

*More Than A Ticket*

TRAVEL & EVENTS

# Travel Insurance



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More Than A Ticket Travel Insurance

# Do I need Travel Insurance



- ✓ Could you afford to lose your non-refundable, pre-paid travel expenses in the case of your trip being cancelled due to an unforeseen event (ex: death of a family member)?
- ✓ Are you traveling to a destination that may be affected by severe weather?
- ✓ If you were to get sick or injured on the trip, would you be unable to pay out of pocket for the necessary healthcare?
- ✓ If your flight is delayed, would you seek reimbursement for the inconvenience and additional charges such as change fees?
- ✓ If your luggage is lost or stolen, could you afford to replace the missing baggage or personal effects?

There are many reasons why you should consider travel insurance. While [trip cancellation](#) coverage is not mandatory, some countries require proof that a traveler has travel medical coverage before allowing entry. For more information check out our blog: "[How to Choose the Best Travel Protection Plan for You](#)" for more information about trip insurance.

# What does travel insurance Cover?

Travel insurance is a great way to protect your financial investment for your trip. Travel benefits can provide coverage for prepaid, non-refundable trip costs and some plans also offer limited medical benefits. Coverage available for Group Tours, Family Trips, Cruises, Flights and Solo Travelers.

## Travel Insurance may provide coverages such as:

- Trip cancellation
- Trip delay
- Trip interruption
- Baggage and person effects
- Emergency medical evacuation
- Accident and sickness medical expenses



# How much do our travel protection plans cost?

- Price varies based on how much coverage you're looking for, and the reasons you'd like to insure your trip. If you're looking for "[Cancel for Any Reason](#)" coverage or to insure a luxury trip, then **iTravelInsured Travel LX** is the plan for you. iTravelInsured Travel LX offers the option to cancel your trip regardless of the circumstances.\*\*
- However, if you're looking for more standard cancellation benefits, such as if an immediate family member falls ill and you need to cancel, then the **iTravelInsured Travel SE** and **iTravelInsured Travel Lite** plans may be the right trip insurance plans for you.

*\*\*For CFAR, the following additional terms apply. CFAR must be added to the iTravelInsured Travel LX plan at time the base plan is purchased and within 20 days of your initial trip deposit. You must cancel your trip 2 days or more before your scheduled departure date. CFAR does not cover the failure of your travel supplier to provide the bargained-for travel arrangements due to cessation of operations for any reason.*



# Popular Travel Insurance Plans

## iTravellInsured Travel SE

### Highlights

- Family-friendly plan for domestic and international destinations
- Trip cancellation maximum benefit up to 100% of trip cost
- Trip interruption maximum benefit up to 150% of trip cost
- Up to \$125 per day per person to a maximum benefit of \$2,000 for trip delay
- \$500,000 maximum benefit for medical evacuation and repatriation of remains

[Plan Details](#)

[View Brochure](#)

## iTravellInsured Travel LX

### Highlights

- Trip cancellation maximum benefit up to 100% of trip cost
- Trip interruption maximum benefit up to 150% of trip cost
- Up to \$250 per day per person, \$2,500 maximum benefit for trip delay
- \$1,000,000 maximum benefit for medical evacuation and repatriation of remains
- Optional Cancel for Any Reason (CFAR) / Interruption for Any Reason (IFAR) add-on benefit available (Additional cost and terms apply)

[Plan Details](#)

[View Brochure](#)

## iTravellInsured Travel Lite

### Highlights

- Budget level plan for price-conscious travelers
- Trip cancellation maximum benefit up to 100% of trip cost
- Trip interruption maximum benefit up to 125% of trip cost
- \$500 maximum benefit for trip delay
- \$500,000 maximum benefit for medical evacuation and repatriation of remains

[Plan Details](#)

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# Travel Medical Insurance

Travel Medical Insurance protects you in the event of an **illness or injury when traveling outside of your country of residence**. It provides key medical benefits in case of an emergency.

Traveling abroad is an exciting experience, but unpredictable illnesses and accidents can happen. Even worse, the resulting medical bills can be overwhelming. The level of international medical coverage provided by your domestic insurance provider can vary greatly depending on your plan, so you may have very limited coverage or no coverage at all. A travel medical insurance plan can provide the coverage you need. For more information, check out our blog: "[How to Choose the Best Travel Medical Insurance Plan.](#)"

## Travel medical coverage is ideal for:

- International vacationers
- Relatives visiting from overseas
- People going on cruises, safaris or guided tours
- International business travelers
- Students studying abroad



International Medical Group® (IMG®) also offers travel insurance that protects your health as well as your trip costs and travel expenses. And if you need long-term medical coverage, check out our international health insurance. IMG plans include a wide range of medical benefits, protection, and support should a problem arise.

