

iTravelInsured® VACATION RENTAL

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 **IMG**®

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experience more



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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 investment 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 Vacation Rental 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 interruptions 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 every peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, or a child caregiver
- 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

(The plan includes insurance underwritten by Sirius America Insurance Company, as well as non-insurance assistance services provided by IMG.)

ITRAVELINSURED VACATION RENTAL

From a beach house in San Diego to a private island in Belize, the iTravelInsured Vacation Rental plan provides benefits that can reimburse you for prepaid, non-refundable trip costs if you are unable to travel due to an unforeseen covered reason.

Travel Arrangement Protection	Maximum Benefit Amount Per Policy
Trip Cancellation*	Up to 100% of the non-refundable insured trip cost
» Airline Reissue or Cancellation Fees	\$50
» Reinstatement Frequent Traveler Awards	\$75
» Registration Fees or Event Tickets	\$500
Trip Interruption	Up to 125% of the non-refundable insured trip cost
Travel Delay	\$125 max per day, to a maximum of \$600
Missed Trip Connection	Up to \$500
Rental Car Damage and Theft Coverage	Up to \$40,000
Medical Evacuation and Repatriation of Remains Benefit	Up to \$75,000
» Transportation of Children/Child	Included
» Return Transportation	Included
» Bedside Visit Transportation to Join You	Included
Protection For Your Belongings	Maximum Benefit Amount Per Policy
Baggage Damage or Loss	\$250 max per article, to a maximum of \$1,500
Baggage Delay	Up to \$200
Travel Insurance	Maximum Benefit Amount Per Policy
Accident & Sickness Medical and Dental Expense	Up to \$30,000
Dental Expense Sublimit	Up to \$1,000
Accidental Death and Dismemberment	Maximum Benefit Amount Per Policy
Common Carrier	Up to \$50,000

*Trip Cancellation benefit is determined by the amount of your trip you elect to protect up to the maximum benefit stated above.

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.



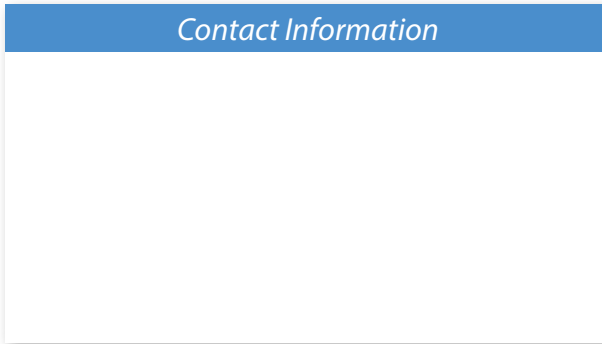
VACATION RENTAL



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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 IMG.



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