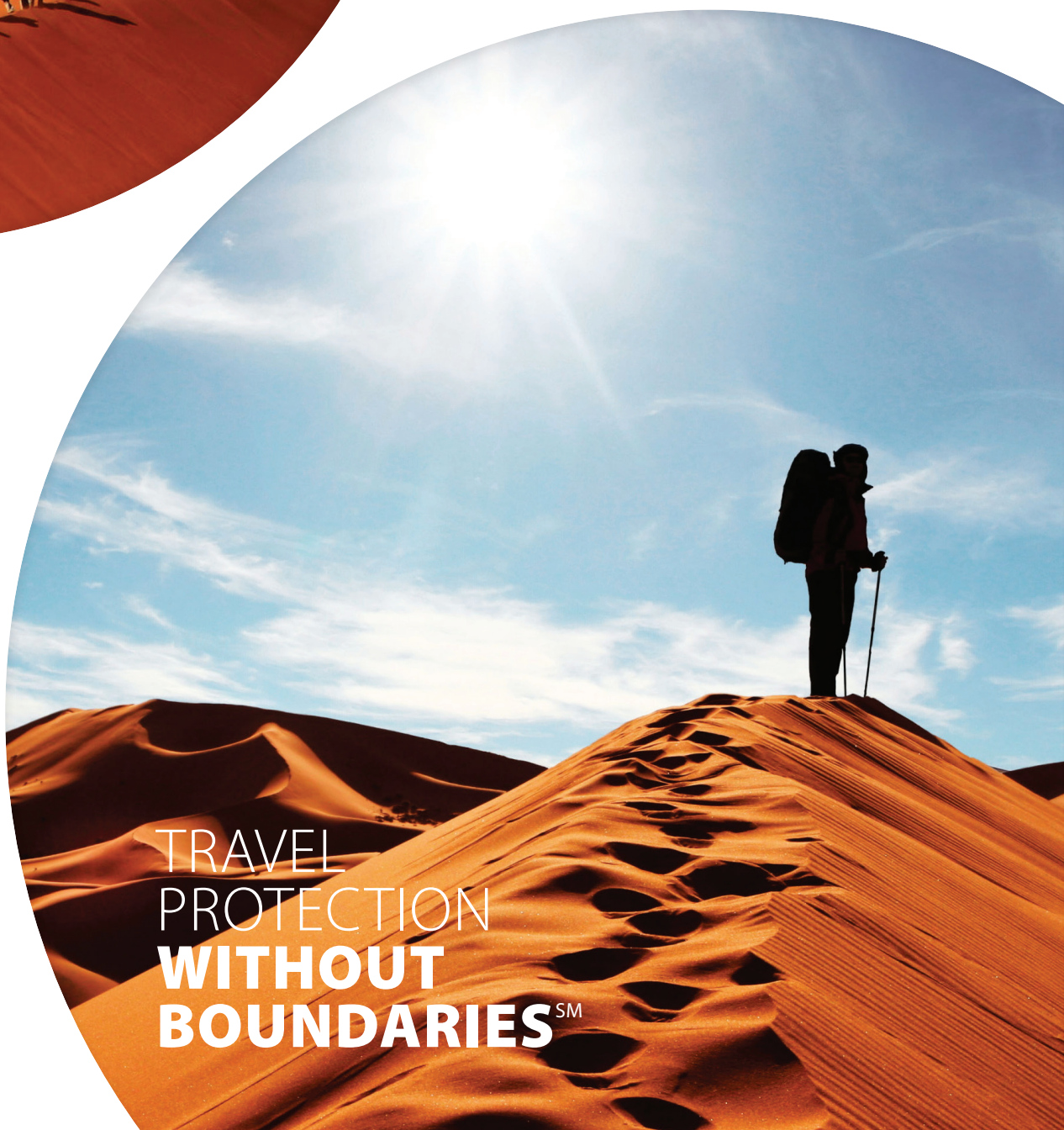




iTravelInsured®

.....
T R A V E L **GT**



TRAVEL
PROTECTION
WITHOUT
BOUNDARIESSM



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 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 | |

(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 GT

The Travel GT program is specially designed for groups traveling to destinations worldwide. Groups of 10 or more travelers can enjoy all the great benefits of an iTravelInsured plan at group rates.

Insurance Benefits	Maximum Limits
Trip Cancellation	100% of trip cost insured, up to \$30,000
Trip Interruption	Up to 125% of trip cost insured
Travel Delay	Up to \$600 (\$150 per day) after an initial delay of 12 hours
Missed Connection	Up to \$500 after an initial Common Carrier delay of 6 hours
Baggage & Personal Effects	Up to \$1,500
Baggage Delay	Up to \$200
Emergency Medical/Dental	Up to \$25,000
Emergency Medical Evacuation/Repatriation	Up to \$100,000
Pre-Existing Condition Waiver	Available if policy is purchased within 20 days of initial 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.

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