

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.

Interruption Coverage at a Glance

Trip Interruption

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

- Emergency Illness, injury or death to You, a Family Member or Travel Companion
- Financial Default of a travel supplier
- A Terrorist Incident
- Jury Duty
- Home made uninhabitable by fire, wind storm, flood, or vandalism
- Medical Quarantine
- Auto Accident on way to departure point
- Job termination or layoff
- Cancelled leave for active duty Military, Police or Fire Fighters

NSBTHA

When you purchase a Post Departure Travel 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.



iTravelInsured

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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Post Departure Travel Protection



Your Trip Should Be Worry-Free!

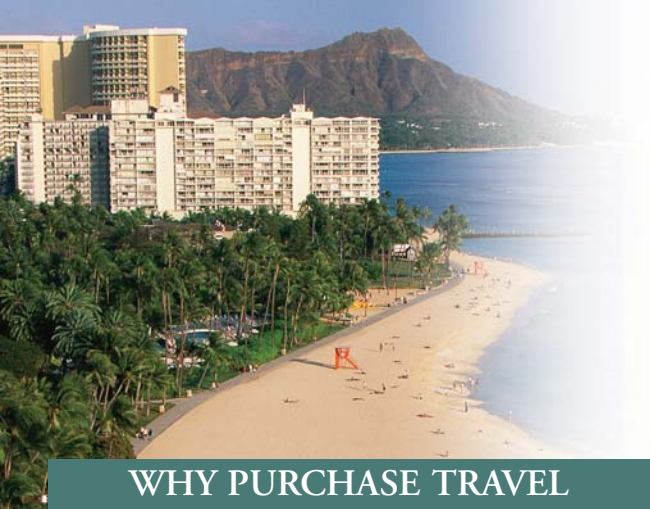
That's why you should say, "I Travel Insured" when it comes to purchasing travel protection.

Travel Benefits Offered Through



iTravelInsured

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.

Travel protection provides you with the necessary coverage to help safeguard your travel “investment” from unforeseen circumstances such as

- sudden and unexpected illness or injury to you or a traveling companion or immediate family member causing you to interrupt your trip
- jury duty
- job layoff or termination
- terrorist incidents
- bankruptcy or default of your airline, cruise line or a tour operator

At iTravelInsured, we know that trip interruption may cause you to lose all or part of your payment depending upon when you ended your vacation due to a covered reason.

Many travelers may have little or no health protection while away from home and most plans don't cover an air ambulance. Travel insurance through iTravelInsured provides true Global Peace of Mind.



BENEFIT HIGHLIGHTS

Trip Interruption	The amount of your trip you elected to protect up to \$20,000 Per Person
Travel Delay (Including A Missed Connection)	Up to \$1,000 Per Person
Lost/Stolen Baggage	Up to \$1,000 Per Person
Baggage Delay	Up to \$100 Per Person
Emergency Medical/Dental	Up to \$10,000 Per Person
Emergency Medical Evacuation/Repatriation	Up to \$20,000 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 \$25,000 Per Person
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)*

**When you purchase Post Departure Travel Protection, 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, “I Travel Insured” 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.