



# **Atlas Series Product Comparison**

Atlas Essential<sup>™</sup>, Atlas Travel<sup>®</sup>, and Atlas Premium<sup>™</sup>

The Atlas Series travel medical insurance plans from WorldTrips are available almost anywhere you may travel internationally for vacation, study abroad, business, and mission work. Atlas Essential represents the most economical version of our well-known Atlas Series, while Atlas Premium provides the highest levels of coverage among the Atlas plans.

## What Does Atlas Cover?

#### **Emergency Medical Evacuation and Emergency Reunion**

Would you know what to do if you found yourself in a life-threatening situation far from home? Atlas covers eligible expenses necessary to transport you to the nearest hospital gualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Premium and Atlas Travel cover transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

#### **Repatriation of Remains**

What would your family do if disaster struck while you were away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, WorldTrips will arrange for and cover eligible costs associated with the repatriation of your remains.

#### **Return of Minor Children**

If you are expected to be hospitalized for more than 36 hours due to a covered injury or illness and covered children under 18 years of age will be left unattended as a result, Atlas Premium and Atlas Travel will cover the transportation cost for the children to return home.

#### Terrorism

If you are in the wrong place at the wrong time, and the country or region you're visiting is NOT under a level 3 or higher travel advisory, the Atlas Series offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or higher travel advisory in the 60 days prior to your arrival date.

#### **Political Evacuation**

If, during the coverage period and after your arrival, the U.S. Department of State issues a level 3 or higher travel advisory for your destination country, Atlas Premium and Atlas Travel will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

#### Natural Disaster – Replacement Accommodations

If a natural disaster occurs on your trip, causing you to become displaced from your planned and paid accommodations, Atlas Travel and Atlas Premium will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

#### Acute Onset of Pre-Existing Conditions

Atlas Travel and Atlas Premium provide a limited benefit up to the medical coverage lifetime maximum for eligible medical expenses. If you are younger than 80, you may be covered for an acute onset of a \*\*pre-existing condition. This also includes up to a \$25,000 lifetime maximum for emergency medical evacuation.

An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition benefit will only apply if all of the following conditions are met:

- a) The Acute onset of a Pre-Existing Condition does not directly or indirectly relate to a chronic condition or congenital condition;
- b) Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;
- c) You must be under eighty (80) years of age;
- d) You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider;
- e) You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;
- f) You must be traveling outside your home country

#### **Hospitalization and Outpatient** Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for costs associated with hospitalization, including intensive care unit and outpatient treatment.

#### Sports

Atlas includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports - skiing and snowboarding (recreational downhill and/or cross country), snorkeling, water skiing, and

others — at no additional cost. Certain extreme sports are excluded from coverage.

#### **Complications of Pregnancy**

Atlas Premium and Atlas Travel offer coverage for complications of pregnancy during the first 26 weeks of gestation.

#### **Crisis Response**

Atlas Travel offers up to \$10,000 per certificate period (or up to \$100,000 if \*\*\*additional coverage is selected; \$100,000 for Atlas Premium) to offset costs associated with kidnapping such as ransom, crisis response expenses, and loss of personal belongings. This benefit includes access to the services of Unity Crisis Group for advice, coordination with law enforcement, and negotiations during a kidnapping.

#### **Personal Liability**

Atlas Travel offers up to \$25,000 per certificate period (\$100,000 for Atlas Premium) to offset the following types of court-entered eligible judgments or approved settlements incurred by the member:

- Third-party injury;
- Damage/loss of a third party's personal property;
- Damage/loss of a related third party's personal property.

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. resi dents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

The Atlas Series is underwritten by Lloyd's. WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency, Ltd.

\*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by World Trips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

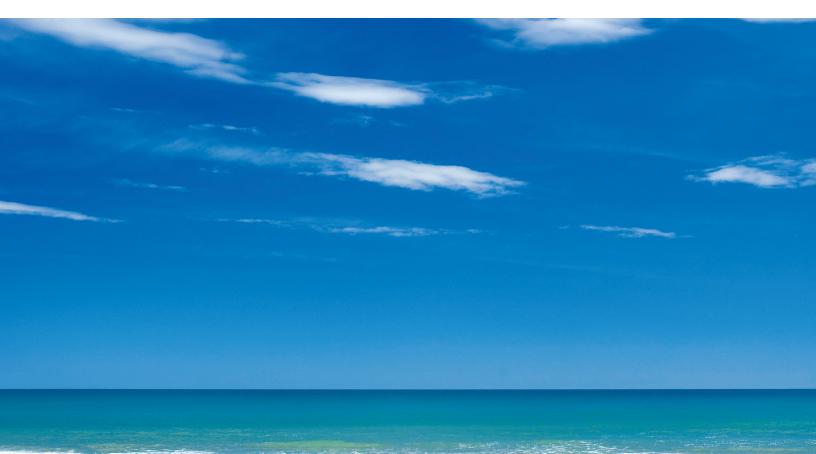
\*\*Pre-existing condition means any condition injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

\*\*\*A buy-up of an additional \$90,000 is available for selection, which includes the added benefit of a \$10,000 maximum for natural disaster evacuation.

