

## Emergency Travel Assistance

Even the smallest disruption can be an emergency when you travel in unfamiliar territory. That's why, as a member of NSBTHA, you receive 24/7 emergency travel assistance.

- **Emergency Travel Arrangements** - In the event you must return home or discontinue your trip as a result of an interruption in travel due to an illness of your spouse, child, parent, in-law or grandparent, IMG will help you make the appropriate travel arrangements. You are responsible for the cost of the travel tickets.
- **Lost Passport/Travel Documents Assistance** - IMG will help you report, retrieve or replace lost or stolen travel documents, such as your passport, credit cards and airline tickets.
- **Lost Luggage Assistance** - IMG will assist you in communicating with the commercial carrier for the return of your lost luggage.
- **Embassy or Consulate Referral** - IMG will inform you of the location and contact telephone numbers for the nearest embassy or consulate, no matter where you are.
- **Emergency Message Relay** - IMG will receive or transmit emergency messages between you, your family and your employer.
- **Emergency Prescription Replacement** - IMG will assist you with the replacement of lost or damaged prescription medication. You are responsible for the cost of the actual medication and shipping costs, if any.
- **Medical Referral** - If urgent medical advice or care is needed, IMG is prepared to refer you to the nearest appropriate care facility or provide a listing of available medical care to you. IMG will assist with obtaining an appointment with the medical care provider you have chosen.
- **24-Hour Medical Monitoring** - If you are hospitalized, IMG will provide medical professionals to communicate with your treating doctor(s) and help you monitor your condition. IMG can also communicate with your family doctor, as you direct.
- **Emergency Cash Transfer** - IMG will help you transfer funds, up to \$500, in the event you have a medical or travel emergency.
- **Legal Referrals** - IMG will provide you with a referral to the nearest attorney.
- **Emergency Translations** - IMG will provide personal, emergency telephone translation services and referral to a local interpreter service should you require language assistance.

## Examples of Unexpected Events We Cover Under Trip Cancellation or Interruption:

- Emergency illness, injury or death to you, a family member, a travel companion or a travel companion's family member;
- A terrorist attack at a destination you are traveling to;
- Bankruptcy or financial default of a travel supplier;
- A natural disaster that causes complete cessation of a travel supplier's services for 24 hours or more;
- Your primary home is damaged and becomes uninhabitable by fire, vandalism or other natural disaster;
- You are medically quarantined;
- You are hijacked;
- You lost full time employment at a job where you worked at least one year;
- You are summoned to jury duty; and
- Other perils as described in your insurance certificate.



### NSBTHA Membership

Every iTI program includes membership in National Small Business Travel & Health Association (NSBTHA). Through this association you may have access to travel insurance, emergency travel assistance services, and information about travel, legislation and other relevant matters related to travel. Information about NSBTHA is available at [www.NSBTHA.org](http://www.NSBTHA.org).

*Insurance products are underwritten and offered where available by Sirius America Insurance Company, New York, NY, 10006.*

#### For questions call:

1.866.368.3724 or 1.317.655.8693

Fax: 1.317.655.4505

Email: [insurance@imglobal.com](mailto:insurance@imglobal.com)

[www.imglobal.com](http://www.imglobal.com)



**iTravelInsured**

d.b.a. iTravelInsured Insurance Services in CA.  
d.b.a. iTravelInsured Insurance Agency in NY.

*A wholly owned subsidiary of:*



**INTERNATIONAL MEDICAL GROUP**

©2012 International Medical Group, Inc.  
All rights reserved.

# Patriot T.R.I.P.® Series

*An overview of travel protection plans*



**iTravelInsured**

d.b.a. iTravelInsured Insurance Services in CA.  
d.b.a. iTravelInsured Insurance Agency in NY.

*A wholly owned subsidiary of:*



**INTERNATIONAL MEDICAL GROUP**

# Why Purchase Travel Insurance?

Cruising on the open sea, backpacking through Europe, discovering the beauty of the American southwest – whatever your choice of vacation, you’ve invested time and money in the planning of your trip. You’re looking forward to a relaxing and enjoyable time. Unfortunately, unforeseen events can quickly ruin your travel plans.

