

IMG SIGNATURE TRAVEL INSURANCESM

BENEFITS	SIGNATURE TRAVEL INSURANCE
Trip Cancellation	Trip cost insured (up to \$100,000)
Trip Interruption	150% of trip cost insured
Travel Delay	Up to \$1,000 (\$250 per day max after delay of 6 hrs)
Missed Connection	Up to \$500 (after a delay of 3 hours)
Change Fee	Up to \$300
Reimbursement of Miles or Reward Points	Up to \$75
Lost/Baggage	Up to \$2,500
Baggage Delay	Up to \$500
Emergency Medical	Up to \$100,000
Emergency Dental	Up to \$1,000

TRAVEL COVERAGE

TRIP CANCELLATION/INTERRUPTION

You can be reimbursed for unused travel arrangements, as well as up to \$75 for fees to rebook frequent flyer miles, for reasons such as death or covered sickness or injury of you, family member, traveling companion, business partner or child caregiver; being hijacked, quarantined, called to serve on a jury, or served with a court order to serve as a witness; fire, flood, burglary or other natural disaster; theft of passport or visas; unannounced strike, inclement weather or mechanical breakdown of travel provider; military service; employer termination or layoff; terrorist incident; bankruptcy or default by travel provider. Additional terms apply to every peril. For a complete list of benefits please read the insurance policy.†

CANCEL/INTERRUPT FOR ANY REASON

When the upgrade is selected benefits are available if you cancel your trip for any reason not otherwise covered. Cancellations must be made two or more days before your trip begins, up to 75% of the forfeited nonrefundable payments or deposits will be covered.† If you interrupt your trip 48 hours or more after your departure date for any reason not otherwise covered, we will cover up to 75% of the total amount of coverage you purchased, to reimburse you for unused non-refundable land or water travel arrangements.† (Not available for residents of the state of New York) Additional terms and restrictions apply; please review the policy for more information

RENTAL CAR DAMAGE

If your rental car is stolen or damaged, we will pay the cost of repairs and rental charges imposed by the rental company, the actual cash value of the car or the amount shown in the declarations page.†

PRE-EXISTING CONDITION EXCLUSION

The Company will not pay for any expense as a result of any illness, disease or other condition during the 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 (a) 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 (b) took or received a prescription for drugs or medicine. This Exclusion 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 60-day period before coverage is effective under this Policy.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The exclusion for pre-existing condition will be waived provided: (a) Your payment or deposit for this policy and enrollment form are received within 20 days of the date your initial payment or deposit for your trip is received and; (b) You are not disabled from travel at the time your premium is paid.

International Medical Group® (IMG®) is the provider of Signature Travel Insurance. IMG is a leader in global benefits and travel insurance services.

The table displayed is a summary of benefits. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per State. If you are not satisfied for any reason with the coverage, you may submit a cancellation request and receive a full refund within 10 days from the effective date of your insurance coverage, as long as your trip departure date has not occurred and you have not filed a claim. The policy is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

BENEFITS	SIGNATURE TRAVEL INSURANCE
Pre-existing Condition Waiver	Available – if purchased within 20 days of initial trip payment
Common Carrier AD&D	Up to \$100,000
Search & Rescue	Up to \$10,000
Sports Equipment Rental	Up to \$2,000 (\$500 Day Max)
Waives excluded sports/ recreation activities	Included
Rental Car Damage	Up to \$40,000
Coverage Type	Primary
Cancel for Any Reason (UPGRADE)	Up to 75% of the trip cost insured if purchased within 20 days of initial trip payment
Interrupt for Any Reason (UPGRADE)	Up to 75% of the trip cost insured

BAGGAGE & EQUIPMENT COVERAGE

BAGGAGE AND PERSONAL EFFECTS

If your baggage or personal effects are lost, stolen or damaged, we will cover the loss or cost of repair. If your baggage is delayed for more than 24 hours after you reach your destination, we will reimburse you for the purchase of additional personal articles.†

SPORTS EQUIPMENT RENTAL

If your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid, up to the Maximum Benefit Amount shown in the Declarations Page for the reasonable cost of renting sports equipment during your trip.†

EMERGENCY COVERAGE

SEARCH AND RESCUE

If you or traveling companion should become lost, disoriented or reported missing while on a trip, we will pay the costs for an organized search and rescue by appropriate authorities up to the policy limit.

ACCIDENT AND SICKNESS MEDICAL EXPENSE

Benefits will be paid for the covered expense incurred because of accidental injury or sickness during your trip. Including up to \$1,000 Emergency Dental Insurance.

† This is a brief outline of coverage – restrictions apply. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may vary by state.

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 policy, 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 premium paid will be returned.

International Medical Group® (IMG®) is the provider of Signature Travel Insurance. IMG is a leader in global benefits and travel insurance services.

The table displayed is a summary of benefits. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per State. If you are not satisfied for any reason with the coverage, you may submit a cancellation request and receive a full refund within 10 days from the effective date of your insurance coverage, as long as your trip departure date has not occurred, and you have not filed a claim. The policy is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.