iTravelInsured® TRAVEL DELUXE



WORRY LESS^M experience more



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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 plan, you will have access to IMG's worldclass 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

»

- Embassy or consulate » referral
- Legal referrals
- Lost passport/travel » documents assistance
- 24-hour medical » monitoring
- Lost luggage assistance »
- Emergency cash transfer »
- 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 IMG.)

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 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

ITRAVELINSURED TRAVEL DELUXE

The iTravellnsured Travel Deluxe plan 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.

Travel Arrangement Protection	Maximum Limits
Trip Cancellation*	Up to 100% of the non-refundable insured trip cost
Trip Interruption	Up to 125% of the non-refundable insured trip cost
Cancel For Any Reason (CFAR)**	75% of the non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)**	75% of the non-refundable insured trip cost
Trip Delay	Up to \$125 per day per person (\$600 max per person)
Missed Trip Connection	Up to \$500 per person
 Medical Evacuation and Repatriation of Remains » Return Transportation » Transportation of Children/Child » Bedside Visit Transportation to Join You 	Up to \$75,000 per person Included Included Included
Protection For Your Belongings	Maximum Benefit Amount
Baggage and Personal Effects > Passport, Visa or Other Travel Documents Replacement	Maximum Benefit Amount \$1,500 (\$250 max per item) Included
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Baggage and Personal Effects Passport, Visa or Other Travel Documents Replacement	\$1,500 (\$250 max per item) Included
Baggage and Personal Effects Passport, Visa or Other Travel Documents Replacement Baggage Delay	\$1,500 (\$250 max per item) Included Up to \$200
Baggage and Personal Effects >> Passport, Visa or Other Travel Documents Replacement Baggage Delay Travel Insurance Accident & Sickness Medical and Dental Expense	\$1,500 (\$250 max per item) Included Up to \$200 Maximum Benefit Amount Up to \$30,000 per person
Baggage and Personal Effects » Passport, Visa or Other Travel Documents Replacement Baggage Delay Travel Insurance Accident & Sickness Medical and Dental Expense » Dental Expense Sublimit	\$1,500 (\$250 max per item) Included Up to \$200 Maximum Benefit Amount Up to \$30,000 per person \$1,000 per trip
Baggage and Personal Effects > Passport, Visa or Other Travel Documents Replacement Baggage Delay Travel Insurance Accident & Sickness Medical and Dental Expense > Dental Expense Sublimit Accident Death and Dismemberment	\$1,500 (\$250 max per item) Included Up to \$200 Maximum Benefit Amount Up to \$30,000 per person \$1,000 per trip Maximum Benefit Amount

*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. Not available to New York state residents.

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 iTravellnsured. 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 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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TRAVEL DELUXE

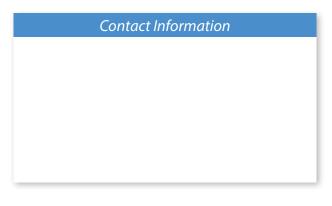




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Anyone looking to obtain information regarding the features and pricing of each travel plan component, please contact your licensed producer or IMG.





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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