

The **iTravelInsured Travel LX** plan provides the highest level of benefits for the more discerning travelers. This plan provides coverage for most adventure activities and it is ideal for travelers going to remote and exotic locations worldwide.

With iTravelInsured Travel LX you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted for a variety of reasons. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're 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**

- Trip cancellation maximum benefit up to 100% of trip cost
- Trip interruption maximum benefit up to 150% of trip cost
- \$2,500 maximum benefit for trip delay
- \$1,000,000 maximum benefit for emergency medical evacuation and repatriation of remains
- Optional Cancel for Any Reason (CFAR) / Interruption for Any Reason (IFAR) add-on benefit available

## **Made for...**

- Vacations / Holidays
- Business Travelers

# Plan Benefits

The iTravelInsured Travel LX plan provides the highest levels of benefits of all iTravelInsured® plans for the most discerning travelers. Cancel and Interruptions for Any Reason (CFAR) can be purchased as an optional upgrade. This plan provides and can be ideal for travelers going to remote and exotic locations worldwide.

## Maximum Limits

Trip Cancellation*	100% of Trip Cost
Trip Interruption	150% of Trip Cost
Cancel for Any Reason (CFAR) Additional Cost Applies if CFAR is Selected	75% of Non-Refundable Insured Trip Cost
Trip Delay	\$2,500 (\$250 Per Day After Initial Delay of 6 Hours)
Change Fee	Up to \$300 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	\$500 (\$125 Per Day After Initial Delay of 3 Hours)
Traveling Companion/Bedside Companion	\$500 (Up to \$125 Per Day)
Pet Kennel	\$500 (\$100 Per Day)

<p>Medical Evacuation and Repatriation of Remains</p> <ul style="list-style-type: none"> <li>• Hospital of Choice</li> <li>• Return Transportation</li> <li>• Transportation of Children/Child</li> <li>• Bedside Visit Transportation to Join You</li> </ul>	<p>Up to \$500,000 Per Person Included Included Included Included</p>
<p>Search and Rescue</p>	<p>Up to \$10,000 Per Person</p>
<p>Baggage &amp; Personal Effects</p> <ul style="list-style-type: none"> <li>• Replacement of Passport, Visa, or Other Travel Documents</li> </ul>	<p>\$2,500 (\$250 Max Per Item) Included</p>
<p>Sports Equipment Rental</p>	<p>\$2,000 (\$500 Per Day After an Initial Delay of 12 Hours)</p>
<p>Baggage Delay of at Least 12 Hours</p>	<p>Up to \$500</p>
<p>Accident &amp; Sickness Medical and Dental Expense</p> <ul style="list-style-type: none"> <li>• Dental Expense Sublimit</li> </ul>	<p>Up to \$500,000 Per Person \$1,000 Per Trip</p>
<p>Common Carrier</p>	<p>\$100,000</p>
<p>Exposure</p>	<p>Included</p>
<p>Disappearance</p>	<p>Included</p>
<p>Trip Interruption for Any Reason**</p>	<p>Optional Upgrade - 75% of the Trip Cost Insured</p>

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Trip Cancellation for Any Reason\*\*\*

Optional Upgrade - 75% of the Trip Cost Insured

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Coverage Type

Primary

## 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?

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Sickness, injury or death of insured, a family member, a travel companion, a business partner, a child caregiver, guide/outfitter, 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

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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
Pregnancy or adoption	Yes
Divorce or legal separation	Yes
Travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban	Yes

### **Additional Information**

Maximum Trip Duration	180 days
Maximum Age Insured	99
Pre-Existing Condition Exclusion Waiver	Available - if purchased within 24 hours of final trip payment

Pre-Existing Condition Review Period	60 days
Premium Refunds	You may submit a cancellation request and receive a full refund within 10 days long as your trip departure date has not occurred and you have not filed a claim.
Latest date plan can be purchased	1 day before departure
24/7 Emergency Travel Assistance	Included
Minimum Trip Cost to be insured	\$500
Coverage Type	Primary

#### Disclaimer

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