



PREMIER XL





LUXURY TRIPS DESERVE PREMIER COVERAGE

From luxurious yacht charters to private villa retreats, even the most carefully planned holidays can be disrupted by the unexpected. Travel insurance can help! Exclusively created for MHG Insurance and administered by IMG®(International Medical Group®), Premier XL is designed for clients who need higher Trip Cancellation maximums to protect their investment in a premier vacation experience.

Offering some of the highest coverage maximums available, Premier XL can reimburse non-refundable payments and deposits if your trip is cancelled or interrupted for a covered reason. The plan is flexible and robust, allowing you to insure other non-refundable travel costs, such as charter flights and APA for yacht charters.

With MHG's outstanding service and the ability to tailor coverage to your unique needs, you'll have the confidence and peace of mind to enjoy your vacation to the fullest. Protect your dream getaway - your journey deserves nothing less.

HIGHLIGHTS

Coverage up to \$250k
trip cost per person

Medical evacuation coverage up to
\$500,000 per person

Dozens of covered Trip Cancellation
and Trip Interruption reasons

Smooth and efficient
claims experience

Simple application process

Supported by our dedicated
Trip Cancellation team



TRIP CANCELLATION & INTERRUPTION - WHAT'S COVERED?

Trip Cancellation and Interruption benefits can help reimburse non-refundable, unused payments and deposits if your yacht charter or vacation is cancelled or interrupted for various covered reasons. Not all listed perils apply to both Trip Cancellation and Trip Interruption, so be sure to review the plan documents for full details. Additional terms apply to every covered peril.

- Sickness, injury or death of insured, a family member, a travel companion, a child caregiver, guide/outfitter, travel companion's family member, service animal or pet
- Pregnancy (attending childbirth, complications of pregnancy, and normal pregnancy)
- Inability to receive Immunizations
- Hospitalization due to Mental/Nervous condition or for addiction rehabilitation
- Traffic accident enroute to scheduled trip
- Mechanical Breakdown of common carrier (6 or more hours)
- Shutdown of Air Traffic Control or airport due to fire or power outage (6 or more hours)
- Mandatory evacuation due to natural disaster at departure city or destination
- Unannounced Strike that results in a common carrier cessation of services (6 or more hours)
- Inclement weather that causes a common carrier delay (6 or more hours)
- Scheduled Departure city or Destination under hurricane warning or watch within 24 hours of departure (14 day waiting period)
- Quarantine or Hijack of insured, travel companion, pet, or service animal
- Subpoena, order to appear, jury duty
- Terrorist Incident within 30 days of Departure Date
- Security breach, Civil disorder or riot that causes a delay of at least 6 hours
- Documented theft of passports or travel documents required for the trip
- Insured or travel companion are victims of felonious assault within 30 days of trip
- Travel alert or travel warning for level 4 or higher within 30 days of departure
- Event cancellation due to inclement weather if event is primary reason for trip
- Legal adoption within 30 days of scheduled departure date
- Kidnapping (applies to insured and travel companions)
- Passport or visa cannot be issued due to reasons beyond the insured's control
- Organ transplant recipient (applies to insured and travel companion)

PREMIER XL – WHAT YOU NEED TO KNOW

Benefits & Non-Insurance Services	Maximum Benefit Amount
Trip Cancellation*	Up to 100% of non-refundable insured trip cost (\$250,000 Maximum Trip Cost)
Trip Interruption*	Up to 150% of non-refundable insured trip cost (\$250,000 Maximum Trip Cost)
Cancel For Any Reason / Trip Interruption For Any Reason Optional Buy Up **	75% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Accident & Sickness Medical Expense	<p>Up to \$250,000 of primary coverage for accident and sickness medical care expenses for unexpected medical care.</p> <p>Small bills can be paid and submitted as a claim for reimbursement. For hospital admission, IMG can assist with securing direct billing.</p> <p>IMG's non-insurance assistance team will coordinate medical monitoring non-insurance, discharge planning, and medical repatriation for covered sicknesses and injuries.</p>
Medical Evacuation and Repatriation of Remains	Up to \$500,000 per person
Non-insurance Travel Assistance	<p>Offering assistance and referrals for:</p> <ul style="list-style-type: none"> • Emergency travel arrangements • Lost passport/travel documents • Embassy or consulate referrals • Medical referral • Emergency prescription replacement • Legal referrals • Emergency translation

*Travelers over 80 are subject to a \$150,000 maximum trip cost. The maximum trip cost varies for residents of NY, MT and WA. See plan documents for details.

