

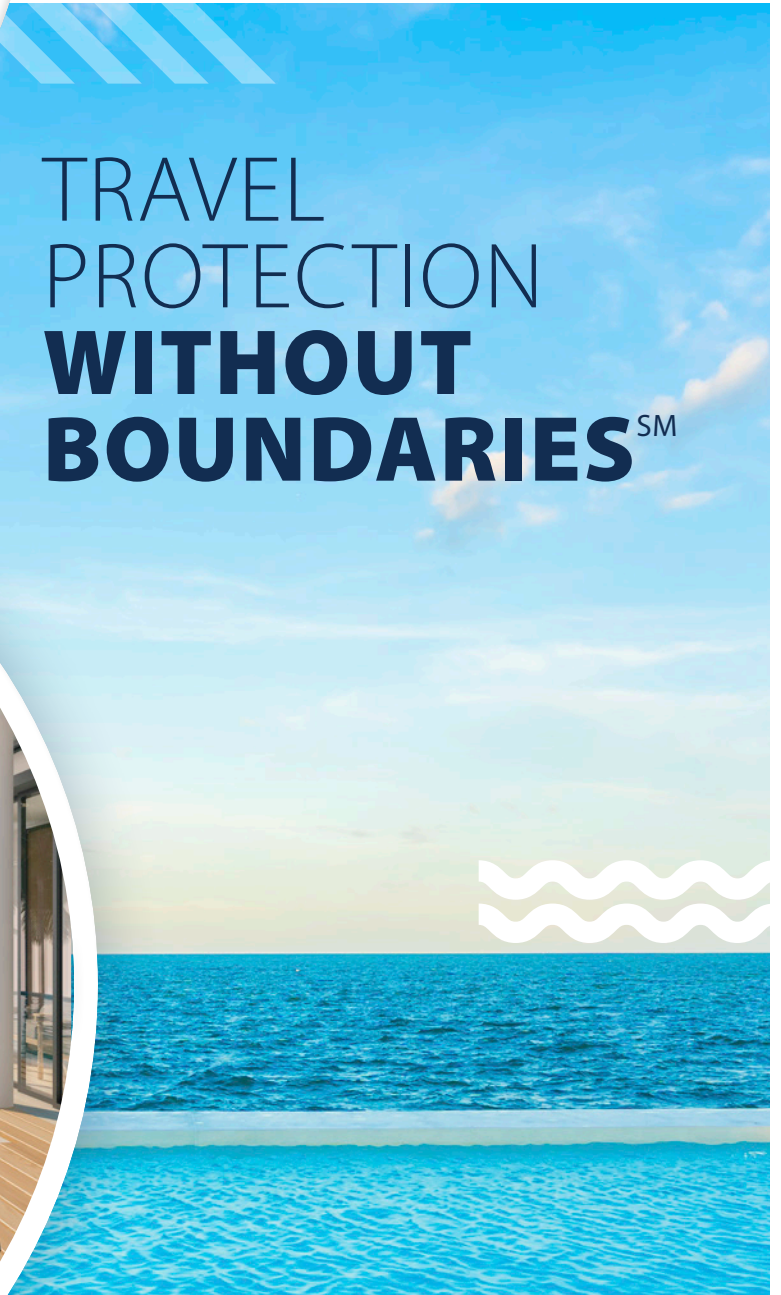


iTravelInsured®

DELUXE



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





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



**For more than 25 years, International Medical Group® (IMG®)** has provided global benefits and assistance services to millions of members in almost every country. 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 within 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 covered trip cancellation and interruptions perils. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the insurance plan, which is sent upon purchase, for complete details.

- 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
- 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 a national disaster
- A Terrorist Incident Documented in a U.S. Travel Warning
- Revoked Military Leave
- 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)
- NOAA Hurricane Warning at Destination
- Court order to appear as witness
- Jury Duty
- Quarantine
- Hijack

# TRAVEL DELUXE

Travel Deluxe provides coverage for domestic and international lodging stays. Cancel and Interruption for Any Reason coverages are also included in the insurance portion of the plan.

Insurance Benefits	Maximum Limits
Trip Cancellation	Up to \$30,000 of Trip Cost
Trip Interruption	125% of Trip Cost
Travel Delay	\$600 (up to \$150 per Day)
Missed Connection	\$500
Baggage & Personal Effects	\$1,500
Baggage Delay	\$200
Accident & Sickness Medical Expense	\$30,000, no deductible
Emergency Medical Evacuation, Medical Repatriation, and Return of Remains	\$75,000
Common Carrier AD&D	\$50,000
Cancel for Any Reason	Up to 75% of trip cost insured*
Interruption for Any Reason	75% of non-refundable trip cost insured
Pre-Existing Condition Waiver	Available if plan is purchased within 20 days of the date your initial trip payment is received (if you are not disabled when your plan cost is paid)

The above is a summary of insurance benefits that are part of the plan. Please review the plan for a detailed description of the terms, conditions and exclusions. Availability and benefits may change per state. If you are not satisfied for any reason with the plan, you may return your plan and receive a full refund within 10 days from the effective date of your coverage, as long as your trip departure date has not occurred and you have not filed a claim. The plan is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company under form series TP-210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

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.



iTravelInsured®  
**DELUXE**



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

*Producer Contact Information*

