

Regarding the recent events in Israel, International Medical Group's (IMG) iTravelInsured Travel Lite, Travel SE, and Travel LX plans may include a "Terrorist Incident" as a covered reason for the Trip Cancellation and Trip Interruption benefits as well as the Missed Trip Connection benefit for the Travel SE and Travel LX plans. For the iTravelInsured plans available in most states, a "Terrorist Incident" is defined as "an act of violence committed by a Foreign Terrorist Organization (designated or recognized as such by the US State Department) that results in property damage, injury, or loss of life." We can confirm that the recent events in Israel satisfy the definition of a "Terrorist Incident."

Additional terms and conditions must be satisfied for coverage to apply under the Trip Cancellation, Trip Interruption, and Missed Trip Connection benefits due to this Terrorist Incident. For purposes of the Trip Cancellation benefit, the Terrorist Incident must occur within 30 days of your scheduled departure date in either your scheduled trip departure city or in a city listed on the scheduled itinerary of your trip (or within 30 miles of either location). Please note that coverage will not apply if you are offered a substitute itinerary or if a Terrorist Incident occurred in the same foreign city within 90 days prior to the date you purchased your plan. Alternatively, Trip Cancellation coverage may apply if you are called to active military duty or emergency service as a firefighter or police officer either to serve or to provide aid and relief in the event of a Terrorist Incident. Please refer to your plan documents for complete terms and conditions as coverage may vary by plan and state. You may also call IMG at +1 (317) 655-4500 for additional questions.

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