**These (CFAR/IFAR) benefits can only be purchased at the time the base plan is purchased. These benefits are bundled together and cannot be purchased separately. Not available to NY residents. Additional costs and terms apply. Maximum benefit amount may vary by state and age.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

The Pre-Existing Condition Exclusion Waiver is available if the plan is purchased within 21 days of the date the initial deposit for the trip is received and you and your traveling companion are medically able to travel at time of purchase.

FREQUENTLY ASKED QUESTIONS

What information is needed for a quote?

To provide an accurate quote, we need the cost of the charter or trip, guest ages, and the primary insured's state of residence.

What is the claims process like if I need to make a claim?

If you need to make a claim, simply reach out to the MHG team. We'll provide step-by-step guidance, helping you gather all necessary forms and documentation. With our streamlined, expedited claims process, you'll experience faster resolution times compared to standard Trip Cancellation plans, allowing you to focus on handling the unexpected situation without added stress.

What if I need to cut my trip short due to an emergency?

Prepaid, unused, nonrefundable expenses can be reimbursed if your plans changed unexpectedly due to a reason covered by the plan.

Can my guests get their own plan if they're covering their share of the trip?

Trip cost amounts can be set at an individual level or divided amongst the group up to the maximum allowed by the plan.

What types of trips are eligible for coverage?

Premier XL is designed for the most exclusive travel experiences, including yacht charters, private villa stays, round-the-world adventures, and other high-end luxury vacations.

When can I purchase the Premier XL Trip Cancellation plan?

You can purchase the Premier XL plan as soon as you've made a deposit on your trip, provided your departure date is within two years of the plan purchase date.

Why do clients choose to purchase travel protection?

Our clients choose to purchase a travel protection plan to protect their travel investment in case unforeseen events prevent them from going on their trip. Common reasons include unexpected illness or injury, either to the traveler or a close family member, which can make it impossible to proceed with travel plans. Severe weather events, such as hurricanes or blizzards, that disrupt or cancel travel are also significant factors. This insurance offers peace of mind by providing financial protection against these and other unexpected circumstances.

What makes Premier XL a robust travel protection plan?

Premier XL offers high per person coverage maximums and exceptional service which stands out among travel protection plans.

If my travel dates change, can I update my plan?

Yes, provided that the original departure date has not occurred and the trip departs no later than 2 years from the original date of purchase.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

MEET THE TRIP CANCELLATION TEAM



MHG Insurance is a trusted partner of the yachting industry, with over 30 years of dedicated service. Our goal is to ensure charterers have the coverage and peace of mind needed for their yacht charter. Whether you have questions about the coverage or need assistance with a claim, our team is always ready to help.



Clayton Swart
Sales Director, Travel & Crew Health

Trip Cancellation specialist

☎ +1 954 383 3635 ✉ claytons@mhginsurance.com



Nadia Bedasse-Francis
Manager, Business Development

Trip Cancellation and Charterer's Liability specialist

☎ +1 954 213 4086 ✉ nadiab@mhginsurance.com



Micher Paltoo
Account Executive

Claims, General Inquiries

☎ +1 954 548 3561 ✉ micherp@mhginsurance.com



Tracy Anghel
Account Executive

Proposals, General Inquiries

☎ +1 954 548 3577 ✉ tracya@mhginsurance.com





READY TO GET STARTED?
Contact us today
for more information or a quote.

Clayton Swart
MHG Insurance
1800 SE 10th Avenue, Suite 320
Fort Lauderdale, FL 33316

☎ +1 954 548 3571
☎ +1 954 383 3635
✉ claytons@mhginsurance.com

mhginsurance.com

This advertisement contains highlights of the plans, 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. The plans also contain 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 DOL 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 International Medical Group 9200 Keystone Crossing, Indianapolis, IN 46240 USA. Insurance@imglobal.com. +1 (317) 655-9796. iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093. While International Medical Group (IMG), markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by IMG, and IMG does not receive compensation from USF for providing the non-insurance components of the plans.



02.2025