



INTERNATIONAL
STUDENT
INSURANCE

iTravel Insured
Trip Cancellation Insurance



*Committed
to you!*

INSURANCE PLAN

BENEFITS

Benefits	Travel Lite	Travel SE	Travel LX
Trip Cancellation*	Up to 100% of insured trip cost	Up to 100% of insured trip cost	Up to 100% of the non-refundable insured trip cost
Trip Interruption	Up to 125% of insured trip cost per person	Up to 150% of insured trip cost per person	Up to 150% of insured trip cost per person
Cancel For Any Reason (CFAR)** An additional cost applies if CFAR is selected	N/A	N/A	75% of non-refundable insured trip cost
Trip Interruption For Any Reason (IFAR)** An additional cost applies if IFAR is selected	N/A	N/A	75% of non-refundable insured trip cost
Trip Delay	Up to \$125 per day per person (\$500 max per person)	Up to \$125 per day per person (\$500 max per person)	Up to \$250 per day per person (\$1,000 max per person)
Change Fee	N/A	Up to \$150 per person	Up to \$300 per person
Frequent Traveler Reward	N/A	Up to \$75 per person	Up to \$75 per person
Rental Car Damage and Theft Coverage	N/A	Up to \$40,000 per covered vehicle	Up to \$40,000 per covered vehicle
Missed Trip Connection	N/A	Up to \$125 per day (\$500 max per person)	Up to \$125 per day (\$500 max per person)
Travelling Companion Beside Companion Daily Benefit	N/A	N/A	Up to \$200 per day (\$1,000 max per person)
Pet Kennel	N/A	\$100 per day (\$300 max per pet)	\$100 per day (\$500 max per pet)
Medical Evacuation and Repatriation of Remains Benefit	Up to \$500,000 per person	Up to \$500,000 per person	Up to \$1,000,000 per person
Return Transportation	Included	Included	Included
Transportation of Children/Child	Included	Included	Included

Bedside Visit Transportation to Join You	Included	Included	Included
Hospital of Choice	N/A	N/A	Included
Search and Rescue	N/A	N/A	Up to \$10,000 per person
Political or Security Evacuation and Natural Disaster Evacuation	N/A	N/A	\$50,000 per event per person
Protection for Your Belongings	Maximum Benefit Amount		
Baggage and Personal Effects	\$750 (\$250 max per item)	\$1,500 (\$250 max per item)	\$2,500 (\$250 max per item)
Replacement of Passport, Visa, or Other Travel Documents	Included	Included	Included
Sports Equipment Rental	N/A	N/A	Up to \$500 per day (\$2,000 max per person)
Baggage Delay	Up to \$150	Up to \$250	Up to \$500
Accident Death and Dismemberment	Maximum Benefit Amount		
Common Carrier	N/A	\$25,000	\$100,000
Exposure	N/A	Included	Included
Disappearance	N/A	Included	Included
Travel Insurance	Maximum Benefit Amount		
Accident & Sickness Medical and Dental Expense	Up to \$100,000 per person	Up to \$250,000 per person	Up to \$500,000 per person
Dental Expense Sublimit	\$1,000 per trip	\$1,000 per trip	\$1,000 per trip
Coverage Type***	Excess	Primary	Primary

*The trip cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.

** You can only purchase this benefit at the time the base policy is purchased and **within twenty (20) days of the initial trip deposit**. Cancel For Any Reason benefit does not cover the failure of the travel supplier to provide the bargained-for travel arrangements due to cessation of operations for any reason. You must cancel your trip two days or more before your scheduled departure date. An additional cost will apply.

***Excess insurance: Shall be in excess of all other valid and collectible insurance or indemnity.

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion. See Plan Documents for specific terms and conditions. Plan availability and benefits vary by state.

This advertisement contains highlights of the plan, which includes travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al, T210 et. al. and TP-401 et. al. The plan also contains non-insurance Travel Assistance Services provided by IMG. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340.

ASSISTANCE SERVICES

International Medical Group® (IMG®) is an award-winning provider of global insurance benefits and assistance services. Through our iTravelInsured plans, we help travelers like you protect their trip purchase from the unexpected.

Our specially designed travel protection plans, paired with our world-class non-insurance assistance services, help provide the coverage and confidence travelers need.

Rest assured that IMG is there wherever your travels take you, providing worldwide coverage, international claims specialists, and access to 24-hour emergency assistance services with multilingual capabilities.

Non-Insurance Emergency Travel Assistance Services

IMG offers more than insurance protection. After purchasing your iTravelInsured plan, you will have access to IMG's world class customer services, including the following emergency travel assistance services which are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided after purchase):

- 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

Trip Cancellation & Interruption – What's covered?

Here are a few examples of trip cancellation and interruption perils that can be covered. Please note that the listed perils are not all applicable to both trip cancellation and interruption; refer to the wording of the plan, which is sent upon purchase, for complete details. Additional terms apply to each peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, a child caregiver, 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
- Evacuations due to natural disasters
- Emergency military duty for a 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
- Hijacking
- Pregnancy (SE and LX only)
- Legal separation or divorce (SE and LX only)
- Travel ban (SE and LX only)
- Adoption (SE and LX only)
- A travel alert or travel warning for levels four (4) and higher or an evacuation order or travel ban.

POLICY

PREMIUMS

The following are the rates of the plan for students of ages 0 to 39 for a trip of up to 123 days

Trip cost	Travel Lite	Travel SE	Travel LX
\$11,501 - \$12,000	\$510.32	\$640.90	\$1,272.80
\$12,001 - \$12,500	\$528.52	\$660.54	\$1,804.76
\$12,501 - \$13,000	\$546.72	\$682.38	\$1,882.88

The price of the plan with a trip cost of \$15,501 needs a customized quote. Please let me know if you need any customized quotes.

For the price of the LX level including coverage for Cancel For Any Reason multiply the rates above by the factor 1.5. Please note this coverage must be purchased within 20 days of the initial trip deposit or payment.

You can also run a quote and **apply online** here - <https://www.internationalstudentinsurance.com/trip-cancellation/>

For more information, or help with the purchase of your plan, please contact:



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