

Trip Cancellation Coverage & Costs

i TRAVELINSURED TRAVEL LITE

The iTravelInsured Travel Lite plan is designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. It is our most basic travel protection plan and provides coverage for travel and baggage delay as well as access to our 24/7 emergency travel non-insurance assistance service.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation*	100% of the non-refundable insured trip cost
Trip Interruption	125% of the non-refundable insured trip cost
Trip Delay	Up to \$125 per day per person (\$500 max per person)
Medical Evacuation and Repatriation of Remains <ul style="list-style-type: none"> » Return Transportation » Transportation of Children/Child » Bedside Visit Transportation to Join You 	Up to \$500,000 per person Included Included Included
Protection For Your Belongings	Maximum Benefit Amount
Baggage and Personal Effects <ul style="list-style-type: none"> » Replacement of Passport, Visa, or Other Travel Documents 	\$750 (\$250 max per item) Included
Baggage Delay of at least 24 Hours	Up to \$150
Travel Insurance	Maximum Benefit Amount
Accident & Sickness Medical and Dental Expense <ul style="list-style-type: none"> » Dental Expense Sublimit 	Up to \$100,000 per person \$1,000 per trip

Trip Cancellation & Interruption - What's Covered?

Here are a few examples of covered trip cancellation and interruptions perils. 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

Non-Insurance Emergency Travel Assistance Services

IMG offers more than insurance protection. After purchasing your iTravelInsured Travel Lite plan, you will have access to IMG's world-class customer service, 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

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

**Trip Cancellation Cost
Per Traveler : \$40**