

The **iTravelInsured Travel Lite plan** is designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. It is our lowest priced travel insurance program and provides coverage for travel and baggage delay as well as access to our non-insurance emergency travel assistance.

With iTravelInsured Travel Lite, you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted due to a covered reason. Benefits are also provided for travel delays, baggage delays, and sickness or injury while you are away from home.

Separate from these benefits, IMG can provide non-insurance emergency travel assistance, such as helping you replace lost travel documents or lost prescriptions, emergency cash transfers, and legal and medical referrals when necessary.

Highlights

- Budget level plan for price-conscious travelers
- Trip cancellation maximum benefit up to 100% of trip cost
- Trip interruption maximum benefit up to 125% of trip cost
- \$500 maximum benefit for travel delay
- \$500,000 maximum benefit for emergency medical evacuation and repatriation of remains

Made for...

- Vacations / Holidays
- Employers / Business Travelers

Plan Benefits

The iTravelInsured Travel Lite plan is designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. It is our most basic travel protection plan and provides coverage for travel and baggage delay as well as access to our 24/7 emergency travel non-insurance assistance service.

Maximum Limits

Trip Cancellation*	100% of Trip Cost
Trip Interruption**	125% of Trip Cost
Trip Delay	\$500 (\$125 Per Day After Initial Delay of 12 Hours)
Medical Evacuation and Repatriation of Remains	\$500,000
Baggage & Personal Effects	\$750
Baggage Delay	\$150 (After Initial Delay of 24 Hours)
Accident and Sickness Medical Expenses	\$100,000
Coverage Type	Secondary

Coverage Information

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.

Trip Cancellation & Interruption - What's Covered?

Sickness, injury or death of insured, a family member, a travel companion, a business partner, a child caregiver, a service animal or pet	Yes
Insured's primary residence or destination being rendered uninhabitable	Yes
Documented theft of passports/visas	Yes
Involved in a merger, job loss or job relocation	Yes
Documented traffic accident	Yes
Unannounced strike	Yes
Inclement weather that causes delay or cancellation by your common carrier	Yes
Mechanical breakdown of the common carrier	Yes
Evacuations due to national disasters	Yes

Emergency military duty for a natural disaster	Yes
A terrorist incident	Yes
Revoked military leave	Yes
Bankruptcy or default an entity that directly provides travel arrangements	Yes
NOAA hurricane warning or watch at destination	Yes
Court order to appear as witness	Yes
Jury duty	Yes
Hijack	Yes

Additional Information

Maximum Trip Duration	180 days
Maximum Age Insured	99
Pre-Existing Condition Exclusion Waiver	Not Available
Pre-Existing Condition Review Period	60 days
Premium Refunds	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.
Latest date plan can be purchased	1 day before departure

24/7 Emergency Travel Assistance	Included
Minimum Trip Cost to be insured	\$200
Coverage Type	Secondary

Disclaimer

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 date of purchase as long as you have not departed on your trip, incurred a loss, or filed a claim. The plan is non-refundable after 10 days.

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