



iTravelInsured®

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**PREPARE FOR THE
UNEXPECTED!**

A PROPOSAL
PREPARED FOR:

CV Travel



The following is a schedule of benefits for CV Travel. All amounts shown are in U.S. dollars. *This is only a summary of proposed benefits and coverage. Please refer to the Policy Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The policy wording prevails over any information provided in this summary and is available upon request prior to purchase.*

Coverage Definitions iTravelInsured Products

Trip Cancellation

Provides reimbursement for unused, non-refundable pre-paid trip expenses if you are prevented from taking your trip due to a covered reason.

Trip Interruption

Provides reimbursement for unused, non-refundable pre-paid trip expenses if your trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin your group.

Travel Delay

Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation if you are delayed 12 hours or more during your trip due to a covered reason.

Baggage Coverage

Provides coverage for loss, theft or damage to your baggage and personal effects during your covered trip.

Baggage Delay

Provides reimbursement for the emergency purchase of necessary personal effects if your baggage is delayed for more than 24 hours during your covered trip.



Additional Features

10-Day Free Look

iTravellInsured will provide a refund of your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

24-hour Emergency Assistance

Even the smallest disruption can be an emergency when your clients travel. They may lose their prescription medication and need a replacement, or maybe they are a victim of a pickpocket and their passport is stolen and they need assistance replacing it. iTravellInsured's plans offer a complete range of emergency travel assistance services so your clients can truly enjoy Travel Protection Without Boundaries.

- **Emergency Travel Arrangements** – In the event your clients must return home or discontinue their trip as a result of an interruption in travel due to an illness of a spouse, child, parent, in-law, or grandparent, iTravellInsured will help them make the appropriate travel arrangements. They are responsible for the cost of the travel tickets that are not eligible under their benefit plan.
- **Lost Passport / Travel Documents Assistance** – iTravellInsured will help your clients report, retrieve or replace lost or stolen travel documents, such as a passport, credit cards and airline tickets.
- **Lost Luggage Assistance** – iTravellInsured will assist your clients in communicating with the commercial carrier for return of their lost luggage.
- **Embassy or Consulate Referrals** – iTravellInsured will inform your clients of the location and contact telephone numbers for the nearest embassy or consulate, no matter where they are.
- **Emergency Message Relay** – iTravellInsured will receive or transmit emergency messages between your clients, their family and their employer.
- **Emergency Prescription Replacement** – iTravellInsured will assist with the replacement of lost or damaged prescription medication.
- **Emergency Cash Transfer** – iTravellInsured will help you transfer your funds in the event of a medical or travel emergency.
- **Legal Referrals** – iTravellInsured will provide your clients with a referral to an international attorney specializing in the area of their specific need.



iTravellInsured Custom Product – Product Schedule

Benefits & Services

| Benefit | New Product |
|----------------------------|---|
| Trip Cancellation | 100% of trip cost insured (trip cost maximum \$50,000 per person) |
| Trip Interruption | Up to 100% of trip cost insured |
| Travel Delay | \$500 (\$125 per day maximum) after an initial delay of 12 hours |
| Missed Connection | \$500 |
| Baggage & Personal Effects | \$1,500 |
| Baggage Delay | \$250 |
| Pre-Existing Waiver | Available if purchased within 20 days of initial trip payment |
| Sports Equipment Rental | \$2,000 (\$500 per day) |

| Services | |
|---------------------------------------|----------|
| 24 Hour Emergency Assistance Services | Included |

Rates

| Rates |
|-------------------|
| 6.5% of Trip Cost |

