



iTravelInsured[®]

ESSENTIAL



GLOBAL TRAVEL INSURANCE *solutions*



The iTravellnsured Essential plan is designed for travelers looking to protect their trip investment with our lowest-priced travel protection program. With iTravellnsured Essential you may recover non-refundable, unused payments and deposits when a trip is cancelled, interrupted, or delayed for a variety of covered reasons.

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.

CANCELLATIONS AND INTERRUPTIONS

Sometimes life happens and you have no choice but to cancel a trip or end it early. Trip Cancellation and Trip Interruption benefits allow you to recover non-refundable, unused payments and deposits made toward your trip when it is cancelled or interrupted for a covered reason.

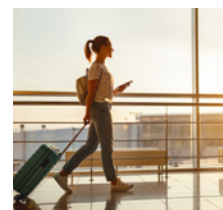
DELAYS

When your trip is delayed and a covered reason keeps you from using your originally booked accommodations, trip delay benefits can help reimburse you for the extra expenses.

EMERGENCY SITUATIONS

When the unexpected happens, IMG's team is available 24/7. Our Non-Insurance Emergency Travel Assistance Services include emergency travel arrangements, medical referrals, lost passport/travel documents assistance, emergency prescription replacements, emergency translations, legal referrals and more. iTravellnsured plans also offer insurance benefits for when you get sick or injured while traveling, including a pre-existing medical condition exclusion waiver if the plan is purchased at or before the final payment for your trip.

iTravellnsured plans are designed to address many of the issues you may encounter while traveling.



All coverages are subject to additional terms and conditions; please review the plan document for full details.

Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*



PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border accident & sickness medical expense coverage you need for unexpected medical care.



CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.



FINANCIAL PROTECTION

Traveling the world isn't free. When life happens, no one wants to lose out on both the trip of a lifetime and your trip investment. IMG plans offer coverage for your prepaid trip costs, to ensure that when a covered event happens – you can be reimbursed for some of those nonrefundable payments made to book your trip.



PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can provide assistance if your essential items like important travel documents are lost, stolen, or damaged during your travels abroad.



iTravellInsured Essential

Ideal for U.S. residents traveling within the United States, the iTravellInsured Essential plan provides limited travel protection with cost-effective coverage for trip cancellation and interruption, travel delay, and AD&D, as well as access to our 24/7 emergency non-insurance travel assistance service.

FINANCIAL PROTECTION

Benefits & Services	Maximum Benefit Amount
Trip Cancellation	100% of the non-refundable insured trip cost
Trip Interruption	125% of the non-refundable insured trip cost
Travel Delay	Up to \$250 per day per person (\$2,000 max per person)
Accident Death and Dismemberment - Air Flight Only	\$10,000



Excess insurance. Shall be in excess of all other valid and collectible insurance or indemnity.

The above is a summary of insurance benefits that are part of the plan. 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 insurance policy, you may return it 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. Insurance benefits are underwritten by SiriusPoint America Company under form series SA-ITI-19-1000 et al.

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

PLAN SPECIFICS



TRIP CANCELLATION & TRIP INTERRUPTION – WHAT'S COVERED?

Here are a few examples of covered events that would trigger a trip cancellation or trip interruption benefit. Please note the listed perils are not all applicable to both trip cancellation and trip interruption; refer to the plan document, which is sent upon purchase, for complete details. Additional terms apply to every peril.

- » Sickness, injury or death of insured, a family member, or a travel companion
- » 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
- » Jury duty
- » Hijack
- » Quarantine

NON-INSURANCE EMERGENCY TRAVEL ASSISTANCE SERVICES

After purchasing the iTravelInsured Essential plan you will have 24/7 access to IMG's world-class customer service while on your trip, including the following emergency travel assistance services designed to give you Global Peace of Mind

- » Emergency travel arrangements
- » Medical referral
- » Lost passport/travel documents assistance
- » 24-hour medical monitoring
- » Lost luggage assistance
- » Emergency cash transfer
- » Embassy or consulate referral
- » Legal referrals
- » Emergency message relay
- » Emergency translations
- » Emergency prescription replacement



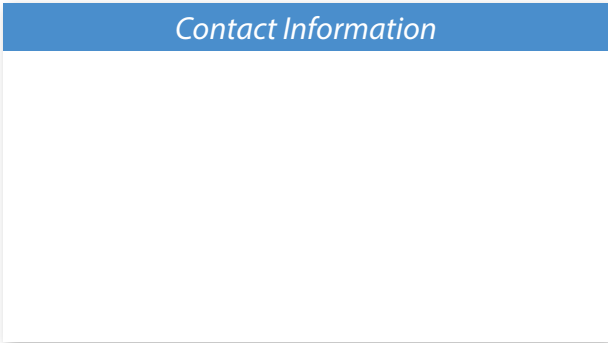


iTravelInsured® ESSENTIAL



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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 apply online.



Please visit www.imglobal.com/travel-insurance 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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