


JOURNEY SMART

Travel Protection Plan

POWERED BY 



JourneySmart Travel Protection is designed to offer you peace of mind while exploring the world at any age. Whether you're traveling on a cruise, family vacation, for work, or visiting friends abroad, this plan is meant to address many of the issues you may encounter on your next adventure. With JourneySmart Travel Protection, feel confident knowing you have robust coverage for medical emergencies while away from home and your primary care team. We also keep your financial investment top of mind, offering coverage that allows you to recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted due to a covered reason like an illness, travel ban, or inclement weather. JourneySmart Travel Protection also offers benefits to reimburse you for trip delays and lost baggage, as well as 24/7 access to non-insurance travel assistance services in case of an emergency.



Nobody plans to get sick or experience a medical emergency on vacation, but unfortunately, it can happen. That's why JourneySmart Travel Protection offers coverage for accident & sickness medical expenses and emergency medical evacuations. This plan also offers access to 24/7 telehealth services. Use Teladoc to connect with a board-certified medical professional who can help diagnose, treat, and prescribe medications for many non-emergency medical issues over the phone or through online video consultation.

Teladoc is a non-insurance assistance service.

Renting a car for your next vacation? For an additional cost, you can purchase rental car damage and theft coverage with your JourneySmart Travel Protection plan. If your rental car is damaged, vandalized, or stolen during your trip, this benefit can help cover the cost of repairs and additional expenses the rental company charges you while the vehicle is being repaired.



Are you a pet owner? If yes, you have access to trip cancellation and trip interruption benefits if a dog, cat, or service animal suffers a sickness, injury, or death. The pet kennel benefit can help cover the cost of extended boarding if a return trip is delayed for at least 12 consecutive hours and you can't pick up your pet on time.

G L O B A L
peace of mind[®]

INSURANCE CONSULTANTS
International

| Benefits | Maximum Benefit Amount |
|---|---|
| Trip Cancellation | up to 100% of non-refundable insured Trip Cost |
| Trip Interruption | up to 150% of non-refundable insured Trip Cost |
| Trip Delay | up to \$150 per day per person <i>maximum \$1,500 per person</i> |
| Change Fee | up to \$150 per person |
| Rental Car Damage And Theft Coverage* | up to \$40,000 per covered vehicle |
| Missed Trip Connection | up to \$500 per person |
| Pet Kennel | up to \$300 per pet |
| Medical Evacuation and Repatriation of Remains Benefit Return Transportation Transportation of Children/Child Bedside Visit Transportation to Join You | up to \$250,000 per person <i>Included</i> <i>Included</i> <i>Included</i> |
| Baggage and Personal Effects Passport, Visa or Other Travel Documents Replacement | \$1,500, \$300 max per item per person <i>Included</i> |
| Sports Equipment Rental: | Up to \$500 per day <i>\$2,000 max per person</i> |
| Baggage Delay | up to \$250 per person |
| Accident & Sickness Medical Expense Dental Expense sublimit | up to \$100,000 per person <i>up to \$1,000 per Trip</i> |

*Optional buy-up. Additional terms and conditions apply

NON-INSURANCE TRAVEL ASSISTANCE SERVICES

With JourneySmart, you also have access to IMG's world-class Non-Insurance Travel Assistance Services to help you in case of an emergency. Services include:

- ▶ 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

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 plan 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.

This brochure contains highlights of the plans developed by Insurance Consultants International, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by International Medical Group. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Insurance Consultants International, 142 Dana Pointe, Niceville, FL 32578 USA. +1(800)676-2674. CA Non-Resident Producer License No. 0F17093. While International Medical Group markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by International Medical Group, and International Medical Group does not receive compensation from USF for providing the non-insurance components of the plans.