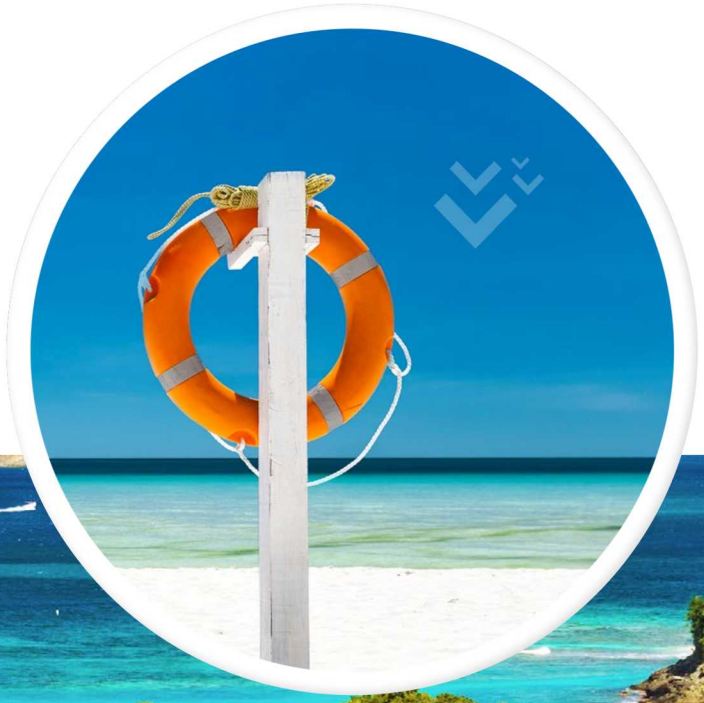


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experience more

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iTRAVELINSURED

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 purchase 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 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
- 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 plans include insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by IMG.)

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruption 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 each 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
- Evacuations due to natural disasters
- Emergency military duty for a 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
- Hijacking
- Pregnancy (SE and LX only)
- Legal separation or divorce (SE and LX only)
- Adoption (SE and LX only)
- A travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban (SE and LX only)

COMPARE OUR PLANS

TRAVEL ARRANGEMENT PROTECTION	MAXIMUM BENEFIT AMOUNT		
	Travel Lite	**Travel SE**	**Travel LX**
Trip Cancellation*	100% of the non-refundable insured trip cost	100% of the non-refundable insured trip cost	Up to 100% of the non-refundable insured trip cost
Trip Interruption	125% of the non-refundable insured trip cost	150% of the non-refundable insured trip cost	150% of the non-refundable insured trip cost
Cancel for Any Reason (CFAR)** *An additional cost applies if CFAR is selected.*	N/A	N/A	75% of the non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)** *An additional cost applies if IFAR is selected.*	N/A	N/A	75% of the non-refundable insured trip cost
Trip Delay	Up to $125 per day per person ($500 max per person)	Up to $125 per day per person ($2,000 max per person)	Up to $250 per day per person ($2,500 max per person)
Change Fee	N/A	Up to $150 per person	Up to $300 per person
Frequent Traveler Reward	N/A	Up to $75 per person	Up to $75 per person
Rental Car Damage and Theft Coverage	N/A	Up to $40,000 per covered vehicle	Up to $40,000 per covered vehicle
Missed Trip Connection	N/A	Up to $500 per person	Up to $500 per person
Traveling Companion Bedside Companion Daily Benefit	N/A	N/A	Up to $200 per day ($1,000 max per person)
Pet Kennel	N/A	$100 per day ($300 max per pet)	$100 per day ($500 max per pet)
Medical Evacuation and Repatriation of Remains Benefit	Up to $500,000 per person	Up to $500,000 per person	Up to $1,000,000 per person
Return Transportation	Included	Included	Included
Transportation of Children/Child	Included	Included	Included
Bedside Visit Transportation to Join You	Included	Included	Included
Hospital of Choice	N/A	N/A	Included
Search and Rescue	N/A	N/A	Up to $10,000 per person
Political or Security Evacuation and Natural Disaster Evacaution	N/A	N/A	$50,000 per event per person
PROTECTION FOR YOUR BELONGINGS	**MAXIMUM BENEFIT AMOUNT**		
Baggage and Personal Effects	$750 ($250 max per item)	$1,500 ($250 max per item)	$2,500 ($250 max per item)
Replacement of Passport, Visa, or Other Travel Documents	Included	Included	Included
Sports Equipment Rental	N/A	N/A	Up to $500 per day ($2,000 max per person)
Baggage Delay	Up to $150	Up to $250	Up to $500
ACCIDENT DEATH AND DISMEMBERMENT	**MAXIMUM BENEFIT AMOUNT**		
Common Carrier	N/A	$25,000	$100,000
Exposure	N/A	Included	Included
Disappearance	N/A	Included	Included
TRAVEL INSURANCE	**MAXIMUM BENEFIT AMOUNT**		
Accident & Sickness Medical and Dental Expense	Up to $100,000 per person	Up to $250,000 per person	Up to $500,000 per person
Dental Expense Sublimit	$1,000 per trip	$1,000 per trip	$1,000 per trip
Coverage Type***	Excess	Primary	Primary

*The trip cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.
**You can only purchase this benefit at the time the base plan is purchased and within twenty (20) days of the initial trip deposit. Cancel for Any Reason benefit does not cover the failure of the travel supplier to provide the bargained-for travel arrangements due to cessation of operations for any reason. You must cancel your trip two days or more before your scheduled departure date. An additional cost will apply.
***Excess insurance: Shall be in excess of all other valid and collectible insurance or indemnity.
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. MD Insurance Administration: 800-492-6116 or 410-468-2340. 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.

Contact Information

Lite SE LX

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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