



**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.

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. After purchasing your iTravelInsured Travel GT 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):

- |   |                                      |
|---|--------------------------------------|
| » 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 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 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 delay or cancellation provided by your common carrier
- Mechanical breakdown of the common carrier
- Natural disasters, mandatory evacuations
- Active military service
- A terrorist incident
- Bankruptcy or default of an entity that directly provides travel arrangements
- NOAA hurricane warning or watch at destination
- Subpoena
- Jury duty
- Hijack

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

# iTRAVELINSURED TRAVEL GT

The iTravelInsured Travel GT plan 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.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation*	100% of insured trip cost
Trip Interruption	125% of insured trip cost per person
Trip Delay	Up to \$150 per day per person (\$600 max per person)
Missed Trip Connection	Up to \$125 per day (\$500 max per person)
<b>Medical Evacuation and Repatriation of Remains</b>	Up to \$100,000 per person
» Return Transportation	Included
» Transportation of Children/Child	Included
» Bedside Visit Transportation to Join You	Included
Protection For Your Belongings	Maximum Benefit Amount
<b>Baggage and Personal Effects</b>	\$1,500 (\$250 max per item)
» Replacement of Passport, Visa, or Other Travel Documents	Included
Baggage Delay of at least 24 Hours	Up to \$200
Travel Insurance	Maximum Benefit Amount
<b>Accident &amp; Sickness Medical and Dental Expense</b>	Up to \$25,000 per person
» Dental Expense Sublimit	\$1,000 per trip

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

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

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 date of purchase, as long as you have not incurred as loss, departed on your trip or 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 T7000, TP-401, and TP-210. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent)