

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 iTI 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.

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iTravelInsured®

Deluxe 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	Deluxe
Trip Cancellation (TC)	The amount of Your trip You elected to protect up to \$25,000 Per Insured Person
Trip Interruption	Up to 125% of the amount of Your trip You elected to protect
Travel Delay	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
Missed Connection	Up to \$500 for a Common Carrier delay of 6 hours or more
Lost/Stolen Baggage	Up to \$1,500 Per Insured Person
Baggage Delay	Up to \$150 Per Insured Person
Emergency Medical/Dental Expense	Up to \$25,000 Per Insured Person
Emergency Medical Evacuation/Repatriation	Up to \$50,000 Per Insured Person
Emergency Reunion	Up to \$4,000 Per Insured Person
Common Carrier Accidental Death & Dismemberment	Principal Sum - \$50,000
Maximum Length of Trip	Up to 31 Days
Pre-existing Conditions	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

Exclusions	
1.	Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Family Member, a Travel Companion or a Travel Companion's Family Member
2.	Pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of You, a Family Member, a Travel Companion or a Travel Companion's Family Member
3.	Any Mental, Nervous or Psychological disorders or physical complications related thereto, of You, a Family Member, a Travel Companion or a Travel Companion's Family Member
4.	You being under the influence of intoxicating liquor (as determined by the jurisdiction where the loss occurred) or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician
5.	War (whether declared or undeclared), acts of war, military duty (unless specifically covered) or voluntary participation in a civil disorder or unrest
6.	Participation in Professional or Amateur Athletics (including training)
7.	Participation in any sporting, recreational, or adventure activity where such activity is undertaken against the advice or direction of any local authorities or any qualified instructor or contrary to the rules, regulations, recommendations and procedures of the recognized governing body of the area where such activity takes place
8.	All extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding; bungee jumping; parachuting; mountain climbing or other high altitude activities; caving; heli-skiing; extreme skiing or any skiing outside marked trails
9.	Scuba diving (unless accompanied by a dive master and not deeper than 130 feet)
10.	Operating or learning to operate any aircraft as pilot or crew
11.	Nuclear reaction, radiation or radioactive contamination
12.	Natural disasters (unless specifically covered)
13.	Epidemic
14.	Pollution or threat of pollutant release
15.	Commission of a violation of law by You, a Family Member, a Travel Companion or a Travel Companion's Family Member, whether they are Insured or not, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations
16.	Any known, expected or reasonably foreseeable events or conditions that would cause a loss or claim under this Certificate
17.	Financial Default (except as specifically covered herein)