



TRAVEL INSURANCE GUIDE



iTravelInsured®



TRAVEL
PROTECTION
**WITHOUT
BOUNDARIESSM**



iTravelInsured®



COMPARE OUR PLANS

Our travel insurance plans provide options to fit the individual needs of all travelers.

Benefits	Maximum Limits		
	Travel Lite	Travel SE	Travel LX
Trip Cancellation	\$25,000*	\$50,000*	\$100,000*
Trip Interruption	\$25,000**	\$50,000**	\$150,000**
Travel Delay	\$500 (\$125 per Day) after an initial delay of 6 hrs	\$500 (\$125 per Day) after an initial delay of 12 hrs	\$1,000 (\$250 per Day) after an initial delay of 6 hrs
Missed Connection	\$500 (\$125 per Day) after an initial Common Carrier delay of 3 hrs	\$500 (\$125 per Day) after an initial Common Carrier delay of 6 hrs	\$500 (\$125 per Day) after an initial Common Carrier delay of 3 hrs
Change Fee	\$150	\$150	\$300
Reimbursement of Miles or Reward Points	\$75	\$75	\$75
Baggage and Personal Effects	N/A	\$1,500	\$2,500
Baggage Delay	\$150	\$250	\$500
Accident and Sickness Medical Expense	N/A	\$20,000	\$100,000
Emergency Medical Evacuation	N/A	\$100,000	\$1,000,000
Common Carrier AD&D	N/A	\$25,000	\$100,000
Cancel for Any Reason	N/A	N/A	Included-75% of trip cost insured if purchased within 20 days of initial trip deposit
Interruption for Any Reason	N/A	N/A	Included- 75% of trip cost insured if purchased within 20 days of initial trip deposit
Search & Rescue	N/A	N/A	\$10,000
Sports Equipment Rental	N/A	N/A	\$2,000 (\$500 per Day)
Non-Medical Emergency Evacuation	N/A	N/A	\$50,000
Internet Usage Fees	N/A	\$50	\$50
Overnight Stay Movie Rental	N/A	\$15	\$15
Additional Cat or Dog kennel expenses	N/A	\$300 (\$100 per Day)	\$500 (\$100 Per Day)
Rental Car Damage	\$40,000	\$40,000	\$40,000
Coverage Type	Secondary	Secondary	Primary

*The Trip Cancellation benefit is determined by the amount of Your trip You elect to protect, up to the maximum benefit stated above.

**The Trip Interruption benefit is determined by the amount of Trip Cancellation benefit purchased.

All benefits are per Insured Person.

COMPARE OUR BENEFITS

Each of the three plan options offer a variety of coverages. These are a few of the highlights.

Perils Covered	Travel Lite	Travel SE	Travel LX
Illness, Injury, Death	Yes	Yes	Yes
Hijacking, Medical Quarantine, Subpoena or Jury Duty	Yes	Yes	Yes
Home uninhabitable due to fire, flood, burglary or Natural Disaster	Yes	Yes	Yes
Cancel for Work Reasons	Yes	Yes	Yes
Direct involvement in an auto accident while enroute to schedule departure	Yes	Yes	Yes
Organized Labor Strike	Yes	Yes	Yes
Terrorist Incident	Yes	Yes	Yes
Inclement Weather and Natural Disaster	Yes	Yes	Yes
Revocation of previously granted military leave	Yes	Yes	Yes
Financial Default	Yes	Yes	Yes
Theft of passport or visa that prevents departure	Yes	Yes	Yes
Mandatory evacuation ordered by government authority due to adverse weather and Natural Disaster	Yes	Yes	Yes
Hospital of Choice	Not Available	Not Available	Yes
Waives excluded sports/recreation activities	Not Available	Not Available	Yes
Additional Information	Travel Lite	Travel SE	Travel LX
Max Trip Duration	31 days	31 Days	31 Days
Maximum Age	99	99	99
Pre-Ex Exclusion Waiver	Not Available	Yes- within 20 days of initial trip deposit	Yes- within 20 days of initial trip deposit
Pre-Ex Review Period	60 days	60 days	60 days
Premium Refunds	Full refund if requested within 10 days of purchase date		
Postage/Processing Fee	\$5- Free if policy fulfillment is emailed to insured travelers		
Children 17 and under at no additional charge per eligible insured adult	Not Available	Yes	Not Available
Latest date plan can be purchased	Day before departure	Day before departure	Day before departure
24/7 Emergency Travel Assistance	Yes	Yes	Yes
Minimum Trip Cost to be insured	\$200	\$300	\$500

The above is a summary of benefits. Please review the insurance policy for a detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per State. If you are not satisfied for any reason with the coverage, you may submit a cancellation request and receive a full refund within 10 days from the effective date of your insurance 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.



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LIMITATIONS AND EXCLUSIONS:

Benefits are not payable for any loss due to, arising or resulting from: Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane ■ An act of declared or undeclared war ■ Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard ■ Riding or driving in races, or speed or endurance competitions or events ■ Participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition ■ Piloting or learning to pilot or acting as a member of the crew of any aircraft ■ Being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician ■ The commission of or attempt to commit a felony or being engaged in an illegal occupation ■ Normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion ■ Dental treatment (except as coverage is otherwise specifically provided herein) ■ Amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Declarations Page ■ Due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage ■ Any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law ■ A loss or damage caused by detention, confiscation or destruction by customs ■ Elective Treatment and Procedures ■ Complications from Elective Treatment and Procedures otherwise not payable under this Policy ■ Medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment ■ Failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default ■ Business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion ■ A mental or nervous condition, unless hospitalized or Partially Hospitalized for that condition while the Policy is in effect for You ■ A loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Policy is not in effect for You ■ Bankruptcy or Default or failure to supply services by a supplier of travel services ■ Due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto ■ Diving while in an abnormal state of which You were aware and/or due to which You were disqualified or not entitled to engage in Diving ■ Diving as a professional diver other than as a Diving instructor, Dive master, underwater photographer, or while performing research under the auspices and following the guidelines of the American Academy of Underwater Sciences (AAUS) ■ Diving in an area where Diving is forbidden ■ An assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Policy, at the time of purchase of Coverage for a Trip ■ Your arrival into a country for which a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department has been issued preceding Your arrival into that country on Your Trip, or if a country is an Excluded Country preceding Your arrival into that country on Your Trip ■ Mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment) ■ Participating in bodily contact sports, skydiving or parachuting except parasailing, extreme skiing, skiing outside marked trails or heli-skiing, mountaineering, any race, speed contests not including any of the regatta races, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive.

PRE-EXISTING CONDITION EXCLUSION:

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You : **1)** received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or **2)** took or received a prescription for drugs or medicine. Item (2) of this Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION:

The exclusion for Pre-Existing Condition will be waived provided: **1)** Your Payment or Deposit for this Policy and enrollment form are received 20 days of the date Your initial Payment or Deposit for Your Trip is received and; **2)** You are not disabled from travel at the time Your premium is paid.

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