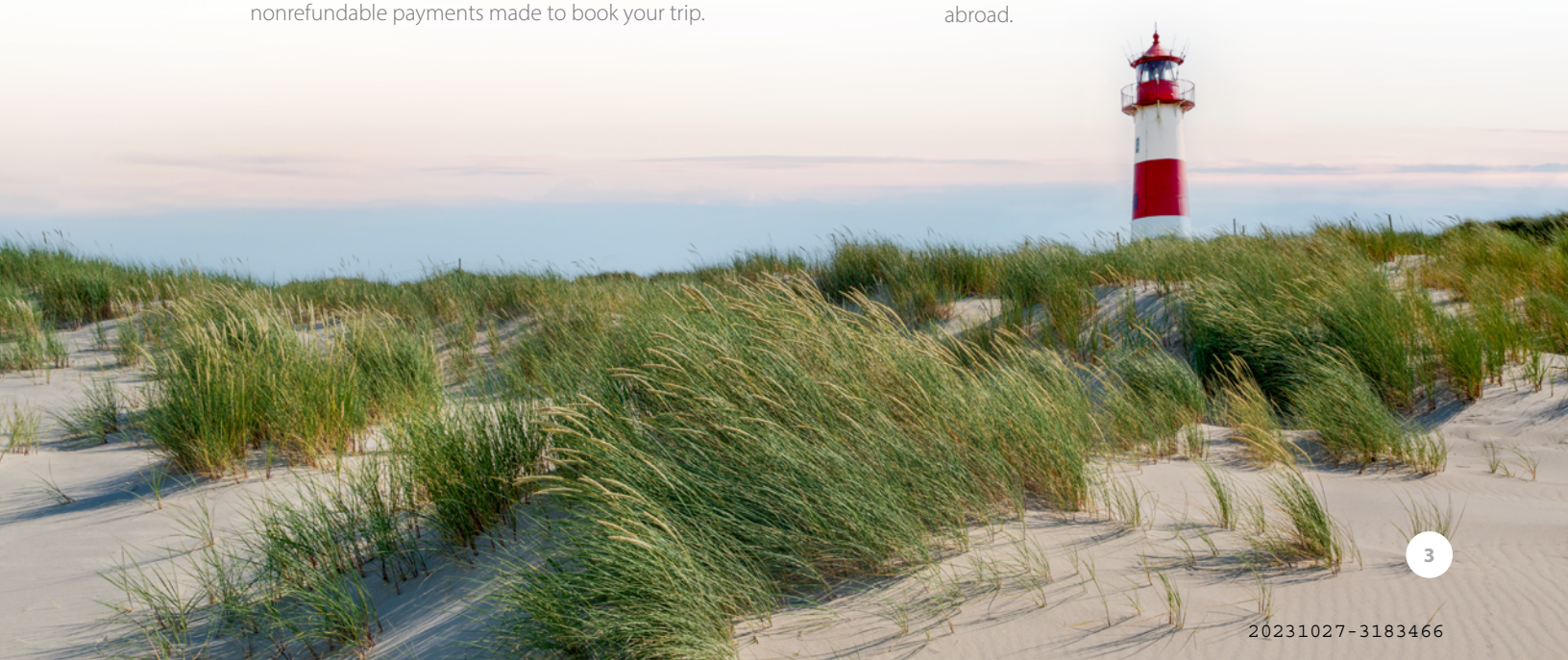
Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

### 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.





20231027-3183466

# iTravelInsured Travel SE

The iTravelInsured Travel SE plan is our most popular plan for domestic and international destinations. This plan provides coverage and benefits whether traveling on a cruise or a tour vacation abroad. Family extras such as kennel fees caused by trip delay are included.

| | Benefits & Services | Maximum Benefit Amount |
|---|---|---|
| FINANCIAL PROTECTION | Trip Cancellation | 100% of the non-refundable insured trip cost |
| | Trip Interruption | 150% of the non-refundable insured trip cost |
| | Trip Delay | Up to $125 per day per person ($2,000 max per person) |
| | Change Fee | Up to $150 per person |
| | Frequent Traveler Reward | Up to $75 per person |
| | Rental Car Damage And Theft Coverage | Up to $40,000 per covered vehicle |
| | Missed Trip Connection | Up to $500 per person |
| | Pet Kennel | $100 per day ($300 max per pet) |
| | Accident Death and Dismemberment<br>» *Common Carrier*<br>» *Disappearance* | $25,000<br>Included<br>Included |
| CRISIS SUPPORT | Medical Evacuation and Repatriation of Remains<br>» *Return Transportation*<br>» *Transportation of Children/Child*<br>» *Bedside Visit Transportation to Join You* | Up to $500,000 per person<br>Included<br>Included<br>Included |
| PERSONAL PROPERTY | Baggage and Personal Effects<br>» *Replacement of Passport, Visa, or Other Travel Documents* | $1,500 ($250 max per item)<br>Included |
| | Baggage Delay of at least 12 Hours | Up to $250 |
| PHYSICAL HEALTH | Accident & Sickness Medical and Dental Expense<br>» *Dental Expense Sublimit* | Up to $250,000 per person<br>$1,000 per trip |

*This brochure contains highlights of the plans developed by International Medical Group, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by International Medical Group. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions.* ***Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical 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. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 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 9200 Keystone Crossing, Indianapolis, IN 46240 USA. +1(317) 655-9796. Insurance@imglobal.com. CA Non-Resident Producer License No. 0F17093. While International Medical Group markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by International Medical Group, and International Medical Group does not receive compensation from USF for providing the non-insurance components of the plans.*

# 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; 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, a child caregiver, service animal or pet
- 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
- Pregnancy
- Legal separation or divorce
- Adoption
- 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 SE 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

20231027-3183466

# iTravelInsured® TRAVEL SE

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*


Nicholas S. Bavaro, Inc.
817 Coffee Rd. Suite C-2
Modesto, CA 95355
Phone: 209-579-5523
Fax: 209-579-5499
nick@bgemployeebenefits.com
http://bavaroeb.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.*

*©2007-2023 International Medical Group. All rights reserved.*


*This brochure contains highlights of the plans developed by International Medical Group, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by International Medical Group. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions.* ***Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical 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. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 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 9200 Keystone Crossing, Indianapolis, IN 46240 USA. +1(317) 655-9796. Insurance@imglobal.com. CA Non-Resident Producer License No. 0F17093. While International Medical Group markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by International Medical Group, and International Medical Group does not receive compensation from USF for providing the non-insurance components of the plans.*