



iTravelInsured®



COMPARISON GUIDE



TRAVEL
PROTECTION
**WITHOUT
BOUNDARIES**SM





iTravelInsured®



International Medical Group® (IMG®) is an award-winning provider of global insurance benefits and assistance services. 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 plans include 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





COMPARE OUR PLANS

Each of the three plan options offer a variety of coverages. These are a few of the highlights.

Insurance Benefits	Maximum Limits Per Person		
	Travel Lite	Travel SE	Travel LX
Trip Cancellation	100% of trip cost insured up to \$25,000*	100% of trip cost insured up to \$50,000*	100% of trip cost insured up to \$100,000*
Trip Interruption	125% of trip cost**	150% of trip cost**	150% of trip cost**
Travel Delay	\$500 after an initial delay of 12 hours	\$500 after an initial delay of 12 hours	\$1,000 after an initial delay of 6 hours
Missed Connection	N/A	\$500 after an initial common carrier delay of 6 hours	\$500 after an initial common carrier delay of 3 hours
Change Fee	N/A	\$150	\$300
Reimbursement of Miles or Reward Points	N/A	\$75	\$75
Baggage and Personal Effects	\$750	\$1,500	\$2,500
Baggage Delay	\$150 after an initial delay of 24 hours	\$250 after an initial delay of 12 hours	\$500 after an initial delay of 12 hours
Accident and Sickness Medical Expense	\$100,000	\$150,000	\$500,000
Emergency Medical Evacuation	\$250,000	\$500,000	\$1,000,000
Common Carrier AD&D	N/A	\$25,000	\$100,000
Cancel for Any Reason	N/A	N/A	Included: 75% of trip cost insured if purchased within 20 days of initial trip deposit
Interruption for Any Reason	N/A	N/A	Included: 75% of trip cost insured
Search & Rescue	N/A	N/A	\$10,000
Sports Equipment Rental	N/A	N/A	\$2,000 (\$500 per day)
Non-Medical Emergency Evacuation	N/A	N/A	\$50,000
Additional Cat or Dog kennel expenses	N/A	\$300 (\$100 per Day)	\$500 (\$100 per day)
Rental Car Damage	N/A	\$40,000 (Optional benefit)	\$40,000
Coverage Type	Secondary	Primary	Primary
Pre-Existing Condition Waiver	N/A	Available if policy is purchased within 20 days of initial trip payment	Available if purchased within 24 hours of final 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. 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 2016. The Travel LX product is not available to residents of the state of New York.

*The trip cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.

**The trip interruption benefit is determined by the amount of trip cancellation benefit purchased.

All benefits are per insured person.



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