

Coronavirus Disease (COVID-19) Coverage

Thank you for purchasing coverage through International Medical Group®, Inc. (IMG®). On August 6, 2020, the U.S. Department of State (DOS) and the Center for Disease Control and Prevention (CDC) removed the “Global Level 4” Travel Warning and published country specific assessments and advisories.

Under the terms and conditions of IMG’s international medical products*, travelers who purchase coverage on or after August 6, 2020 may be eligible for benefits directly or indirectly related to COVID-19, as long as the DOS or CDC have not issued a Level 3 or higher Travel Warning for your destination country. In addition, if a government agency from your country of residence has not issued a similar travel warning, you may be eligible for COVID-19 coverage.

IMG recommends all travelers continue to exercise caution when traveling during the pandemic as COVID-19 outbreaks are still unpredictable. If you determine the product you purchased does not fit your international travel needs based on COVID-19 being excluded by issued Travel Warnings, you may cancel your coverage within three (3) days of your initial purchase date and receive a full refund of premium. If you do not cancel within the 3-day free look period and decide to cancel at a later date, please refer to the “Cancellation” provision in your Certificate of Insurance where it outlines other terms and conditions related to cancellation of coverage.

Cancellation of coverage, during the 3-day free look period, will go back to the Certificate of Insurance inception date. If coverage becomes effective and you incur an eligible medical claim during the 3-day free look period, but still decide to cancel to inception because COVID-19 is excluded by issued Travel Warnings, your coverage will be null and void and any medical expenses incurred will not be eligible for benefit consideration.

Please use the website information below to find up-to-date details on COVID-19 and current travel warnings by country on international travel. Additional information may be found by contacting your destination countries Office of Foreign Affairs or Ministry of Health.

<https://wwwnc.cdc.gov/travel/notices/warning/coronavirus-global>.

<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

**If you have purchased an individual student product or are a part of a student group, the terms and conditions of your coverage may be different. Please refer to your Certificate of Insurance and Endorsement(s) for further details. These documents can be found on the MyIMG portal.*