### Atlas Series Schedule of Benefits and Limits

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You shall be n           There will be in           Claims incur           No co-payment           Claims incur           For each visit, (not subject t           - Co-payment           Hospital Indemnity           \$100 per day deductible).           Acute Onset of Pre-existing Condition           See benefit description           Up to \$250,00           Emergency Dental           Up to \$50,00           Emergency Dental           Up to \$50,00           Emergency Eye Exam Copayment           Up to \$50,00           Emergency Eye Exam Copayment           Up to \$50,00           Emergency Eye Exam Copayment           Up to \$100,00           Chiropractic Care           All Other Eligible Medical Expenses           Up to \$1,000,00           Return of Minor Children           Up to \$1,000,00           Return           Return of Remains           Equal to the edeductible or           This limit is for           The subject the everall           Emergency Reunion         Up to \$100,00           No to \$100,00         to deductible or           This limit is fo         to \$100,00	responsible for a \$200 cc-payment for the emerger no co-payment for emergency room treatment of a rred outside the U.S. ent. Tred in the U.S. t, you shall be responsible for a \$15 co-payment to deductible). Int is waived for members with a \$0 deductible. Int is ubject to deductible is to be a specific to deductible is to be a specific to deductible is to be a specific or deductible is to	n injury.  Claims incurred in the U.S. For each visit, the member shall be responsible for a \$15 co-payment, after which coinsurance will apply (not subject to deductible)Co-payment waived if \$0 deductible elected. Claims incurred outside the U.S. No co-payment No benefit No benefit No benefit No benefit Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit No benefit No benefit No benefit	Claims incurred in the U.S.         For each visit, you shall be responsible for a \$15 co-payment (not subject to deductible).         - Co-payment is waived for members with a \$0 deductible.         Claims incurred outside the U.S.         No co-payment         \$100 per day of inpatient hospitalization (not subject to deductible).         Up to the overall maximum limit         Up to \$25,000 lifetime maximum for Emergency Medical Evacuation         Up to \$300 (not subject to deductible ).         Up to \$150, \$50 copayment per occurrence (plan deductible is waived).         Up to \$50 maximum per day.         ATLAS PREMIUM LIMITS         Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
For each visit, (not subject time of the composition of the compositis the composition of the composition of the composition of the co	<ul> <li>t, you shall be responsible for a \$15 co-payment to deductible).</li> <li>nt is waived for members with a \$0 deductible.</li> <li>rread outside the U.S.</li> <li>ant</li> <li>y of inpatient hospitalization (not subject to arall maximum limit</li> <li>D0 lifetime maximum for Emergency Medical</li> <li>D0 lifetime maximum, eligible medical expenses onlinot subject to deductible ).</li> <li>b50 copayment per occurrence (plan deductible aximum per day.</li> <li>arall maximum limit.</li> <li>AVEL LIMITS</li> <li>D00 (Ifetime maximum, except as provided under of pre-existing condition (not subject to deductible ).</li> <li>D0 (not subject to maximum limit (not subject to roinsurance).</li> </ul>	For each visit, the member shall be responsible for a \$15 co-payment, after which coinsurance will apply (not subject to deductible). -Co-payment waived if \$0 deductible elected. Claims incurred outside the U.S. No co-payment No benefit No benefit No benefit No benefit No benefit Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit No benefit	For each visit, you shall be responsible for a \$15 co-payment (not subject to deductible). – Co-payment is waived for members with a \$0 deductible. <b>Claims incurred outside the U.S.</b> No co-payment \$100 per day of inpatient hospitalization (not subject to deductible). Up to the overall maximum limit Up to \$25,000 lifetime maximum for Emergency Medical Evacuation Up to \$300 (not subject to deductible ). Up to \$300 (not subject to deductible ). Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. <b>ATLAS PREMIUM LIMITS</b> Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Hospital Indemnity       \$100 per day deductible).         Acute Onset of Pre-existing Condition       Up to the over Evacuation         See benefit description       Up to \$25,000         Evacuation       Up to \$300 (r Evacuation         Terrorism       Up to \$300 (r Evacuation         Comparison       Up to \$300 (r Evacuation         Outpatient Physical Therapy and Chiropractic Care       Up to \$50,000         All Other Eligible Medical Expenses       Up to the over EMERGENCY TRAVEL BENEFITS         Emergency Medical Evacuation       Up to \$1,000,000         Pet Return       Up to \$1,000,000         Pet Return       Up to \$1,000,000         Return of Remains       Equal to the eductible or This limit is for to the overall         Emergency Reunion       Up to \$100,000         Up to \$100,000       to deductible or This limit is for to the overall         Trip Interruption       Up to \$100,000         Trip Interruption       Up to \$100,000         Lost Checked Luggage       Up to \$100,000         Lost Checked Luggage       Up to \$100,000         Lost Stolen Passport/Travel Visa       Up to \$100,000	y of inpatient hospitalization (not subject to erall maximum limit )0 lifetime maximum for Emergency Medical )0 lifetime maximum, eligible medical expenses on! inot subject to deductible ). \$50 copayment per occurrence (plan deductible aximum per day. erall maximum limit. AVEL LIMITS ),000 lifetime maximum, except as provided under of per-existing condition (not subject to deductible ximum limit). )0 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	No co-payment No benefit No benefit No benefit No benefit No benefit No benefit Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit No benefit	<ul> <li>\$100 per day of inpatient hospitalization (not subject to deductible).