



PREMIER XL





LUXURY TRIPS DESERVE PREMIER COVERAGE

From luxurious yacht charters to private villa retreats, even the most carefully planned holidays can be disrupted by the unexpected. Travel insurance can help! Exclusively created for MHG Insurance and administered by IMG®(International Medical Group®), Premier XL is designed for clients who need higher Trip Cancellation maximums to protect their investment in a premier vacation experience.

Offering some of the highest coverage maximums available, Premier XL can reimburse non-refundable payments and deposits if your trip is cancelled or interrupted for a covered reason. The plan is flexible and robust, allowing you to insure other non-refundable travel costs, such as charter flights and APA for yacht charters.

With MHG's outstanding service and the ability to tailor coverage to your unique needs, you'll have the confidence and peace of mind to enjoy your vacation to the fullest. Protect your dream getaway - your journey deserves nothing less.

HIGHLIGHTS

Coverage up to \$250,000 trip cost per person

Medical evacuation coverage up to \$500,000 per person

Dozens of covered Trip Cancellation and Trip Interruption reasons

Smooth and efficient claims experience

Simple application process

Supported by our dedicated Travel insurance team



TRIP CANCELLATION & INTERRUPTION - WHAT'S COVERED?

Trip Cancellation and Interruption benefits can help reimburse non-refundable, unused payments and deposits if your yacht charter or vacation is cancelled or interrupted for various covered reasons. Not all listed perils apply to both Trip Cancellation and Trip Interruption, so be sure to review the plan documents for full details. Additional terms apply to every covered peril.

- Sickness, injury or death of insured, a family member, a travel companion, a child caregiver, guide/outfitter, travel companion's family member, service animal or pet
- Pregnancy (attending childbirth, complications of pregnancy, and normal pregnancy)
- Inability to receive Immunizations
- Hospitalization due to Mental/Nervous condition or for addiction rehabilitation
- Traffic accident enroute to scheduled trip
- Mechanical Breakdown of common carrier (6 or more hours)
- Shutdown of Air Traffic Control or airport due to fire or power outage (6 or more hours)
- Mandatory evacuation due to natural disaster at departure city or destination
- Unannounced Strike that results in a common carrier cessation of services (6 or more hours)
- Inclement weather that causes a common carrier delay (6 or more hours)
- Scheduled Departure city or Destination under hurricane warning or watch within 24 hours of departure (14 day waiting period)
- Quarantine or Hijack of insured, travel companion, pet, or service animal
- Subpoena, order to appear, jury duty
- Terrorist Incident within 30 days of Departure Date
- Security breach, Civil disorder or riot that causes a delay of at least 6 hours
- Documented theft of passports or travel documents required for the trip
- Insured or travel companion are victims of felonious assault within 30 days of trip
- Travel alert or travel warning for level 4 or higher within 30 days of departure
- Event cancellation due to inclement weather if event is primary reason for trip
- Legal adoption within 30 days of scheduled departure date
- Kidnapping (applies to insured and travel companions)
- Passport or visa cannot be issued due to reasons beyond the insured's control
- Organ transplant recipient (applies to insured and travel companion)

PREMIER XL – WHAT YOU NEED TO KNOW

Benefits & Non-Insurance Services	Maximum Benefit Amount
Trip Cancellation*	Up to 100% of non-refundable insured trip cost (\$250,000 Maximum Trip Cost)
Trip Interruption*	Up to 150% of non-refundable insured trip cost (\$250,000 Maximum Trip Cost)
Cancel For Any Reason / Trip Interruption For Any Reason Optional Buy Up **	75% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Accident & Sickness Medical Expense	<p>Up to \$250,000 of primary coverage for accident and sickness medical care expenses for unexpected medical care.</p> <p>Small bills can be paid and submitted as a claim for reimbursement. For hospital admission, IMG can assist with securing direct billing.</p> <p>IMG's non-insurance assistance team will coordinate medical monitoring non-insurance, discharge planning, and medical repatriation for covered sicknesses and injuries.</p>
Medical Evacuation and Repatriation of Remains	Up to \$500,000 per person
Non-insurance Travel Assistance	<p>Offering assistance and referrals for:</p> <ul style="list-style-type: none"> • Emergency travel arrangements • Lost passport/travel documents • Embassy or consulate referrals • Medical referral • Emergency prescription replacement • Legal referrals • Emergency translation

*Travelers over 80 are subject to a \$150,000 maximum trip cost. The maximum trip cost varies for residents of NY, MT and WA. See plan documents for details.

**These (CFAR/IFAR) benefits can only be purchased at the time the base plan is purchased. These benefits are bundled together and cannot be purchased separately. Not available to NY residents. Additional costs and terms apply. Maximum benefit amount may vary by state and age.

The Pre-Existing Condition Exclusion Waiver is available if the plan is purchased within 21 days of the date the initial deposit for the trip is received and you and your traveling companion are medically able to travel at time of purchase.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

FREQUENTLY ASKED QUESTIONS

What information is needed for a quote?

To provide an accurate quote, we need the cost of the charter or trip, guest ages, and the primary insured's state of residence.

What should I do if I need to make a claim?

If you need to make a claim, simply reach out to the MHG team. We'll provide step-by-step guidance, helping you gather all necessary forms and documentation.

What if I need to cut my trip short due to an emergency?

Prepaid, unused, non-refundable expenses can be reimbursed if your plans changed unexpectedly due to a reason covered by the plan.

Even if traveling in a group, can a guest choose to purchase their own plan?

Yes, a guest can protect their trip cost or their portion of the trip cost by purchasing their own plan.

What types of trips are eligible for coverage?

Our Travel Protection plans are designed for the most exclusive travel experiences, including yacht charters, private villa stays, round-the-world adventures, and other high-end luxury vacations.

When can I purchase a Travel Protection plan?

You can purchase coverage as soon as you've made a deposit on your trip, provided your departure date is within two years of the plan purchase date.

Why do clients choose to purchase Travel Protection?

Our clients choose to purchase a Travel Protection plan to protect their travel investment in case unforeseen events prevent them from going on their trip. Common reasons include unexpected illness or injury, either to the traveler or a close family member, which can make it impossible to proceed with travel plans. Severe weather events, such as hurricanes or blizzards, that disrupt or cancel travel are also significant factors. This insurance offers peace of mind by providing financial protection against these and other unexpected circumstances.

What makes Premier XL a robust Travel Protection plan?

Premier XL offers high per person coverage maximums and exceptional service which stands out among Travel Protection plans.

If my travel dates change, can I update my plan?

Yes, provided that the original departure date has not occurred and the trip departs no later than 2 years from the original date of purchase.

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MEET OUR TRAVEL INSURANCE TEAM



MHG Insurance is a trusted partner of the yachting industry with over 30 years of dedicated service. Our goal is to provide you with the financial protection and peace of mind you need to safeguard your investment in a yacht charter or luxury getaway. Whether you need help understanding the coverage or assistance with a claim, our experienced team is here to support you every step of the way.



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for more information or a quote.

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