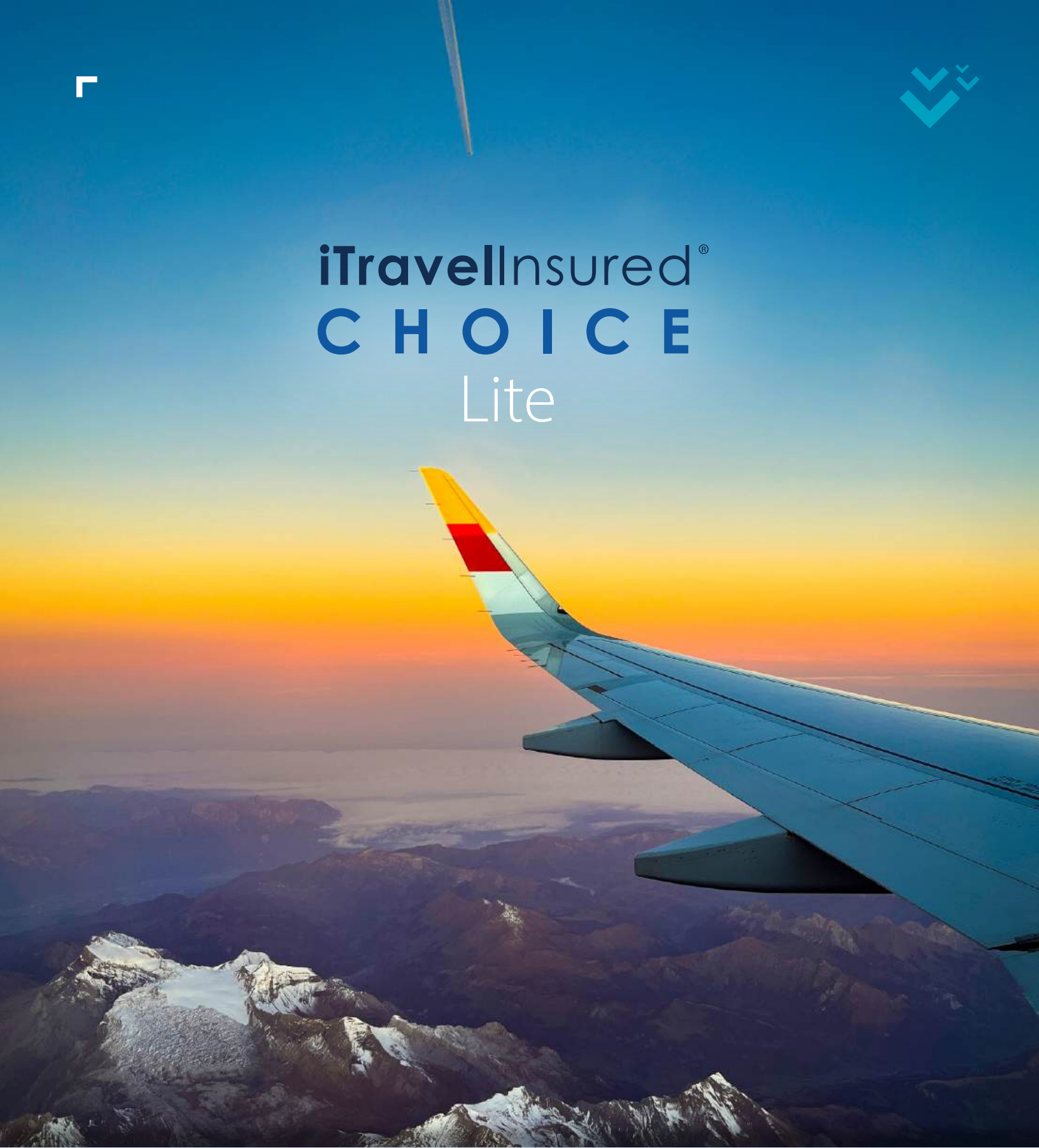




iTravellInsured[®] C H O I C E Lite



GLOBAL TRAVEL INSURANCE *solutions*



Designed specifically for cost-conscious travelers, iTravellInsured Choice Lite is ideal for those seeking basic protection against the most common travel mishaps like cancelled flights, unexpected illnesses, and lost baggage. iTravellInsured Choice Lite covers trip costs up to \$10,000 per person and offers well-rounded, practical benefits, perfect for family vacations, weekend getaways, solo trips, business travel, and nearly every trip in between. Below are some of the most common travel issues iTravellInsured Choice Lite can help you address.

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.

