



INTERNATIONAL MEDICAL GROUP



iTravelInsured[®]

.....
TRAVEL DELUXE

TRAVEL
PROTECTION
**WITHOUT
BOUNDARIES**SM





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 products, we help travelers like you protect their trip investment from the unexpected. iTravelInsured provides you Travel Protection Without BoundariesSM.

Our specially designed travel insurance plans, paired with our world-class non-insurance assistance services, help provide the coverage and confidence travelers need.

Rest assured that IMG is there with you, wherever your travels take you, providing worldwide coverage, multilingual capabilities, international claims specialists and access to 24-hour emergency assistance services.

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 policy, 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
- Insured's Primary Residence or Destination Uninhabitable
- Documented Theft of Passports/Visas
- Involved in a Merger, Job Loss or Job Relocation
- Documented Traffic Accident
- Unannounced Strike
- Inclement Weather that Causes Cessation of Services Provided by Your Common Carrier
- Mechanical breakdown of the Common Carrier
- Natural Disasters, Mandatory Evacuations
- Active Military Service
- A Terrorist Incident Documented in a U.S. Travel Warning
- Revoked Military Leave
- Bankruptcy or Default of Travel Provider
- NOAA Hurricane Warning at Destination
- Subpoena
- Jury Duty
- Quarantine
- Hijack

T R A V E L D E L U X E

Travel Deluxe provides coverage and benefits for domestic and international lodging stays. Children under 18 are covered at no additional cost per eligible adult insured. 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
Lost Baggage & Personal Effects	\$1,500
Baggage Delay	\$200
Accident & Sickness Medical Expense	\$30,000, no deductible
Emergency Medical Evacuation and Repatriation	\$75,000
Common Carrier AD&D	\$50,000
Cancel for Any Reason	75% of non-refundable trip cost insured if purchased within 20 days of initial trip deposit
Interruption for Any Reason	75% of non-refundable trip cost insured
Pre-Existing Condition Waiver	Available if policy is purchased within 20 days of initial trip payment

The above is a summary of insurance benefits that are part of the policy. Please review the insurance policy 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 coverage, you may submit a cancellation request 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 policy is non-refundable after 10 days.



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