



NSBTHA membership

When you purchase a Student Travel Protection Program, you automatically become a member of the National Small Business Travel & Health Association (NSBTHA). Through this association, you will have access to non-insurance emergency travel assistance services and information about events, legislation, and other matters that affect travel. Information about NSBTHA is available at www.nsbtha.com.

Insurance products are underwritten and offered where available by Delos Insurance Company, New York, NY 10036.

Program manager

iTravelInsured has a wealth of experience designing and managing travel protection programs. Since 1999, on behalf of recognized insurers, iTravelInsured has offered protection to hundreds of thousands of travelers.



i T r a v e l I n s u r e d

d.b.a. iTravelInsured Services in CA.
d.b.a. iTravelInsured Insurance Agency in NY.

P.O. Box 88503, Indianapolis, IN 46208-0503

**Agency Services: (866) 347.6673 or
(317) 655.9796**

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Student Travel Protection Program



i T r a v e l I n s u r e d

*Travel Protection For Your
Educational Adventure*



Protecting your educational adventure

The excitement of a trip to a foreign land is half the fun of traveling. You select how you're going to travel, where you'll stay, and what adventures you'll have while you are away. You make your reservations, make the required payments, update your passport if necessary, and you're ready to go. But what if you are prevented from taking your trip? What if you become suddenly and unexpectedly ill or injured before or during your trip? What if your selected airline should go out of business? Those travel payments could be lost.



To help protect you from losing the money you've spent to travel, there is the Student Travel Protection Program. This program provides coverage for many of those unforeseen circumstances that may force the cancellation of your travel plans or interrupt your covered trip. Benefits are also provided for travel delays, baggage delays, and emergency medical treatment while you're away from home.



Separate from these benefits, you have access to non-insurance emergency travel assistance, such as help to replace lost travel documents or lost prescriptions, emergency cash

transfers, and legal and medical referrals when necessary. All of these services are designed to make your trip as stress-free as possible.

Traveling abroad can be an exciting adventure, but the unexpected could happen. Make sure you have the protection you need with the Student Travel Protection Program.

BENEFIT HIGHLIGHTS

Trip Cancellation/Interruption

- Your emergency illness, injury or death, or that of a family member
- Financial default of a travel supplier
- A terrorist incident
- Organized labor strike, natural disaster or bad weather resulting in the cessation of the travel supplier's services
- Hijacking
- Medical quarantine
- Jury duty
- Your auto accident on the way to the scheduled departure point

The amount of your trip you elected to protect, up to US\$5,000

Travel Delay

- Travel supplier delay
- Lost or stolen passport, travel documents, or money
- Medical quarantine
- Natural disaster
- Your injury or emergency illness
- Missed cruise departures because of flight delay due to bad weather

Up to US\$300

Baggage and Personal Possessions

- Damage to, loss of, or theft of your checked or stored baggage by a common carrier or while stored with your hotel

Up to US\$500



BENEFIT HIGHLIGHTS

Baggage Delay	Up to US\$50
Emergency Medical/Dental Expenses	Up to US\$2,500
Emergency Medical Evacuation/Repatriation <ul style="list-style-type: none"> Reasonable expenses for evacuation to the nearest adequate medical facility Reasonable expenses for repatriation when you are confined in a medical facility more than 120 miles from your primary residence, and your treating physician and we determine it is medically necessary to transfer you to a medical facility nearer to your primary residence 	Up to US\$10,000
Emergency Reunion or Return of Mortal Remains <ul style="list-style-type: none"> Transportation and lodging for a family member to be at your bedside Return of a rental vehicle Return of mortal remains 	Up to US\$2,000
Common Carrier Accidental Death and Dismemberment	Up to US\$5,000

*This is a summary of the principal provisions of the master policy offered through the NSBTHA for its members. **It is not considered to be a contract of insurance.** Complete details of coverage, terms, limitations, and exclusions that may affect benefits payable are provided in the master policy and summarized in the certificate.*

Coverage may vary by state and may not be available in all states. Read your certificate carefully and note all state exceptions that may apply. For more information regarding the exclusions and all other terms and conditions of the Student Travel Protection Program, please see the certificate wording for your state which is available upon request.

This brochure is not intended to be an offer to sell the Student Travel Protection Program or a solicitation by iTravelInsured in any jurisdiction where such action would be unlawful or in which iTravelInsured is not qualified to do so.

