



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.

Pre-existing Conditions Exclusion - *Unless waived as allowed under the type of plan purchased*

This program does not cover losses or expenses if they result from:

1. Any injury occurring to You, a Family Member, a Travel Companion or a Travel Companion's Family Member prior to and including the effective date of insurance.
2. Any illness occurring to You, a Family Member, a Travel Companion or a Travel Companion's Family Member who resides in Your household during the 60 days prior to and including the Effective date of Your insurance for which: a) medical diagnosis or Treatment by a Physician has been sought or recommended or for which symptoms exist which would cause a reasonably prudent person to seek diagnosis, care or Treatment; or b) require taking prescription drugs or medicine unless the illness remains controlled without any change in the required prescription.

NSBTHA Membership

Every iTravelInsured 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.

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

iTravelInsured, Inc.

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Emergency Travel Assistance

Even the smallest disruption can be an emergency when you travel in unfamiliar territory. That's why every iTI program includes 24/7 emergency assistance. Should you lose your prescription medication and need a replacement, have your passport stolen or lost, need to find a doctor or hospital, or need help with travel arrangements, you can reach us for help, any time of day or night.

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



iTravelInsured
Vacation Travel Protection

Travel Insurance for International and Domestic Travelers

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!

Why iTravellnsured?

Since 1999, iTravellnsured® (iTI®) has provided travel protection and peace of mind to hundreds of thousands of travelers all over the world. Our knowledge of travelers' needs and various vacation destinations has enabled us to provide the exceptional service for which we have become known. With every iTI program we provide:

- **Strength** - Every program is backed by a team of quality assured travel and health professionals ready to assist and provide the necessary services, around the globe and around the clock.
- **Security** - iTI, together with Sirius America Insurance Company (rated A Excellent by A.M. Best), offers the financial security, stability and reputation demanded by travelers.
- **Service** - iTI has earned the confidence of travel agents and travelers everywhere through the delivery of superior service. Our international service centers offer the benefit of multiple time zones and services in tune with local practices. iTI is accredited by the Better Business Bureau and maintains an A+ (Excellent) rating.

Travel Protection Without BoundariesSM

It is important that you review your travel insurance coverage closely. If you are not satisfied with the coverage, you may cancel and receive a full refund within 10 days of the date you purchased the coverage, as long as you have not already departed on your trip or filed a claim. The policy is non-refundable after 10 days.

Benefit	Lite	Standard	Deluxe	Elite
Trip Cancellation (TC)	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
Trip Interruption	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
Travel Delay	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
Missed Connection	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
Lost/Stolen Baggage	Not Included	Up to \$1,000 Per Insured Person	Up to \$1,500 Per Insured Person	Up to \$2,000 Per Insured Person
Baggage Delay	Up to \$100 Per Insured Person	Up to \$100 Per Insured Person	Up to \$150 Per Insured Person	Up to \$200 Per Insured Person
Emergency Medical/Dental Expense	Not Included	Up to \$10,000 Per Insured Person	Up to \$25,000 Per Insured Person	Up to \$50,000 Per Insured Person
Emergency Medical Evacuation/Repatriation	Not Included	Up to \$20,000 Per Insured Person	Up to \$50,000 Per Insured Person	Up to \$150,000 Per Insured Person
Emergency Reunion	Not Included	Up to \$3,000 Per Insured Person	Up to \$4,000 Per Insured Person	Up to \$5,000 Per Insured Person
Common Carrier Accidental Death & Dismemberment	Not Included	Principal Sum - \$25,000	Principal Sum - \$50,000	Principal Sum - \$100,000
Maximum Length of Trip	Up to 31 Days	Up to 31 Days	Up to 31 Days	Up to 62 Days
Pre-existing Conditions	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