



iTravelInsured®

TRAVEL SE



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 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 | » 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 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

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



TRAVEL SE

The Travel SE* product is our most popular plan for domestic and international destinations. This policy provides coverage and benefits whether traveling on a cruise or a tour vacation abroad. Children under 18 are covered at no additional cost per eligible adult insured. Family extras such as movie rental, internet usage, and additional kennel fees caused by travel delay are included.

Insurance Benefits	Maximum Limits Per Person
Trip Cancellation	Up to \$50,000 of trip cost
Trip Interruption	150% of trip cost
Travel Delay	\$500 (\$125 per day after an initial delay of 12 hours)
Missed Connection	\$500 (after an initial common carrier delay of 6 hours)
Change Fee	\$150
Reimbursement of Miles or Reward Points	\$75
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250 (after an initial delay of 12 hours)
Accident & Sickness Medical Expense	\$150,000
Emergency Medical Evacuation	\$500,000
Common Carrier AD&D	\$25,000
Internet Usage Fees	\$50
Overnight Stay Movie Rental	\$15
Additional Cat or Dog kennel expenses	\$300 (\$100 per Day)
Pre-Existing Condition Waiver	Available if purchased within 20 days of initial trip payment
Coverage Type	Primary
Rental Car Damage	\$40,000 (optional benefit)

**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.*



2960 North Meridian Street
Indianapolis, IN 46208 USA
Telephone: 1.866.347.6673
Email: service@itravelinsured.com
www.itravelinsured.com



iTravelInsured®

Contact Info:

Benefit Counseling Associates
70 MAIDEN LANE, 2ND FLR
KINGSTON, NY 12401
Phone: 845-339-1186
Fax: 845-339-1186
dianalou@benefit-counseling.com
<http://www.benefitcounselingassociates.com>

TRAVEL SE

