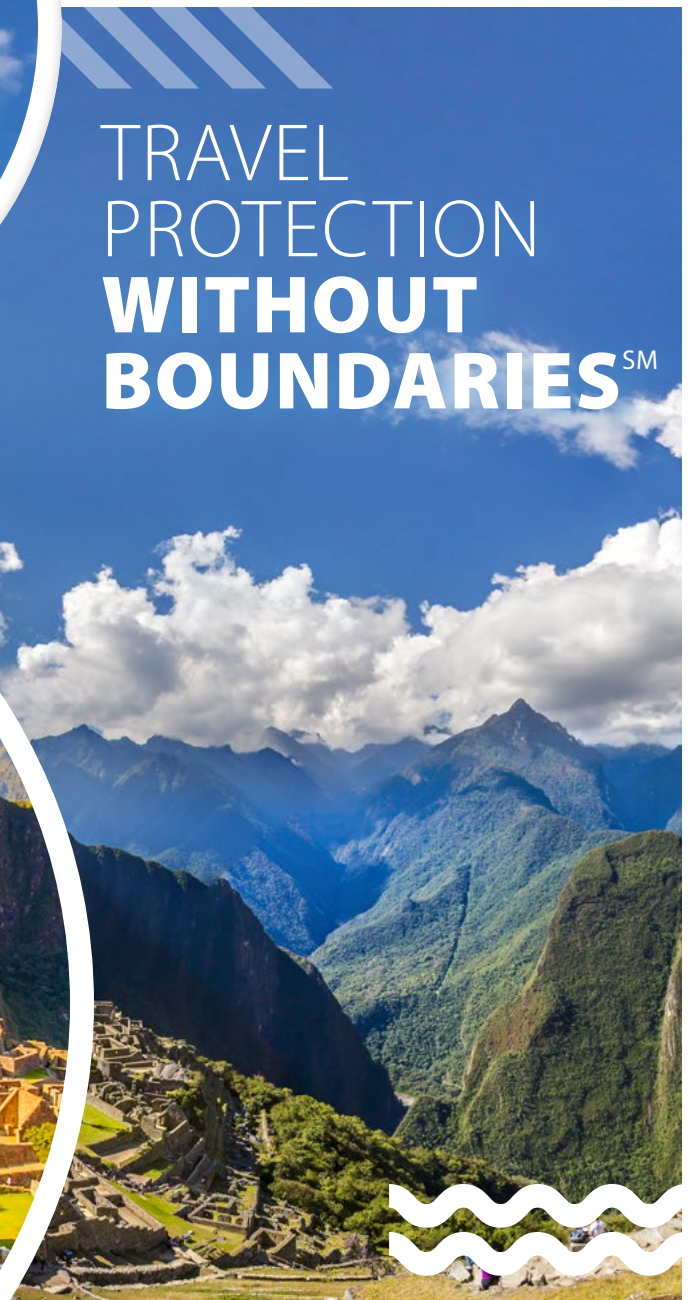




iTravelInsured[®]
LX



TRAVEL
PROTECTION
WITHOUT
BOUNDARIESSM





W H Y i T R A V E L I N S U R E D



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. iTravelInsured provides you Travel Protection Without BoundariesSM.

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 IMG is there with you, 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. 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 | » Embassy or consulate referral |
| » Medical referral | » Legal referrals |
| » Lost passport/travel documents assistance | » Emergency message relay |
| » 24-hour medical monitoring | » Emergency translations |
| » Lost luggage assistance | » Emergency prescription replacement |
| » Emergency cash transfer | |

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the protection 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 cessation of services provided by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to natural disasters
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or Default of Travel Provider*
- NOAA hurricane warning at destination
- Court order to appear as a witness
- Jury duty
- Quarantine
- Hijack

(The plan includes insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by iTravelInsured.)

**Bankruptcy or default of travel provider (other than the travel supplier, tour operator, travel agency, organization or firm from whom you purchased travel arrangements supplied by others)*



TRAVEL LX

The Travel LX plan provides the highest levels of benefits of all iTravelInsured® plans for the most discerning travelers. Cancel and Interruptions for Any Reason are included. This plan provides coverage for many adventure activities and can be ideal for travelers going to remote and exotic locations worldwide.

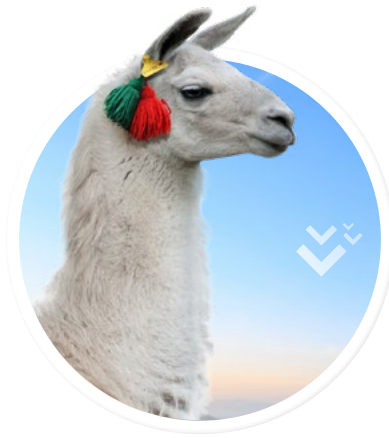
Insurance Benefits	Maximum Limits Per Person
Trip Cancellation	Up to \$100,000 of trip cost
Trip Interruption	150% of trip cost
Travel Delay	\$1,000 (\$250 per day after an initial delay of 6 hours)
Missed Connection	\$500 (after an initial delay of 3 hours)
Change Fee	\$300
Reimbursement of Miles or Reward Points	\$75
Baggage & Personal Effects	\$2,500
Baggage Delay	\$500 (after an initial delay of 12 hours)
Accident & Sickness Medical Expense (can cover injuries from certain sports/ recreational activities)	\$500,000
Emergency Medical Evacuation, Medical Repatriation (including Hospital of Choice) and Return of Remains	\$1,000,000
Common Carrier AD&D	\$100,000
Search & Rescue	\$10,000
Sports Equipment Rental	\$2,000 (\$500 per Day)
Cancel for Any Reason	Up to 75% of trip cost insured*
Interruption for Any Reason	Up to 75% of trip cost insured
Non-Medical Emergency Evacuation	\$50,000
Rental Car Damage	\$40,000
Pre-Existing Condition Waiver	Available if purchased within 24 hours of or before final trip payment (if you are not disabled from travel when plan cost is paid)
Coverage Type	Primary

The above is a summary of insurance benefits that are part of the plan. Please review the plan 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 plan, you may return your plan 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 plan 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 2018.

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion.

*Must be purchased within 20 days of the date your initial trip deposit is received. Must insure 100% of prepaid trip costs subject to cancellation penalties or restrictions (and insure travel arrangements subsequently added to your trip within 20 days of payment). You must cancel your trip 2 days or more before your scheduled departure date.





iTravelInsured®
LX



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Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact your producer:

Producer Contact Information

