iTravelInsured® TRAVEL SE





WORRY LESS, EXPERIENCE MORESM

International Medical Group[®] (IMG[®]) is an award-winning provider of global insurance benefits and assistance services. Through our iTravellnsured plans, we help travelers like you protect their trip investment from the unexpected.

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 that IMG is there, 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. After purchasing your iTravellnsured Travel SE plan, you will have access to IMG's world-class customer services, including the following emergency travel assistance services which are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided after purchase):

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- Emergency travel » arrangements
- Embassy or consulate » referral

Legal referrals

- Medical referral »
- Lost passport/travel » documents assistance
- 24-hour medical >> monitoring

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- Lost luggage assistance »
 - Emergency cash transfer
- relay Emergency translations >>
- Emergency prescription »

Emergency message

replacement

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

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions perils that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the wording of the 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, a child caregiver, guide/outfitter, service animal or pet
- 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 delay or cancellation by your common carrier
- Mechanical breakdown of the common carrier
- Natural disasters, mandatory evacuations
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or default of an entity that directly provides travel arrangements
- NOAA hurricane warning or watch at destination
- Court order to appear as a witness
- Jurv dutv
- Hijack
- Pregnancy or adoption
- Legal separation or divorce
- A travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban

ITRAVELINSURED TRAVEL SE

The iTravellnsured Travel SE plan is our most popular plan for domestic and international destinations. This plan provides coverage and benefits whether traveling on a cruise or a tour vacation abroad. Family extras such kennel fees caused by travel delay are included.

| Travel Arrangement Protection | Maximum Benefit Amount |
|--|--|
| Trip Cancellation* | 100% of the non-refundable insured trip cost |
| Trip Interruption | 150% of the non-refundable insured trip cost |
| Trip Delay | Up to \$125 per day per person (\$2,000 max per person) |
| Change Fee | Up to \$150 per person |
| Frequent Traveler Reward | Up to \$75 per person |
| Rental Car Damage and Theft Coverage | Up to \$40,000 per covered vehicle |
| Missed Trip Connection | Up to \$500 per person |
| Pet Kennel | \$100 per day (\$300 max per pet) |
| Medical Evacuation and Repatriation of Remains > Return Transportation > Transportation of Children/Child > Delait Defail | Up to \$500,000 per person Included Included Included |
| » Bedside Visit Transportation to Join You | |
| Protection For Your Belongings | Maximum Benefit Amount |
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| Protection For Your Belongings Baggage and Personal Effects | Maximum Benefit Amount \$1,500 (\$250 max per item) |
| Baggage and Personal Effects » Replacement of Passport, Visa, or Other Travel Documents | Maximum Benefit Amount \$1,500 (\$250 max per item) Included |
| Protection For Your Belongings Baggage and Personal Effects » Replacement of Passport, Visa, or Other Travel Documents Baggage Delay of at least 12 Hours | Maximum Benefit Amount \$1,500 (\$250 max per item) Included Up to \$250 |
| Protection For Your Belongings Baggage and Personal Effects >> Replacement of Passport, Visa, or Other Travel Documents Baggage Delay of at least 12 Hours Travel Insurance Accident & Sickness Medical and Dental Expense | Maximum Benefit Amount \$1,500 (\$250 max per item) Included Up to \$250 Maximum Benefit Amount Up to \$250,000 per person |
| Protection For Your Belongings Baggage and Personal Effects > Replacement of Passport, Visa, or Other Travel Documents Baggage Delay of at least 12 Hours Travel Insurance Accident & Sickness Medical and Dental Expense > Dental Expense Sublimit | Maximum Benefit Amount \$1,500 (\$250 max per item) Included Up to \$250 Maximum Benefit Amount Up to \$250,000 per person \$1,000 per trip |
| Protection For Your Belongings Baggage and Personal Effects > Replacement of Passport, Visa, or Other Travel Documents Baggage Delay of at least 12 Hours Travel Insurance Accident & Sickness Medical and Dental Expense > Dental Expense Sublimit Accident Death and Dismemberment | Maximum Benefit Amount \$1,500 (\$250 max per item) Included Up to \$250 Maximum Benefit Amount Up to \$250,000 per person \$1,000 per trip Maximum Benefit Amount |

*The trip cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. Al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by iTravellnsured. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions**. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact International Medical Group 2960 North Meridian Street Suite 300 Indianapolis, IN 46208 USA. Insurance@imglobal.com. + 1 (317) 655-9796. iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093.

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Anyone looking to obtain information regarding the features and pricing of each travel plan component, please contact your licensed producer or IMG.

Contact Information

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Please visit <u>www.imglobal.com/travel-insurance</u> and review the specific plan document for your state.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

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