

COMPARISON GUIDE



iTravelInsured®



TRAVEL PROTECTION **WITHOUT BOUNDARIES**SM

from GOOD NEIGHBOR
INSURANCE

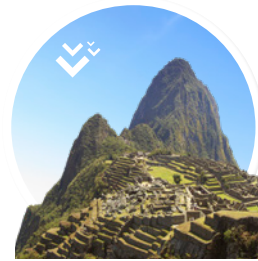
www.gninsurance.com



Lite



SE



LX

iTRAVELINSURED

OFFERED BY GOOD NEIGHBOR INSURANCE



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. iTravelInsured provides you Travel Protection Without BoundariesSM.

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

Non-Insurance Emergency Travel Assistance Services

IMG offers more than insurance protection. The following emergency travel assistance services are available 24/7 while you are on your trip, giving you Global Peace of Mind® (complete details will be provided upon purchase):

- | | |
|---|--------------------------------------|
| » Emergency travel arrangements | » Embassy or consulate referral |
| » Medical referral | » Legal referrals |
| » Lost passport/travel documents assistance | » Emergency message relay |
| » 24-hour medical monitoring | » Emergency translations |
| » Lost luggage assistance | » Emergency prescription replacement |
| » Emergency cash transfer | |

(The plans include insurance underwritten by United States Fire Insurance Company, as well as non-insurance assistance services provided by iTravelInsured.)

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 protection 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
- Traffic accident
- Unannounced strike
- Inclement weather that causes cessation of services provided 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 documented in a U.S. travel warning
- Revoked military leave
- Bankruptcy or default of travel provider (other than the travel supplier, tour operator, travel agency, organization or firm from whom you purchased travel arrangements supplied by others)
- NOAA hurricane warning at destination
- Court order to appear as witness
- Jury duty
- Quarantine
- Hijack



COMPARE OUR PLANS

Each of the options offer a variety of coverages. These are a few of the highlights. Always check the website for latest updates.

Insurance Benefits	Maximum Limits Per Person		
	Travel Lite	Travel SE	Travel LX
Trip Cancellation	100% of trip cost insured up to \$25,000*	100% of trip cost insured up to \$50,000*	100% of trip cost insured up to \$100,000*
Trip Interruption	125% of trip cost	150% of trip cost	150% of trip cost
Travel Delay	\$500 after an initial delay of 12 hours	\$500 after an initial delay of 12 hours	\$1,000 after an initial delay of 6 hours
Missed Connection	N/A	\$500 after an initial delay of 6 hours	\$500 after an initial delay of 3 hours
Change Fee	N/A	\$150	\$300
Reimbursement of Miles or Reward Points	N/A	\$75	\$75
Baggage and Personal Effects	\$750	\$1,500	\$2,500
Baggage Delay	\$150 after an initial delay of more than 24 hours	\$250 after an initial delay of more than 12 hours	\$500 after an initial delay of more than 12 hours
Accident and Sickness Medical Expense	\$100,000	\$150,000	\$500,000
Emergency Medical Evacuation	\$250,000	\$500,000	\$1,000,000
Common Carrier AD&D	N/A	\$25,000	\$100,000
Cancel for Any Reason	N/A	N/A	Up to 75% of trip cost insured**
Interruption for Any Reason	N/A	N/A	Up to 75% of trip cost insured
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
Rental Car Damage	N/A	\$40,000 (Optional benefit)	\$40,000
Coverage Type	Excess only	Primary	Primary
Pre-Existing Condition Waiver	N/A	Available if plan is purchased within 20 days of the date your initial trip payment is received, and if you are not disabled from travel when your plan cost is paid.	Available if plan is purchased within 20 days of the date your initial trip payment is received, and if you are not disabled from travel when your plan cost is paid

The above is a summary of insurance benefits that are part of the plan. Please review the plan 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 plan, you may return your plan 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 plan is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company under form series TP-210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

This plan is subject to limitations and exclusions, including a pre-existing condition exclusion.

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

**Must be purchased within 20 days of the date your initial trip deposit is received. Must insure 100% of prepaid trip costs subject to cancellation penalties or restrictions (and insure travel arrangements subsequently added to your trip within 20 days of payment). You must cancel your trip 2 days or more before your scheduled departure date.

https://www.gninsurance.com/itravel_trip_cancellation_plans/

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Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact your producer:

Producer Contact Information

Good Neighbor Insurance
690 East Warner Road #117
Gilbert, Arizona 85296
(866) 636-9100
(480) 813-9100
info@gninsurance.com

https://www.gninsurance.com/itravel_trip_cancellation_plans/

