

EXCLUSIONS

The Certificate of Insurance details exclusions which apply. Please read it carefully.

PRE-EXISTING CONDITION EXCLUSION

No benefits will be paid for losses or expenses incurred as a result of an injury or illness to the insured which manifests itself during the 60 days immediately before and including the date the insured's coverage became effective, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 day period.

PRE-EXISTING CONDITION WAIVER

The Pre-Existing Condition exclusion is waived if coverage is purchased within 14 days after the date your initial payment for the covered trip was paid to the travel supplier. Insureds also must be medically able to travel on the date coverage is purchased.

If the pre-existing condition exclusion is not waived, your pre-existing condition might still be covered if the answer to all of the following questions is "no." Review the questions below.

1. Were you treated for a new illness in the last 60 days?
2. Has your condition worsened or required medical attention in the past 60 days?
3. Have you received any new medications in the past 60 days or have any of your current dosages been changed?

Cancellation Coverage at a Glance

Trip Cancellation/Interruption

You may recover loss of pre-paid, non-refundable, and unused payments when a trip is cancelled or interrupted for one of the following reasons:

- Emergency illness, injury or death to you, a family member or travel companion
- Bankruptcy or financial default
- A terrorist incident
- Jury duty
- Home is rendered uninhabitable by fire, wind storm, flood, or vandalism
- Medical quarantine
- Auto accident on way to departure point
- Job termination
- Cancelled leave for active duty military, police or fire fighters

NSBTHA

When you purchase an Elite Vacation Protection program you automatically become a member of the National Small Business Travel & Health Association (NSBTHA). Through this association members may access travel insurance, emergency travel assistance services, and information about events, legislation, and other matters that affect travel. Information about NSBTHA is available at www.NSBTHA.org.



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
Fax (317) 655-4505

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Elite Vacation Protection



First class travel protection

Cruising on the open sea, strolling on a pristine beach, enjoying a tropical sunset - whatever your choice of vacation, you expect first class service.

That's exactly what you get with Elite Vacation Protection.

Travel Benefits Offered Through



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



WHY PURCHASE TRAVEL PROTECTION?

Your travel agent cares about YOU!

To help enjoy a stress-free vacation, travel protection is available through iTravelInsured.

Have you considered what would happen if you are prevented from taking your long-awaited journey? What if you or a close family member suddenly become ill or injured before or during your trip? What if your selected air or cruise line should go out of business?

At iTravelInsured, we know that cancelling a trip may cause you to lose all or part of your payment depending upon the cancellation penalties of your travel supplier(s).

Many travelers may have little or no health protection while away from home and most health plans don't cover an air ambulance. An iTravelInsured program helps provide true Global Peace of Mind®.



*BENEFIT HIGHLIGHTS

Trip Cancellation	The amount of your trip you elected to protect up to \$20,000 Per Person
Trip Interruption	150% of the amount of your trip you elected to protect
Travel Delay (Including Missed Cruise Connections)	Up to \$1,000 Per Person
Emergency Medical/Dental	Up to \$50,000 Per Person
Lost/Stolen Baggage	Up to \$2,000 Per Person
Baggage Delay	Up to \$500 Per Person
Emergency Medical Evacuation/Repatriation	Up to \$1,000,000 Per Person
Emergency Reunion •Return of Dependent Children •Family Member Transportation to Hospital Bedside •Lodging Allowance for Visitor while Hospitalized •Return of Rental Vehicle •Return of Remains Back to Primary Residence	Up to \$3,000 Per Person
Common Carrier AD&D	Up to \$100,000 Per Person
Violent Attack	\$250
24-Hour Hotline •Emergency Travel Arrangements •Lost Passport Assistance •Lost Luggage Assistance •Embassy or Consulate Referral •Emergency Message Relay •Medical & Prescription Assistance •Emergency Cash Transfer •Legal Referrals •Emergency Translations	Included as a benefit of membership in the National Small Business Travel and Health Association (NSBTHA)**

**Elite Vacation Protection Program*

***When you purchase an iTravelInsured program, you automatically become a member of NSBTHA.*

Complete details of coverage, terms, limitations and exclusions that may affect benefits payable are 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. This brochure is not intended to be an offer to sell an iTravelInsured program in any jurisdiction where iTravelInsured or its producer is not authorized or where such action would be unlawful.



When you say, "iTravelInsured" you can relax and enjoy your vacation. 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)

or

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 immediately. Once under deposit, you may be subject to a travel supplier's or agent's cancellation policy as outlined in their brochure.