



BENEFIT SUMMARY



BENEFITS	PLAN OPTIONS		
	TripArmor Post Departure	TripArmor	TripArmor Plus
TRAVEL ARRANGEMENT PROTECTION	MAXIMUM BENEFIT AMOUNT		
Trip Cancellation*	N/A	Up to 100% of the non-refundable insured Trip Cost	Up to 100% of the non-refundable insured Trip Cost
Cancel For Any Reason**	N/A	N/A	75% of non-refundable insured Trip Cost insured
Trip Interruption	Up to \$1,000	Up to 150% of the non-refundable insured Trip Cost	Up to 150% of the non-refundable insured Trip Cost
Trip Delay	Up to \$200 per day per person, to a maximum of \$750 per person	Up to \$200 per day per person, to a maximum of \$2,000 per person	Up to \$200 per day per person, to a maximum of \$2,000 per person
Missed Trip Connection	Up to \$1,500 per person		
Traveling Companion Bedside Companion Daily Benefit	Up to \$200 per day to a maximum limit of \$1,000 per person		
Medical Evacuation and Repatriation of Remains Hospital of Choice Return Transportation Transportation of Children/Child Bedside Visit Transportation to Join The Insured	Up to \$1,000,000 per person Included Included Included Included		
Political or Security Evacuation and Natural Disaster Evacuation	\$25,000 per Political or Security Event and per Natural Disaster Event per person		
TRAVEL INSURANCE	MAXIMUM BENEFIT AMOUNT		
Accident & Sickness Medical and Dental Expense	Up to \$100,000 per person		
Dental Expense Sublimit	Up to \$1,000 per Trip		

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.

*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 within twenty (20) days of the date your initial trip deposit is received. 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. Not available to New York residents.

BENEFIT SUMMARY CONTINUED



BENEFITS	PLAN OPTIONS		
	TripArmor Post Departure	TripArmor	TripArmor Plus
PROTECTION FOR THE INSURED'S BELONGINGS	MAXIMUM BENEFIT AMOUNT		
Baggage and Personal Effects	\$1,500 subject to a per item maximum of \$300		
Passport, Visa or Other Travel Documents	\$50		
Replacement Credit Card Charges and Interest	\$50		
Combined articles limit	Up to \$600		
Baggage Delay	Up to \$750 \$50 to expedite return		
ACCIDENTAL DEATH AND DISMEMBERMENT	MAXIMUM BENEFIT AMOUNT		
24-hour Accidental Death and Dismemberment	Up to \$50,000		
Exposure	Included		
Disappearance	Included		

NON-INSURANCE SERVICES

Telehealth Services

All 3 TripArmor plans include access to 24/7 telehealth services in the U.S. and internationally without a copay. Use Teladoc to connect with a board-certified medical professional who can help diagnose, treat, and prescribe medications for many non-emergency medical issues over the phone or through online video consultation.

24/7 Emergency Assistance

These plans also offer 24/7 access to IMG's world-class customer service while on your trip, including the following emergency travel assistance services designed to give you Global Peace of Mind:

- » 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

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Pre-existing condition exclusions

United States Fire Insurance Company (The Company) will not pay for any expense as a result of any illness, disease, or other condition during the sixty (60) day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner, or Family Member scheduled or booked to travel with You:

- 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or
- 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before coverage is effective under this certificate.
- 3) required a change in prescribed medication. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:
 - a. between a brand name and a generic medication with comparable dosage; or
 - b. an adjustment to insulin or anti-coagulant dosage.

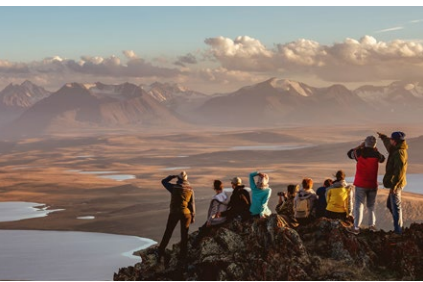
Waiver of the pre-existing condition exclusion

We will waive the Pre-Existing Medical Condition exclusion if all of the following conditions are met:

- a. Your plan cost is received within the Time Sensitive Period; and
- b. You or Your Traveling Companion, are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a Physician.

MEDICALLY FIT TO TRAVEL EXCLUSION

The Company will not pay any expense because of you having been advised in writing that you, a traveling companion, family member, or business partner booked to travel with you are not medically fit to travel, as defined in the plan, at the time of purchase of coverage. If coverage is purchased and it is later determined that any such persons were not medically fit to travel at the time of purchase, the coverage is void and plan cost paid will be returned.





CONTACT INFORMATION

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Niceville, FL

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*This advertisement contains highlights of the plans developed by International Medical Group, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al, and TP-401 et al, and non-insurance Travel Assistance Services provided by International Medical Group and Teladoc. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact International Medical Group 9200 Keystone Crossing, Indianapolis, IN 46240 USA. +1(317) 655-9796. Insurance@imglobal.com. CA Non-Resident Producer License No. 0F17093. While International Medical Group markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by International Medical Group, and International Medical Group does not receive compensation from USF for providing the non-insurance components of the plans.*

Coverages available vary by state/jurisdiction, and not all coverages are available in all states/jurisdictions.

This invitation to inquire allows eligible applicants an opportunity to seek information about the travel protection offered, and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the Plan Document as defined. Benefits are subject to all provisions, terms, conditions, limitations, and exclusions in the Plan Document. This brochure contains many of the valuable trademarks, names, titles, logos, images, designs, copyrights, and other proprietary materials owned, registered and used by International Medical Group and its representatives throughout the world. ©2007-2024 International Medical Group. All rights reserved.