FYI: there are several direct billing providers in South Africa: Search [International Provider Access](#)

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# Popular Travel Medical Insurance Plans

## [Patriot Lite Travel Medical Insurance](#)

### Highlights

- Coverages for inside and outside the U.S. (Patriot America Lite/**Patriot International Lite**)
- Short-term travel medical coverage
- Coverage for individuals, groups, and their dependents
- Available in daily and monthly rates
- Freedom to seek treatment with hospital or doctor of your choice

### [Plan Details](#)

### [View Brochure](#)

## [Patriot America Plus](#)

### Highlights

- COVID-19 coverage for travelers to the U.S.
- Coverage for inside the U.S.
- Short-term travel medical coverage
- Made for individuals, groups, and their dependents
- Coverage for Acute Onset of Pre-Existing Conditions\*
- Freedom to seek treatment with hospital or doctor of your choice

### [Plan Details](#)

### [View Brochure](#)

## [Patriot Platinum Travel Medical Insurance](#)

### Highlights

- COVID-19 coverage for travelers to the U.S.
- Coverages for inside and outside the U.S. (Patriot America Platinum/**Patriot International Platinum**)
- Short-term travel medical coverage
- Coverage for individuals, groups, and their dependents
- Higher Limits & More Coverage than Patriot Lite Travel or Patriot Plus
- Freedom to seek treatment with hospital or doctor of your choice

### [Plan Details](#)

### [View Brochure](#)

# International Health Insurance

- International Health Insurance provides long-term **coverage to people living or working outside of their home country**, typically for one year or longer. These plans are ideal for expats and their families, individuals with dual residences, multinational employers, and more. Being a global citizen can be an exciting experience, yet one that can pose many potential risks. Your health care abroad should not be one of those concerns. IMG offers revolutionary programs that provide the flexible worldwide coverage you need, backed by the world-class services you expect.
- IMG's flagship international medical insurance plan, Global Medical Insurance, allows you to custom build a plan that is specifically tailored to you. The program provides benefits suitable for individuals and families, provides fully portable 24 hour coverage, and gives you the global piece of mind you are seeking. Additionally, the plan was designed to provide long-term, worldwide medical cover that allows you to receive and continue treatment wherever you choose.

## Global Medical Insurance

### Highlights

- Long-term (1+ year) worldwide medical insurance for individuals and families
- Annually renewable medical coverage
- Deductible options from \$100 to \$25,000
- Maximum limit options from \$1,000,000 to \$8,000,000

[Plan Details](#)

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# Frequently Asked Questions

## Do I already have coverage?

- Do you know if any type of travel insurance coverage is included with your credit card? How about your health care policy? Maybe your homeowner's plan? Medicare?
- Travel insurance is designed to provide coverage where none exists, or at least fill in major gaps that exist in other types of insurance programs. Coverage gaps are caused by a complete absence of coverage, deductibles, exclusions, coinsurance or co-payment penalties. Review your personal credit card, health, homeowner's and other insurance programs that you already own to make an informed decision about the purchase of travel insurance.
- Check your other insurance carefully to understand what benefits are offered with your credit card and how those benefits are activated. Airlines, cruise lines, hotels, tour operators have cancellation penalties. A discussion with your travel agent will help you become aware of your financial exposure should the unexpected happen.
- Protect your financial investment with an iTravelInsured plan.

## What events are covered under the trip interruption benefit?

- The perils protected against are listed in your plan document. These perils are similar to the trip cancellation perils except they provide coverage once you depart for your covered trip. The insured is reimbursed for unused non-refundable travel arrangements plus additional transportation costs.

## When does insurance coverage begins?

- Coverage begins at 12:01 a.m. on the day after the date the appropriate payment for this plan is received. This is your "Effective Date" and begins the trip cancellation benefits. Most other coverages begin when you depart on the first travel arrangement for your trip.

# Frequently Asked Questions

## Do I get my money back if I cancel my trip?

- To be eligible for trip cancellation reimbursement, you must cancel your trip due to one of the reasons covered in your plan. You may add Cancel for Any Reason coverage to our LX plan. This allows you to cancel for any reason not otherwise covered by your plan and receive a partial refund. Additional terms apply.\*\*

## Does my credit card or domestic medical insurance policy cover my travel expenses?

- It is best to check all of your existing insurance policies before traveling abroad so that you're aware of how you're covered and where you have gaps in your existing coverage.

Additional Frequently Asked Questions at IMG: <https://www.imglobal.com/faq/>

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# Next Steps

## More Than A Ticket

- <https://morethanaticket.com/travel-insurance>

## Travel Insurance Quote

- <https://www.imglobal.com/img-producer-insurance-plans?IMGAC=542662>

## Travel Medical Insurance Quote

- <https://producer.imglobal.com/international-insurance-plans.aspx?imgac=542662>

## International Health Insurance Quote

- [https://www.imglobal.com/application/global\\_medical?imgac=542662](https://www.imglobal.com/application/global_medical?imgac=542662)

Need assistance, contact Tachia Peck to schedule a meeting

## More Than A Ticket Travel and Events

Call/Text 678-590-8224

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Schedule: <https://calendly.com/tachia>