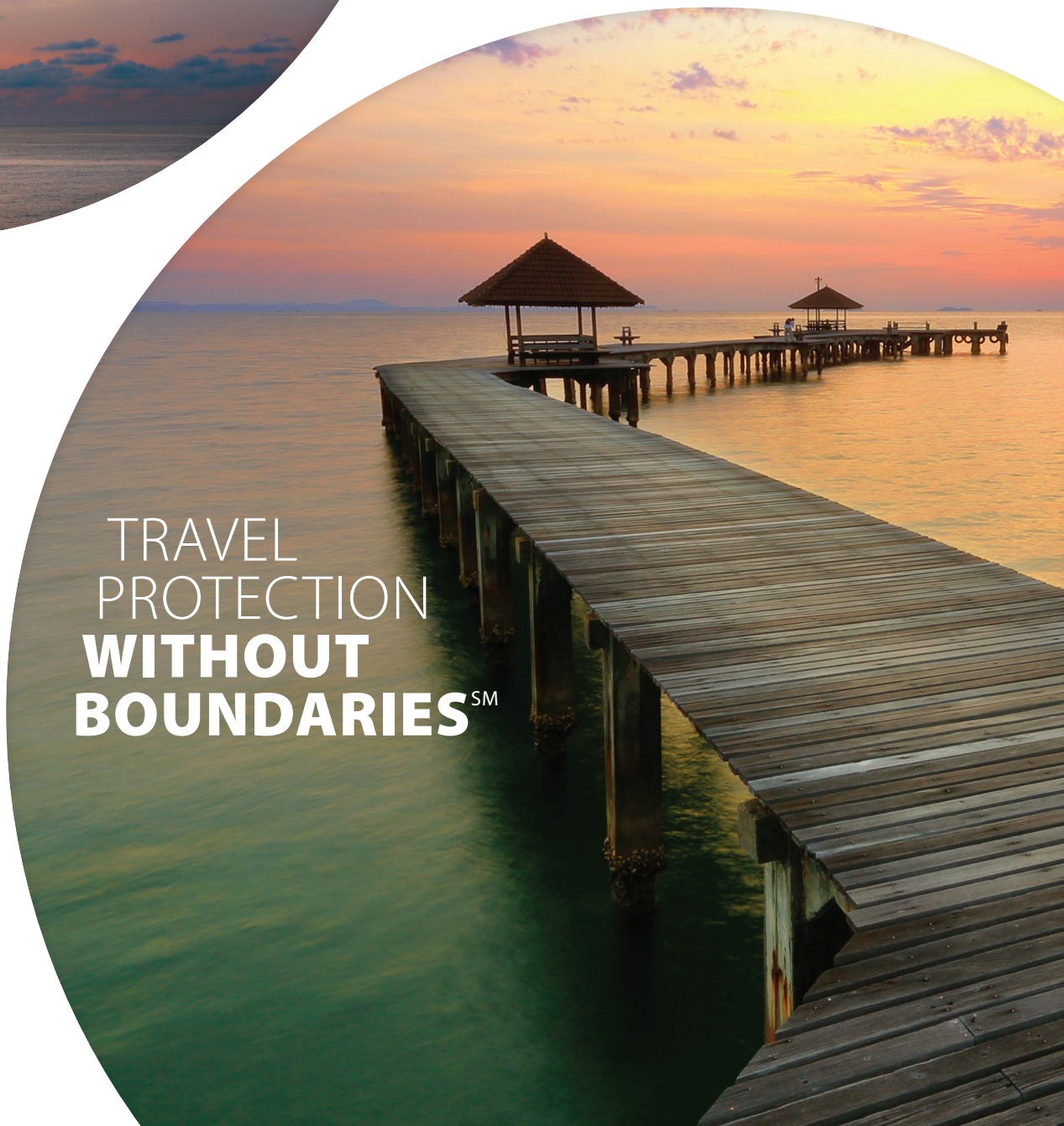
IMG™

iTravelInsured®

TRAVEL Lite



TRAVEL PROTECTION **WITHOUT BOUNDARIES**℠

WHY 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 Boundaries℠.

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

TRAVEL LITE

The Travel Lite* policy is designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. It is our most basic travel insurance product and provides coverage for travel and baggage delay as well as access to our 24/7 emergency travel assistance service.

Insurance Benefits	Maximum Limits Per Person
Trip Cancellation	Up to $25,000 of trip cost
Trip Interruption	125% of trip cost
Travel Delay	$500 ($125 per day after an initial delay of 12 hours)
Baggage Delay	$150 (after an initial delay of 24 hours)
Baggage and Personal Effects	$750
Accident and Sickness Medical Expenses	$100,000
Emergency Medical Evacuation	$250,000
Coverage Type	Secondary

**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 2016.*

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TRAVEL **Lite**

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