



the travel insurance specialist

ITC Travel Protection Plan
 Provided by Insure&Go
 Insurance Services, USA



Protect your travel plans from the unexpected with comprehensive and affordable coverage. Travel with confidence knowing that you made the right choice in selecting ITC Travel Protection.

Insurance Coverage Highlights

- Reimbursement of your non-refundable trip costs if you need to cancel your trip due to a covered reason. Cancel for any reason plan (CFAR) reimburses up to 60% your non refundable trip costs for any reason.*
- Primary emergency medical coverage anywhere in the world.
- Emergency medical evacuation and transportation.
- Coverage for trip interruption, travel delay, baggage delay and more!
- Convenient claims process! Simply complete the claim form and submit with your receipts and proof of loss to ensure fast handling.
- 10 day free review period- you can cancel the plan for a full refund with 10 days of your plan purchase date if not fully satisfied.

*Cancel for any reason is not available for residents of New York

Travel Assistance Services

The following non-insurance services are provided by InsureandGo:

- 24 Hour Emergency Medical Assistance.....Included
- Travel Assistance Services.....Included
- Emergency Roadside Assistance.....Included

The ITC Travel Protection Plan is provided and administered by Insure & Go Insurance Services USA, Corp., a licensed insurance agency in your state. Insurance coverages are underwritten by American Commerce Insurance Company. The ITC Travel Protection Plan cost includes the insurance coverages listed as well as valuable Travel Assistance Services available to you 24 hours a day, 7 days a week. The purchase of the ITC Travel Protection Plan is optional and not required in order to purchase any other product or service from the travel retailer or tour operator. The Plans are not available to residents of Indiana and Massachusetts.

Plan Coverage and Limits		
	Standard Plan	CFAR Plan
Trip cancellation	100% of non-refundable trip cost	100% of non-refundable trip cost
Trip interruption	150% of non-refundable trip cost	150% of non-refundable trip cost
Travel delay	\$1,000 (\$200/day)	\$1,000 (\$200/day)
Cancel For Any Reason	No	60% of non-refundable trip cost
Baggage and personal effects	\$1,000	\$1,000
Baggage delay	\$200	\$200
Missed connection (Cruise Only)	\$1,000	\$1,000
Emergency Medical Expense	\$50,000	\$50,000
Emergency Medical Transportation & Repatriation	\$1,000,000	\$1,000,000
Travel Accident (ADD)	\$50,000	\$50,000
24 hr. emergency assistance	Included	Included
Travel Assistance	Included	Included
Pre-Existing Condition coverage	Yes, Purchase plan within 14 days of initial trip deposit	Yes, Purchase plan within 14 days of initial trip deposit
Medical coverage	Primary	Primary
Maximum Trip Length	180 days	180 days

Questions?

CALL TOLL FREE: **1-866-784-0515**



THIS IS A BRIEF OUTLINE OF COVERAGE - PLEASE SEE TERMS AND CONDITIONS OF COVERAGE FOR COMPLETE DETAILS

- **TRIP CANCELLATION:** Provides reimbursement up to 100% of non-refundable trip costs if trip is cancelled prior to departure due to a covered reason.
- **TRIP INTERRUPTION:** Provides reimbursement up to 150% of non-refundable trip cost and additional incurred expenses if trip is interrupted due to a covered reason.
- **TRAVEL DELAY:** Provides reimbursement for certain expenses incurred as a result of a travel delay of (6) six or more hours due to a covered reason up to the specified limit.
- **CRUISE MISSED CONNECTION:** Provides reimbursement for additional expenses incurred if you miss your cruise departure due to a missed connection as a result of a covered delay of (3) three hours or more.
- **BAGGAGE & PERSONAL EFFECTS:** Provides reimbursement of personal property which is lost, stolen, or damaged due to a covered reason up to the specified limit.
- **BAGGAGE DELAY:** Provides reimbursement for necessary personal effects if your baggage is delayed by a common carrier for more than 12 hours on a covered trip up to the specified limit.
- **EMERGENCY MEDICAL EXPENSE:** Provides coverage for medical expenses up to the maximum limit if you are sick or injured during your covered trip.
- **EMERGENCY MEDICAL TRANSPORTATION & REPATRIATION:** Pays the cost of medical transportation required to reach a medical facility or return to home city/ state of residence. Includes repatriation of mortal remains.
- **TRAVEL ACCIDENT (ADD):** Provides payment of benefit up to the specified limit for Death or Dismemberment while on a covered trip.
- **24-HOUR EMERGENCY ASSISTANCE:** Provides information and co-ordination of medical services that you may require during the covered trip including medical consultation and monitoring, admission to medical facility, guarantee of funds for admission, notifying family members, and medical evacuation and transportation services if required.
- **TRAVEL ASSISTANCE:** Provides information and assistance while traveling such as prescription assistance, message and translation services, emergency cash transfer, lost passport or travel documents and legal referral.
- **ROADSIDE ASSISTANCE:** Provides Roadside Assistance while en-route to the airport or embarkation point for departure on the schedule covered trip.
- **PRE-EXISTING CONDITIONS WAIVER:** The pre-existing conditions exclusion is waived if you enroll in the plan within fourteen (14) days of the initial trip deposit and you purchase the coverage under the plan for the full cost of the covered trip.
- **CANCEL FOR ANY REASON PLAN OPTION:** Provides Reimburse of up to 60% of the prepaid, forfeited, non-refundable payments or deposits.
 - Must purchase the plan within 14 days of initial trip deposit/payment.
 - Must insure cost of any additional trip cost of subsequent arrangements added to the trip within 14 days of payment.
 - Must insure all prepaid trip costs that are subject to cancellation penalties.
 - Must cancel covered trip within 2 calendar days (48 hours) or more before scheduled departure date.
 - CFAR plan is not available to New York residents.

Trip cost	Plan cost per traveler	
	Standard Plan	Cancel For any Reason Plan
\$1- \$500	\$54	\$65
\$501-\$1,000	\$71	\$95
\$1,001-\$1,500	\$87	\$122
\$1,501-\$2,000	\$106	\$154
\$2,001-\$2,500	\$125	\$183
\$2,501-\$3,000	\$143	\$215
\$3,001-\$3,500	\$161	\$243
\$3,501-\$4,000	\$179	\$272
\$4,001-\$4,500	\$197	\$302
\$4,501-\$5,000	\$215	\$334
\$5,001-\$5,500	\$238	\$370
\$5,501-\$6,000	\$258	\$401
\$6,001-\$6,500	\$283	\$441
\$6,501-\$7,000	\$298	\$465
\$7,001-\$8,000	\$347	\$548
\$8,001-\$9,000	\$382	\$605
\$9,001-\$10,000	\$419	\$663

To submit a claim or for questions about claims, please call us at **888-491-4577**

For emergency assistance while traveling, please call us at **888-568-5153** or collect from outside the USA at **305-913-1867**



the travel insurance specialist