



W O R R Y L E S S SM
experience more



WORRY LESS, EXPERIENCE MORESM



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.

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. After purchasing your iTravelInsured Lodging VR plan, you will have access to IMG's world-class customer services, including the following emergency travel assistance services which are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided after purchase):

- | | |
|---|--------------------------------------|
| » Emergency travel arrangements | » Embassy or consulate referral |
| » Medical referral | » Legal referrals |
| » Lost passport/travel documents assistance | » Emergency message relay |
| » 24-hour medical monitoring | » Emergency translations |
| » Lost luggage assistance | » Emergency prescription replacement |
| » Emergency cash transfer | |

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions perils that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the wording of the 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 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

(The plan includes insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by IMG.)

ITRAVELINSURED LODGING VR

From a beach house in San Diego to a private island in Belize, the iTravelInsured Lodging VR plan provides benefits that can reimburse you for prepaid, non-refundable trip costs if you are unable to travel due to an unforeseen covered reason. The Lodging VR plan also includes property damage and security deposit protection making this an ideal plan for trips at vacation rentals.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation*	Up to 100% of the non-refundable insured trip cost
Trip Interruption	Up to 125% of the non-refundable insured trip cost
Trip Delay	\$150 per day per person, to a maximum of \$600 per person
Change Fee	Up to \$50 per person
Event Ticket Protection	Up to \$500 per trip
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
Vacation Rental Property Damage Liability	Up to \$10,000 per trip
Security Deposit Vacation Rental Protection	Up to \$5,000 per trip
Medical Evacuation and Repatriation of Remains Benefit	Up to \$75,000 per person
» Transportation of Children/Child	Included
» Return Transportation	Included
» Bedside Visit Transportation to Join You	Included
Protection For Your Belongings	Maximum Benefit Amount
Baggage and Personal Effects	\$1,500 (\$250 max per item)
» Replacement of Passport, Visa, or Other Travel Documents	Included
Baggage Delay	Up to \$200
Travel Insurance	Maximum Benefit Amount
Accident & Sickness Medical and Dental Expense	Up to \$30,000 per person
Dental Expense Sublimit	Up to \$1,000 per trip
Accidental Death and Dismemberment	Maximum Benefit Amount
Common Carrier	\$50,000
Exposure	Included
Disappearance	Included

*Trip Cancellation benefit is determined by the amount of your trip you elect to protect up to the maximum benefit stated above.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. Al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by iTravelInsured. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing 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. CA DOI toll free number: 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 2960 North Meridian Street Suite 300 Indianapolis, IN 46208 USA. Insurance@imglobal.com. +1 (317) 655-9796. iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093.





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Anyone looking to obtain information regarding the features and pricing of each travel plan component, please contact your licensed producer or IMG.

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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.

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