



iTravelInsured®

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TRAVEL LX



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 products, 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 Deemed by the U.S. Government
- 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 L X

The Travel LX* policy provides the highest levels of benefits for the most discerning travelers. Cancel and Interruptions for Any Reason are included at no additional cost. This product provides coverage for most adventure activities and it is ideal for travelers going to remote and exotic locations worldwide.

Insurance Benefits	Maximum Limits
Trip Cancellation	Trip Cost \$100,000
Trip Interruption	150% of Trip Cost
Travel Delay	\$1,000 (\$250 per Day)
Missed Connection	\$500
Change Fee	\$300
Reimbursement of Miles or Reward Points	\$75
Baggage & Personal Effects	\$2,500
Baggage Delay	\$500
Accident & Sickness Medical Expense	\$100,000
Hospital of Choice	Included
Emergency Medical Evacuation	\$1,000,000
Common Carrier AD&D	\$100,000
Search & Rescue	\$10,000
Sports Equipment Rental	\$2,000 (\$500 per Day)
Waives excluded sports/recreation activities	Included
Cancel for Any Reason	Included 75% of trip cost insured if purchased within 20 days of initial trip deposit
Interruption for Any Reason	Included 75% of trip cost insured
Non-Medical Emergency Evacuation	\$50,000
Rental Car Damage	\$40,000
Pre-Existing Condition Waiver	Available if policy is purchased within 20 days of initial trip payment

**The above is a summary of benefits. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Product 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 insurance 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 2015. The Travel LX product is not available to residents of the state of New York.*



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