If an unexpected event prevents you from traveling or an emergency illness or natural disaster interrupts your trip, travel insurance can help prevent the loss of your vacation investment and protect your pocketbook from costly travel delay, baggage and medical expenses. Protect against the unexpected!



## Travel Protection Without Boundaries<sup>SM</sup>

The following is a schedule of benefits for our five travel insurance programs. These benefits have been designed to satisfy your needs and to protect your travel investment from unexpected events.

Benefit	Lite	Essential	T.R.I.P.	Elite	Student
<b>Trip Cancellation (TC)</b>	The amount of Your trip You elected to protect up to \$25,000 Per Insured Person	The amount of Your trip You elected to protect up to \$25,000 Per Insured Person	The amount of Your trip You elected to protect up to \$25,000 Per Insured Person	The amount of Your trip You elected to protect up to \$30,000 Per Insured Person	The amount of Your trip You elected to protect up to \$10,000 Per Insured Person
<b>Trip Interruption</b>	Up to 100% of the amount of Your trip You elected to protect	Up to 100% of the amount of Your trip You elected to protect	Up to 125% of the amount of Your trip You elected to protect	Up to 150% of the amount of Your trip You elected to protect	Up to 100% of the amount of Your trip You elected to protect
<b>Travel Delay</b>	25% of \$500 for each 24 hours of delay after an initial delay of 24 hours up to a maximum of \$500 Per Insured Person	25% of \$500 for each 24 hours of delay after an initial delay of 24 hours up to a maximum of \$500 Per Insured Person	25% of \$600 for each 24 hours of delay after an initial delay of 12 hours up to a maximum of \$600 Per Insured Person	25% of \$1,000 for each 24 hours of delay after an initial delay of 6 hours up to a maximum of \$1,000 Per Insured Person	25% of \$300 for each 24 hours of delay after an initial delay of 24 hours up to a maximum of \$300 Per Insured Person
<b>Missed Connection</b>	25% of TC Benefit. Maximum Benefit is \$500 for a Common Carrier delay of 8 hours or more	25% of TC Benefit. Maximum Benefit is \$500 for a Common Carrier delay of 8 hours or more	Up to \$500 for a Common Carrier delay of 6 hours or more	Up to \$750 for a Common Carrier delay of 5 hours or more	25% of TC Benefit. Maximum Benefit is \$300 for a Common Carrier delay of 8 hours or more
<b>Lost/Stolen Baggage</b>	Not Included	Up to \$1,000 Per Insured Person	Up to \$1,500 Per Insured Person	Up to \$2,000 Per Insured Person	Up to \$500 Per Insured Person
<b>Baggage Delay</b>	Up to \$100 Per Insured Person	Up to \$100 Per Insured Person	Up to \$150 Per Insured Person	Up to \$200 Per Insured Person	Up to \$50 Per Insured Person
<b>Emergency Medical/Dental Expense</b>	Not Included	Up to \$10,000 Per Insured Person	Up to \$25,000 Per Insured Person	Up to \$50,000 Per Insured Person	Up to \$2,500 Per Insured Person
<b>Emergency Medical Evacuation/Repatriation</b>	Not Included	Up to \$20,000 Per Insured Person	Up to \$50,000 Per Insured Person	Up to \$150,000 Per Insured Person	Up to \$10,000 Per Insured Person
<b>Emergency Reunion</b>	Not Included	Up to \$3,000 Per Insured Person	Up to \$4,000 Per Insured Person	Up to \$5,000 Per Insured Person	Up to \$2,000 Per Insured Person
<b>Common Carrier Accidental Death &amp; Dismemberment</b>	Not Included	Principal Sum - \$25,000	Principal Sum - \$50,000	Principal Sum - \$100,000	Principal Sum - \$5,000
<b>Maximum Length of Trip</b>	Up to 31 Days	Up to 31 Days	Up to 31 Days	Up to 62 Days	Up to 183 Days
<b>Pre-existing Conditions</b>	Excluded	Excluded	Covered provided the insurance is purchased within 15 calendar days of initial trip payment, and on the date the insurance is purchased You are medically able to travel	Covered provided the insurance is purchased within 15 calendar days of initial trip payment, and on the date the insurance is purchased You are medically able to travel	Excluded