Global Rescue and IMG<sup>®</sup> have created one of the industry's most complete travel insurance products, integrating Global Rescue's advisory and evacuation services with the financial protection of a comprehensive travel insurance program. Available exclusively to Global Rescue members, Signature Travel Insurance<sup>SM</sup> guarantees that a trip is covered no matter what happens.

Global Rescue Memberships*	Individual Medical Only	Family Medical Only	Individual Medical & Security	Family Medical & Security
7 Day Membership	\$119	\$199	\$225	\$395
14 Day Membership	\$159	\$289	\$315	\$575
30 Day Membership	\$229	\$389	\$455	\$775
Annual (up to 45 days per trip)	\$329	\$579	\$655	\$1,155

\*Additional memberships available at www.globalrescue.com

# Medical Advisory Services

Our global Operations Centers in six countries are standing by 24/7 to provide our members with immediate access to our paramedics, nurses and physicians, including the medical teams at Elite Medical Group, the Johns Hopkins Emergency Medicine Division of Special Operations and Partners Healthcare to provide lifesaving consultative support to our members.

# **Medical Evacuation**

Global Rescue deployable medical teams, over 1,000 contracted aircraft and more than 200 medical centers of excellence worldwide are continuously available to provide care to and evacuate our members via private and commercial aircraft and helicopters to the destination hospital of our members' choosing. All transport costs up to \$500,000 are included in the cost of membership.

# **Security Extraction**

If you are faced with a security emergency, natural disaster, terrorist attack, government ordered evacuation or civil unrest while traveling, our teams of military special operations veterans will get you to safety and bring you home. All transport costs up to \$100,000 are included in the cost of membership.

# My Global Rescue App<sup>1</sup>

Critical medical, security and information resources are available at the touch of a button anywhere in the world. Detailed destination reports from our in-house teams of intelligence analysts provide critical insight into the health and security risks in countries you may plan to visit. You can also keep track of the people you care about and they can keep track of you.

# **Mortal Remains Transport**

Should a member suffer a fatal event, we will bring the remains to the home country morgue of your choosing. All transport costs up to \$15,000 are included in the cost of membership.

# The Johns Hopkins Department of Emergency Medicine Division of Special Operations

Since our founding in 2004, Global Rescue has maintained a long-standing collaboration with the Johns Hopkins Emergency Medicine Division of Special Operations. This special relationship provides:

- A network of physicians and specialists for consultation services on health-related issues involving high-acuity, remote and/or logistically complex medical cases.
- Specialty and subspecialty (nonemergency medicine) clinical second opinions within Johns Hopkins Medicine.
- Medical training programs in tactical and operational medicine

The Global Rescue Mobile App is designed for operation on the current versions of Android and iOS soprating systems, valiability of services is subject to your equipment compatibility, connectivity and signal in your location. There is a guarantee that the aplicational true is and may be subject to your services. The download and use of the Mobile App is subject to the terms of your Member Services Argument to additional fees from your provide. The download and use of the Mobile App is subject to the terms of your Member Services Argument to additional fees from your provide. The download and use of the Mobile App is subject to the terms of your Member Services Argument to Additional fees from your provide. The download and use of the Mobile App is subject to the terms of your Member Services Argument (EULA).





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# SIGNATURE TRAVEL INSURANCE<sup>™</sup>

# GLOBAL*₽Yescue*

80-85 \$84 \$137 \$172 \$207 \$241 \$274 \$307 \$339 \$371 \$403 \$435 \$469 \$503 \$539 \$578 \$618 \$672 \$732 \$799 \$876 \$948 \$1,047 \$1,161 \$1,292 \$1,383 \$1,480 \$1,583 \$1,691 \$1,807 \$1,929 12.8% \$17.65 1.6%

