

A travel protection plan designed for cruise vacations

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A TRAVEL PROTECTION PLAN DESIGNED FOR CRUISE VACATIONS

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. iTravelInsured provides you Travel Protection Without Boundaries ^{5M}. 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 IMG is there with you, 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. The following emergency travel assistance services are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided upon purchase):

- 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

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

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Trip Cancellation & Interruption - What's Covered?

Here are a few examples of trip cancellation and interruptions that can be covered. Please note that all of the listed examples are not applicable to both trip cancellation and interruption; refer to the protection plan, which is available before purchase and will be sent upon purchase, for complete details. Additional terms apply to every example, and each of these examples are subject to specific exclusions and limitations which are set forth in the plan and will affect coverage.

- Sickness, injury or death of insured, a family member, a travel companion
- Primary residence or destination being rendered uninhabitable
- Documented theft of passports/visas .
- Involved in a merger, job loss, or job relocation
- Traffic accident while en route to scheduled point of departure
- Unannounced strike
- Inclement weather that causes your transportation services to be terminated
- Mechanical breakdown of your transportation services

- Evacuations due to natural disasters
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or default of travel provider* .
- National Oceanic and Atmospheric Administration (NOAA) hurricane warning at destination
- Court order to appear as a witness
- Jury duty
- Ouarantine
- Hijacking

*Bankruptcy or default of travel provider (other than the travel supplier, tour operator, travel agency, organization, or firm from whom you purchased travel arrangements supplied by others).

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SAFECRUISE BENEFITS	MAXIMUM LIMITS PER PERSON	
rip Cancellation	Up to 100% of trip cost insured Up to \$50,000	
rip Interruption	Up to 150% of trip cost insured	
Missed Connection	Up to \$2,000	
Trip Delay	Up to \$1,000/\$200 per day	
Baggage & Personal Effects	Up to \$2,000/\$250 per item limit	
Baggage Delay	\$400 after an initial delay of 6 hours	
Accident & Sickness Medical Expense	Up to \$250,000	

These plans are not available to residents of the following states: Florida, Washington, Kansas, Missouri, and Virginia.

The Cancel for Any Reason Optional Upsell is not available to residents of the state of New York.

Emergency Medical Evacuation, Medical

Common Carrier AD&D

Cancel for Any Reason

Pre-Existing Condition Waiver

*Optional upsell

Repatriation, and Return of Mortal Remains

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 effective date of your coverage, as long as your trip departure date has not occurred and you have not 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 T210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

Up to \$1,000,000

Up to 75% of trip cost

plan cost is paid)

Available if purchased with or before final trip

payment (if you are not disabled from travel when

Up to \$25,000

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

*Must be purchased within 20 days of the date your initial trip deposit is received. Must insure 100% of prepaid trip costs subject to cancellation penalties or restrictions (and insure travel arrangements subsequently added to your trip within 20 days of payment). You must cancel your trip 2 days or more before your scheduled departure date.

Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact IMG via email: insurance@imglobal.com or phone: +1.317.655.4500

Additional terms apply to every example, and each of these examples are subject to specific exclusions and limitations, which are set forth in the plan and will affect coverage.

This invitation to inquire allows eligible applicants an opportunity to seek information about the travel protection offered, and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the Insurance Contract as defined. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the Insurance Contract.

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ABOUT IMG

Since 1990, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there with our members wherever they may be in the world, delivering Coverage Without Boundaries.[®] With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the services they want.