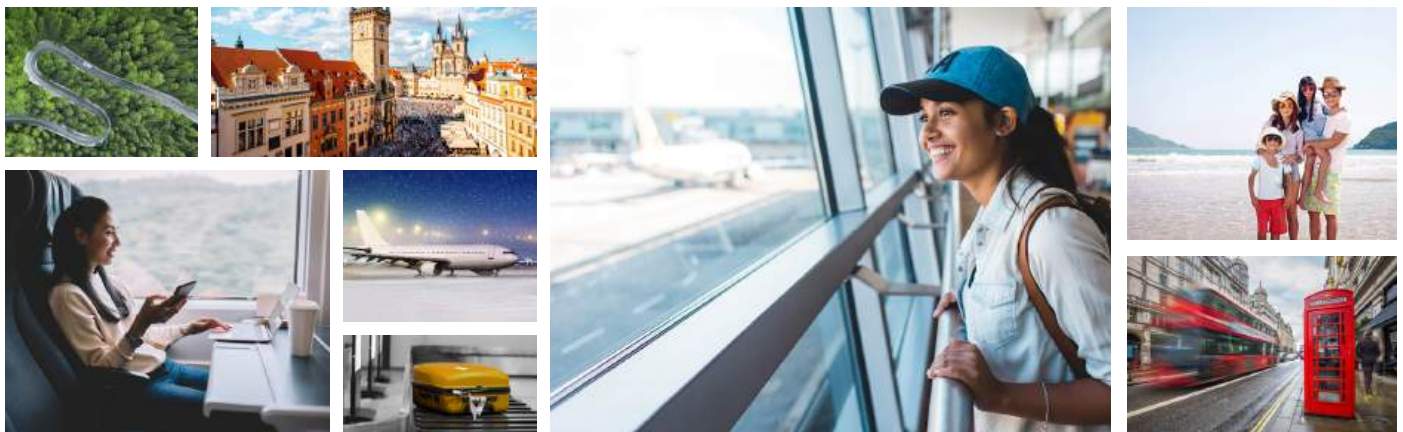
MEDICAL EXPENSES

Nobody plans to get sick or experience a medical emergency on vacation, but unfortunately, it can happen. That's why iTravellInsured Choice Lite offers primary coverage for accident & sickness medical expenses and emergency medical evacuations.

LOST OR DELAYED LUGGAGE

Airline lost your baggage? Luggage stolen while under the care of your hotel? The Baggage and Personal Effects benefit can reimburse you for personal items lost, stolen, damaged or destroyed during your trip. If your checked baggage is delayed for a certain number of hours on the way to your destination, Baggage Delay benefits provide reimbursement for the cost of necessary personal items like clothing and toiletries you need to purchase while waiting for your bags.

If you're interested in higher coverage levels, more benefits and covered reasons, or customizable plan options, consider our standard iTravellInsured Choice plan.



Eligibility varies by state. Check plan documents for details.

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

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 and 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 non-insurance 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 help assist you with lost or stolen travel documents like a passport or visa, and can reimburse costs if your essential items like luggage are lost, stolen, or damaged during your travels abroad.



iTravelInsured Choice Lite

The iTravelInsured Choice Lite plan offers basic travel insurance coverage for cost-conscious travelers. This plan insures trip costs up to \$10,000 per person and is ideal for all kinds of travelers. It offers basic coverage for trip cancellation and interruption, delays, lost baggage, and more.

	Coverages	Maximum Benefit Per Person
FINANCIAL PROTECTION	Trip Cancellation	100% of Trip Cost
	Trip Interruption	125% of Trip Cost
	Trip Delay	\$150 per day (\$750 max per person)
	Single Supplement	Included
	Missed Trip Connection	\$500
PHYSICAL HEALTH	Accidental Death & Dismemberment – 24 Hour Maximum Benefit	\$10,000
	Emergency Accident and Sickness Medical Expense » Dental Expenses	\$100,000 » \$750
CRISIS SUPPORT	Medical Evacuation and Repatriation of Remains » Hospital of Choice » Return Transportation » Transportation of Children/Child » Bedside Visit Transportation to Join You	Up to \$250,000 per person » Included » Included » Included » Included
	Political, or Security, or Natural Disaster Evacuation	\$10,000 per event per person
PERSONAL PROPERTY	Baggage Damage or Loss » Passport, Visa, or Other Travel Document Replacement » Items subject to Special Limitations	\$2,000 (\$250 per item) » Included » \$1,000 maximum combined
	Baggage Delay	Up to \$300 per person (\$150 per day max)



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.

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 and may vary based on your state of residence; 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
- » Documented traffic accident
- » Unannounced strike
- » Inclement weather that causes delay or cancellation by your common carrier
- » Mechanical breakdown of the common carrier
- » A terrorist incident
- » Bankruptcy or default of an entity that directly provides travel arrangements
- » NOAA hurricane warning or watch at destination
- » Hijack
- » Pregnancy complications
- » Divorce or custody court hearing

NON-INSURANCE EMERGENCY TRAVEL ASSISTANCE SERVICES

After purchasing the iTravelInsured Choice Lite 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



iTravellInsured[®]

CHOICE

Lite



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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.

Contact Information

Please visit www.imglobal.com/travel-insurance and review the specific plan document for your state.

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.

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Coverage and availability can vary depending on where you live. Insurance coverages in each plan have specific terms, limits, and exclusions—including for pre-existing medical conditions. Compensation from USF for providing the non-insurance components of the plans.