Benefits	Signature Travel Insurance	Trip Cost	0-39	40-49	50-59	60-64	65-69	70-74	75-79
Trip Cancellation	Trip Cost Insured (up to \$100,000)	\$0-\$499	\$20	\$25	\$30	\$37	\$41	\$49	\$61
Trip Interruption	150% of trip Cost Insured	\$500-\$1,000	\$65	\$72	\$80	\$90	\$97	\$106	\$119
		\$1,001-\$1,500	\$69	\$77	\$93	\$109	\$121	\$134	\$152
Travel Delay	Up to \$1,000 (\$250 per day max after delay of 6 hrs)	\$1,501-\$2,000	\$75	\$86	\$107	\$130	\$146	\$164	\$188
		\$2,001-\$2,500	\$83	\$95	\$124	\$153	\$174	\$195	\$223
Missed Connection	Up to \$500 (after a delay of 3 hours)	\$2,501-\$3,000	\$91	\$106	\$141	\$176	\$202	\$227	\$259
Change Fee	Up to \$300	\$3,001-\$3,500	\$101	\$118	\$159	\$202	\$231	\$260	\$295
		\$3,501-\$4,000	\$112	\$132	\$179	\$227	\$261	\$293	\$332
Reimbursement of Miles or Reward Points	Up to \$75	\$4,001-\$4,500	\$124	\$146	\$200	\$255	\$291	\$327	\$369
		\$4,501-\$5,000	\$137	\$162	\$222	\$282	\$323	\$362	\$407
Lost/Baggage	Up to \$2,500	\$5,001-\$5,500	\$151	\$178	\$245	\$312	\$357	\$398	\$446
Baggage Delay	Up to \$500	\$5,501-\$6,000	\$167	\$197	\$270	\$342	\$391	\$436	\$486
		\$6,001-\$6,500	\$183	\$216	\$296	\$375	\$427	\$474	\$527
Emergency Medical	Up to \$100,000	\$6,501-\$7,000	\$201	\$237	\$324	\$408	\$464	\$515	\$570
		\$7,001-\$7,500	\$221	\$260	\$353	\$444	\$503	\$557	\$614
Emergency Dental	Up to \$1,000	\$7,501-\$8,000	\$243	\$285	\$384	\$480	\$544	\$601	\$661
Pre-existing Condition Waiver	Available – if purchased within 20 days of initial trip payment	\$8,001-\$8,500	\$285	\$330	\$435	\$537	\$603	\$661	\$723
		\$8,501-\$9,000	\$335	\$385	\$495	\$600	\$669	\$729	\$792
Common Carrier AD&D	Up to \$100,000	\$9,001-\$9,500	\$395	\$448	\$563	\$673	\$744	\$804	\$867
	,	\$9,501-\$10,000	\$467	\$525	\$643	\$756	\$829	\$890	\$953
Search & Rescue	Up to \$10,000	\$10,001-\$10,500	\$534	\$596	\$719	\$836	\$909	\$971	\$1,034
Sports Equipment Rental	Up to \$2,000 (\$500 Day Max)	\$10,501-\$11,000	\$635	\$703	\$828	\$946	\$1,020	\$1,081	\$1,134
		\$11,001-\$11,500	\$757	\$830	\$957	\$1,076	\$1,149	\$1,208	\$1,267
Waives excluded sports/ recreation activities	Included	\$11,501-\$12,000	\$903	\$983	\$1,110	\$1,227	\$1,299	\$1,354	\$1,411
		\$12,001-\$12,500	\$963	\$1,048	\$1,181	\$1,305	\$1,380	\$1,439	\$1,500
Rental Car Damage	Up to \$40,000	\$12,501-\$13,000	\$1,024	\$1,114	\$1,253	\$1,382	\$1,462	\$1,526	\$1,594
Coverage Type	Primary	\$13,001-\$13,500	\$1,085	\$1,180	\$1,326	\$1,462	\$1,547	\$1,615	\$1,689
Cancel for Any Reason (UPGRADE)	Up to 75% of the trip Cost Insured if purchased within 20 days of initial trip payment	\$13,501-\$14,000	\$1,146	\$1,247	\$1,400	\$1,543	\$1,632	\$1,707	\$1,789
		\$14,001-\$14,500	\$1,208	\$1,314	\$1,475	\$1,625	\$1,720	\$1,801	\$1,892
		\$14,501-\$15,000	\$1,269	\$1,383	\$1,550	\$1,708	\$1,809	\$1,898	\$1,999
Interrupt for Any Reason	Up to 75% of the trip Cost Insured	Above \$15,000	8.4%	9.2%	10.3%	11.4%	12%	12.6%	13.3%
(UPGRADE)		Daily Rate trips over 31 days	\$3.04	\$3.85	\$4.45	\$5.27	\$6.22	\$7.72	\$10.33
RAVEL COVERAGE		% of trip Cost to	3%	3.3%	3.1%	2.8%	2.6%	2.4%	2.2%

