

OUTDOOR TRIP PROTECTION

IMG's Outdoor Trip Protection plan is designed to offer you peace of mind when planning a trip to the great outdoors. With benefits to protect your prepaid, non-refundable trip expense in the event your trip is canceled or interrupted due to a covered reason, IMG may help you worry less and experience more during your travels. We know things don't always go according to plan; that's why we also offer accident & sickness medical expense coverage in case you are injured or become ill and need treatment while away on your trip.

Benefits	Maximum Benefit Amount
Trip Cancellation	Up to 100% of a trip cost up to \$10,000 per person
Trip Interruption	Up to 100% of a trip cost up to \$5,000 per person
Accident & Sickness Medical Expense	Up to \$25,000 per person

Trip Cancellation

Provides reimbursement for unused, prepaid, non-refundable trip expenses if you're prevented from taking your trip due to an unforeseen covered reason.

Trip Cancellation/Trip Interruption Covered Reasons*

- Sickness, injury, or death of an insured, family member, business partner, or traveling companion
- Complications of pregnancy
- Documented traffic accident
- Strike, inclement weather, or mechanical breakdown of the common carrier
- Hurricane warning, or mandatory evacuation due to natural disaster at trip destination
- Military leave revoked
- Employment termination or transfer
- Hunting restriction issued by government
- Theft of passport or visa

**This is a list of some covered reasons for Trip Cancellation and Trip Interruption. Additional terms apply, please refer to the plan document for complete details.*

Trip Interruption

Provides reimbursement for unused, prepaid, non-refundable insured trip expenses if your trip is interrupted due to a covered reason. Reimbursement for the additional transportation cost to join your trip if after your scheduled departure date, rejoin your trip from the point where interrupted; or transport you to your originally scheduled return destination of your trip.

Accident & Sickness Medical Expense

Provides coverage for medical expenses resulting from a sickness or injury that occurs while on your trip.

All mentioned benefits are subject to the full terms and conditions of the plan document.



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This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. 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.