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IMG TRAVEL INSURANCE

CANCELLATION OVERVIEW

IMG SIGNATURE TRAVEL INSURANCESM

Understanding the Basics of Trip Cancellation

IMG®, a worldwide leader in travel insurance offers a wide range of plans to meet the needs of any traveler. With a specific focus on trip cancellation, this document provides a summary of frequently asked questions as well as the basic differences

between the IMG Signature Travel Insurance policy and the optional upgrade to IMG Signature Travel Plus policy. Note: Restrictions apply. It is important to carefully review the insurance policy for a detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per region.

FREQUENTLY ASKED QUESTIONS

Regarding trip cancellation, what is the difference between an IMG Signature Policy and IMG Signature Travel Plus policy?

The IMG Signature policy allows for cancellation based on a set of covered reasons (see Trip Cancellation Overview). It has a longer purchasing period and generally, a lower premium cost. The IMG Signature Travel Plus policy offers Cancellation/ Interruption For Any Reason coverage, in addition to the base policy coverages. There are purchase stipulations, including a buying time limit as well as insuring all non-refundable trip costs.

When do I need to buy travel insurance?

These plans include time sensitive benefits which require the policy to be purchased within 20 days of the date your initial trip payment is received. The Signature Travel Plus policy with Cancel for Any Reason benefits is only available if you purchase within 20 days of the date your initial trip payment is received. The IMG Signature policy can be purchased up to 24 hours before the start of the trip. Coverage for Trip Cancellation must take effect prior to the "triggering moment" for benefits to be payable.

What if I have the IMG Signature Plus policy and need to cancel for a reason included in the base policy?

If you have the IMG Signature Plus policy and need to cancel for a reason included in the base policy, you may be reimbursed up to 100% of your covered costs. If you are cancelling due to an uncovered reason under the upgraded policy, you may be reimbursed up to 75% of your insured costs.

How does the policy cost get calculated?

The premium is primarily calculated based on—the traveler's age, trip length, and the amount of the cost of the trip the traveler wants to insure. However, with an IMG Signature Travel Plus policy, the traveler must insure all non-refundable costs.

Is the IMG Signature Insurance different than the Global Rescue membership?

Yes, the IMG Signature Insurance policies are designed to cover your trip investments. The Global Rescue membership provides evacuation and advisory services for travelers that are more than 100 miles from home. A Global Rescue membership is not insurance.

How is IMG handling the coronavirus outbreak?

See IMG's full coronavirus FAQ [HERE](#).

If I need to rebook a trip, can I purchase IMG Signature Travel Plus 20 days from the rebooking date?

In order for travelers to be able to purchase the IMG Signature Travel Plus policy for a deferred booking, they must be given the option for a full refund OR travel credit. In the event of a claim, IMG will request proof that they were offered a choice of refund or travel credit. If that is the case, the traveler can purchase IMG Signature Travel Plus (with Cancel For Any Reason) within 20 days of confirming the new booking date with the trip provider.

TRIP CANCELLATION OVERVIEW

IMG Signature Travel Insurance Policy – View full policy [HERE](#).

Below are a few examples of trip cancellation perils that can be covered:

- + Theft of passport or visas
- + Unannounced strike, inclement weather or mechanical breakdown of your common carrier
- + Military service; employer termination or layoff
- + Terrorist incident
- + Bankruptcy or default by travel provider (other than the travel supplier, tour operator or travel agency, organization or firm from whom you purchased your travel arrangements supplied by others) * time sensitive benefit
- + Sickness, injury or death 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

Additional terms apply to the perils discussed above. Policies include additional perils that are not discussed above.

Upgraded Policy—IMG Signature Travel Plus policy – View full policy [HERE](#).

This policy includes Cancel for Any Reason.

You may cancel your trip for any reason not otherwise covered by the IMG Signature Travel Plus policy.

Benefits will be paid for 75% of the non-refundable payments or deposits paid for provided:

- + Payment for this policy and the enrollment form is received within 20 days of the date the initial payment or deposit for trip is received; and
- + You insure 100% of the prepaid trip costs that are subject to cancellation penalties or restrictions, and also insure within 20 days of the payment or deposit for those travel arrangements, the cost of any subsequent travel arrangements (or any other travel arrangements not made through your travel agent) added to their trip; and
- + You cancel your trip 2 days or more before the scheduled departure date

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