# **TRAVEL COVERAGE**

### **Trip Cancellation/Interruption**

You can be reimbursed for unused travel arrangements, as well as up to \$75 for fees to rebank frequent flyer miles, for reasons such as death or covered sickness or injury of you, family member, traveling companion, business partner or child caregiver; being hijacked. quarantined, called to serve on a jury, or served with a court order to serve as a witness; fire, flood, burglary or other natural disaster; theft of passport or visas; unannounced strike, inclement weather or mechanical breakdown of travel provider; military service; employer termination or layoff; terrorist incident; bankruptcy or default by travel provider. For a complete list of benefits please read the insurance policy.\*

#### Cancel/Interrupt For Any Reason

If you cancel your trip for any reason not otherwise covered two or more days before your trip begins, up to 75% of the forfeited nonrefundable payments or deposits will be covered.<sup>+</sup> If you interrupt your trip 48 hours or more after your departure date for any reason not otherwise covered, we will cover up to 75% of the total amount of coverage you purchased, to reimburse you for unused non-refundable land or water travel arrangements." (Not available for residents of the state of New York)

#### **Change Fee**

We will pay up to \$300 for fees associated with an air itinerary change.<sup>+</sup> **Rental Car Damage** 

If your rental car is stolen or damaged, we will pay the cost of repairs and rental charges imposed by the rental company, the actual cash value of the car or the amount shown in the declarations page.<sup>+</sup>

# **BAGGAGE & EQUIPMENT COVERAGE**

#### **Baggage and Personal Effects**

If your baggage or personal effects are lost, stolen or damaged, we will cover the loss or cost of repair. If your baggage is delayed for more than 24 hours after you reach your destination, we will reimburse you for the cost of additional personal articles.\*

#### Sports Equipment Rental

If your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid, up to the Maximum Benefit Amount shown in the Declarations Page for the reasonable cost of renting sports equipment during your trip.1

+ This is a brief outline of coverage - restrictions apply. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per state.

# **EMERGENCY COVERAGE**

#### Search and Rescue

Add CFAR/IFAR

If you, a family member or traveling companion should become lost, disoriented or reported missing while on a trip, we will pay the costs for an organized search and rescue by appropriate authorities.

#### Accidental Death and Dismemberment

We will pay for loss of life or limb due to a carrier's accident while you are a passenger during your trip.

# Accident & Sickness Medical Expense

Benefits will be paid for the covered expense incurred as a result of accidental injury or sickness during your trip

#### **Pre-Existing Condition Exclusion**

The Company will not pay for any expense as a result of any illness, disease or other condition during the 60day period immediately prior to the date Your coverage is effective for which you or your traveling companion, business partner or family member scheduled or booked to travel with you (a) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or (b) took or received a prescription for drugs or medicine. This Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

#### Waiver of the Pre-Existing Condition Exclusion

The exclusion for pre-existing condition will be waived provided: (a) Your payment or deposit for this policy and enrollment form are received within 20 days of the date your initial payment or deposit for your trip is received and; (b) You are not disabled from travel at the time your premium is paid.

#### Medically Fit To Travel Exclusion

The company will not pay any expense as a result of you having been advised in writing that you, a traveling companion, family member or business partner booked to travel with you are not medically fit to travel, as defined in the policy, at the time of purchase of coverage. If coverage is purchased and it is later determined that any such persons were not medically fit to travel at the time of purchase, the coverage is void and premium paid will be returned.