iTravelInsured®

TRAVEL SPORT

IMG®

GLOBAL

TRAVEL INSURANCE *solutions*

The iTravelInsured Travel Sport plan was created with adventurers in mind. Travel insurance coverage and benefits are available whether traveling on an expedition, tour, or vacation abroad. Key benefits such as search and rescue, natural disaster evacuation, and sports equipment rental reimbursement are included. With iTravelInsured Travel Sport you may recover non-refundable, unused payments and deposits when a trip is cancelled or interrupted for a variety of covered reasons. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're away from home.

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. With the Travel Sport plan, you can purchase an optional upgrade for Cancel For Any Reason/Interruption For Any Reason coverage, which allows you to recover some of your trip costs if your trip is cancelled or interrupted for a reason not otherwise covered under the plan.

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.

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.

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. iTravelInsured 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.

SPORTS EQUIPMENT RENTAL

What's an adventure without the right equipment? If your sports equipment is lost, stolen, damaged, or delayed in transit to your destination by more than nine hours, IMG will reimburse you up to the maximum amount listed in the schedule of benefits to rent alternative sports equipment. Don't be afraid to bring your best fishing rod, snowboard, or hunting gear because Travel Sport has the coverage to get you back in the game should anything happen to your gear.

iTravelInsured 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.

The IMG® Advantage

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

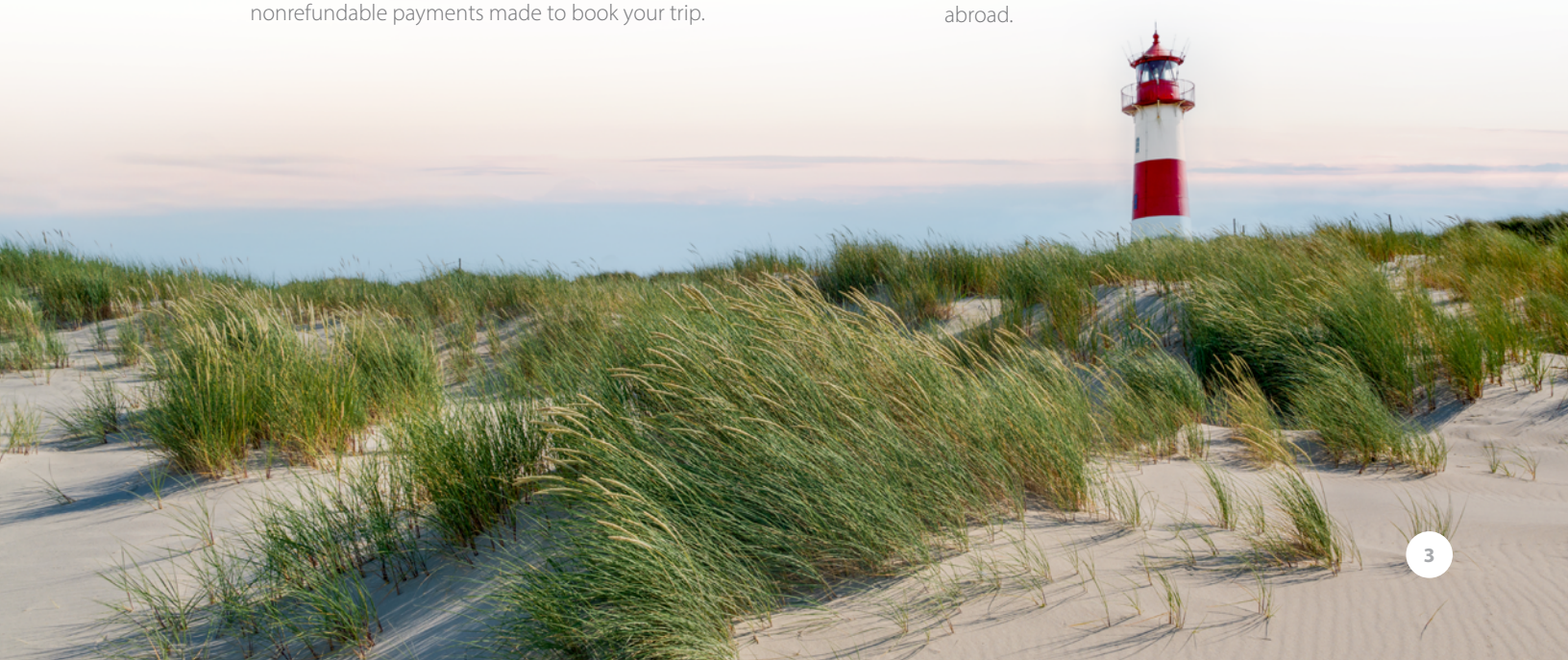
Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

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 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 Travel Sport

The iTravelInsured Travel Sport plan provides a full suite of travel benefits for all adventurers - from beginner to experienced. Trip cancellation and trip interruption are included as are search & rescue and medical evacuation — coverage for even the most discerning of global explorers.

	Benefits & Services	Maximum Benefit Amount
FINANCIAL PROTECTION	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 ($5,000 max per person)
	Accident Death and Dismemberment » *Common Carrier*	$25,000
CRISIS SUPPORT	Medical Evacuation	Up to $1,000,000 per person
	Repatriation of Remains	Up to $1,000,000 per person
	Search and Rescue	Up to $50,000 per person
	Political or Security Evacuation and Natural Disaster Evacuation	$150,000 per person
PERSONAL PROPERTY	Baggage Damage or Loss	$3,000 per person ($250 max per item)
	Sporting Equipment Rental	$5,000 per person
	Baggage Delay	Up to $750 per person ($100 max per day)
PHYSICAL HEALTH	Emergency Accident and Sickness Medical Expense » *Dental Expenses* » *Hazardous Sports* » *Extreme Sports* » *Adventure Sports* » *Organized Sports*	Up to $250,000 per person $1,000 per person $5,000 $5,000 $50,000 per person $50,000

GLOBAL peace of mind®

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 Insurance Company under form series SA-ITI-19-1000 et al.

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, a travel companion, a business partner, a child caregiver, guide/ outfitter, service animal or pet
- 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
- A travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban

NON-INSURANCE EMERGENCY TRAVEL ASSISTANCE SERVICES

After purchasing the iTravelInsured Travel Sport 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

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TRAVEL SPORT

iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093

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

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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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