EXCLUSIONS

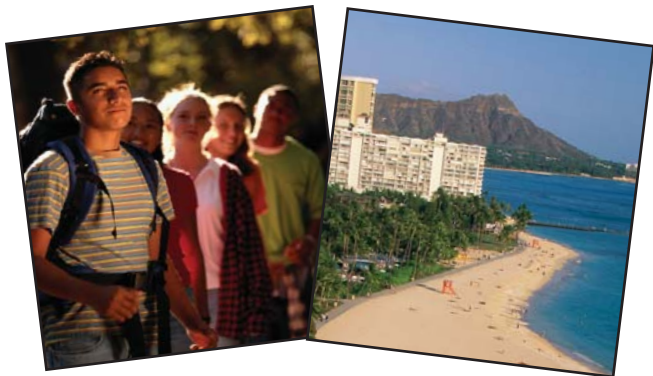
We will not pay for any Illness, Injury or loss caused by or as a result of:

1. A Pre-Existing Condition, except as waived by the insurer under the terms of the policy.
2. War or any act of war (whether declared or undeclared), civil disturbance, riot or insurrection.
3. Serving in one of the armed forces of any country or international authority.
4. Operating, learning to operate, piloting or riding in or on any aircraft or flying device, other than riding as a passenger in a licensed commercial aircraft.
5. Suicide or attempted suicide, while sane; intentionally self-inflicted injury or illness.
6. Being under the influence of any intoxicant, drug or narcotic unless prescribed by a physician.
7. Training, practicing or participating in any motor sport or motor racing.
8. Parachuting, hang gliding, parasailing, hot air ballooning, scuba diving below 135 feet or any type of scuba diving without the proper diving training and certification from a professional organization, rock or mountain climbing, or hunting.
9. Pregnancy or childbirth when you are expected to give birth within two months from the date of a covered trip or an elective abortion.
10. Traveling against the advice of a physician, traveling while on a waiting list for inpatient hospital or clinic treatment, or traveling for the purpose of obtaining medical treatment abroad.
11. Taking part in any scheduled athletic event or competition.
12. Any emotional, psychological, mental or nervous disorder.
13. Any potentially fatal condition which was diagnosed before the date your coverage became effective, or any condition for which You are traveling to seek treatment.
14. Dental treatment due to normal wear and tear or the normal maintenance of dental health.

Exclusions may vary by state. Read your certificate carefully and note all exclusions that may apply. For more information regarding these exclusions and all other terms and conditions of the Student Travel Protection Program, please see the certificate wording for your state which is available upon request.

PRE-EXISTING CONDITIONS

We will not pay for any services or covered expenses incurred as a result of a pre-existing condition. *However, this pre-existing condition exclusion is waived if you are under the age of 70 and coverage is purchased within 14 days from the date your initial deposit for the covered trip was paid to the travel supplier, and all insureds are medically able to travel on the date coverage is purchased.*



When you say, “iTravelInsured” you can relax and enjoy your adventure. If you need us, we’re there for you. Here’s a list of important telephone numbers. For fast service, please have your certificate number available.

WHILE ON YOUR TRIP:

24/7 Emergency Travel Assistance

Call: 1.866.243.7524 (U.S./Canada)

Collect: 01.317.655.9798 (Outside U.S./Canada)

FOR CLAIM QUESTIONS:

Call: 1.866.243.7524 (Monday - Friday)

FOR POLICY INFORMATION

Call iTravelInsured at 1.866.347.6673
(Monday - Friday)

FOR QUESTIONS ABOUT YOUR TRIP:

Please contact your travel agent

If your travel plans change, please notify your travel agent or school immediately. Once under deposit, you may be subject to a travel supplier’s or agent’s cancellation policy as outlined in their brochure.

EMERGENCY TRAVEL ASSISTANCE

Separate from the benefits under the Student Travel Protection Program, as a member of NSBTHA the following non-insurance Emergency Travel Assistance Services are available to you from International Medical Group®, Inc. (IMG®):

- Emergency Travel Arrangements:** In the event you must return home or discontinue your trip as a result of an interruption in travel due to an illness of your spouse, child, parent, in-law, or grandparent, IMG will help you make the appropriate travel arrangements. You are responsible for the cost of the travel tickets.
- Lost Passport/Travel Documents Assistance:** IMG will help you report, retrieve or replace lost or stolen travel documents, such as your passport, credit cards and airline tickets.
- Lost Luggage Assistance:** IMG will assist you in communicating with the commercial carrier for the return of your lost luggage.
- Embassy or Consulate Referral:** IMG will inform you of the location and contact telephone numbers for the nearest embassy or consulate, no matter where you are.
- Emergency Message Relay:** IMG will receive or transmit emergency messages between you, your family and your employer.
- Emergency Prescription Replacement:** IMG will assist with the replacement of lost or damaged prescription medication. You are responsible for the cost of the actual medication and shipping costs (if any).
- Medical Referral:** If urgent medical advice or care is needed, IMG is prepared to refer you to the nearest appropriate care facility or provide a listing of available medical care to you. IMG will also help with obtaining an appointment with the medical care provider you have chosen.
- 24-Hour Medical Monitoring:** If you are hospitalized, IMG will provide medical professionals to communicate with your treating doctor(s) and help you monitor your condition. IMG can also communicate with your family doctor as you direct.
- Emergency Cash Transfer:** IMG will help you transfer funds, up to US\$500, in the event of a medical or travel emergency.
- Legal Referrals:** IMG will provide you with a referral to the nearest attorney.
- Emergency Translations:** IMG will provide personal, emergency telephone translation services and referral to a local interpreter service should you require language assistance.