</li> <li>\$100 per day of inpatient hospitalization (not subject to deductible).</li> <li>Up to the overall maximum limit</li> <li>Up to \$25,000 lifetime maximum for Emergency Medical Evacuation</li> <li>Up to \$300 (not subject to deductible ).</li> <li>Up to \$300 (not subject to deductible ).</li> <li>Up to \$150. \$50 copayment per occurrence (plan deductible is waived).</li> <li>Up to \$50 maximum per day.</li> </ul> ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
deductible ).       Acute Onset of Pre-existing Condition     Up to the over       See benefit description     Up to \$25,00       Emergency Dental     Up to \$300 (C       Emergency Dental     Up to \$300 (C       Outpatient Physical Therapy and Chiropractic Care     Up to \$100 (S       All Other Eligible Medical Expenses     Up to the over       EMERGENCY TRAVEL BENEFITS     ATLAS TRA       Emergency Medical Evacuation     Up to \$1,000 (acute onset or or overall max       Return of Minor Children     Up to \$5,000       Pet Return     Up to \$1,000 (b ot be overall max)       Repatriation of Remains     Equal to the everall       Emergency Reunion     Up to \$1,000 (b ot be overall max)       Return of Minor Children     Up to \$1,000 (b ot be overall max)       Repatriation of Remains     Equal to the everall       Emergency Reunion     Up to \$100,00 (b ot deductible or This limit is for the overall max)       Natural Disaster – Replacement     Up to \$100,00 (b ot blo0 an period requirid deductible or This limit is for the overall max)       Tip Interruption     Up to \$100,00 (b ot \$	arall maximum limit D0 lifetime maximum for Emergency Medical D0 lifetime maximum for Emergency Medical D0 lifetime maximum, eligible medical expenses only not subject to deductible ). B50 copayment per occurrence (plan deductible aximum per day. arall maximum limit. AVEL LIMITS D000 lifetime maximum, except as provided under o pre-existing condition (not subject to deductible iximum limit). D0 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	No benefit V. No benefit No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$550,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to the overall maximum limit Up to \$25,000 lifetime maximum for Emergency Medical Evacuation Up to \$300 (not subject to deductible ). Up to \$150, \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Acute Onset of Pre-existing Condition     Up to the over Evacuation       See benefit description     Up to \$25,00 Evacuation       Terrorism     Up to \$300 (r Evacuation       Emergency Dental     Up to \$300 (r Evacuation       Outpatient Physical Therapy and Chiropractic Care     Up to \$50 ma       All Other Eligible Medical Expenses     Up to the over EMERGENCY TRAVEL BENEFITS       Emergency Medical Evacuation     Up to \$10,00 acute onset o or overall max       Return of Minor Children     Up to \$10,000 Pet Return       Repartiation of Remains     Equal to the e deductible or This limit is fo to the overall       Emergency Reunion     Up to \$10,000 to deductible or This limit is fo to the overall       Raturn of Minor Children     Up to \$10,000 to \$10,000 to deductible or This limit is fo to the overall       Emergency Reunion     Up to \$10,000 to deductible or This limit is fo to the overall       Natural Disaster – Replacement Accommodations     Up to \$10,000 to \$10,000 to deductible.       Trip Interruption     Up to \$10,000 to \$10,000 to \$10,000 (r Political Evacuation       Lost Checked Luggage     Up to \$1000 (r Political Evacuation       —Members up to age 18     Lifetime max. \$25,000; Loss       —Members age 18 through 69     Lifetime max. \$25,000; Los overall maxin	20 lifetime maximum for Emergency Medical 20 lifetime maximum, eligible medical expenses only inst subject to deductible ). 550 copayment per occurrence (plan deductible aximum per day. erall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under o pre-existing condition (not subject to deductible ximum limit). 20 (not subject to deductible ). 10 (not subject to deductible ). 21 (not subject to deductible ). 22 (excernance).	y. No benefit No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$25,000 lifetime maximum for Emergency Medical Evacuation Up to \$300 (not subject to deductible ). Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1.000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Evacuation           Terrorism         Up to \$50.00           Emergency Dental         Up to \$150.\$           Emergency Eye Exam Copayment         Up to \$150.\$           Outpatient Physical Therapy and Chiropractic Care         Up to \$50 ma           All Other Eligible Medical Expenses         Up to the over EMERGENCY TRAVEL BENEFITS         ATLAS TRA           Emergency Medical Evacuation         Up to \$1,000, acute onset o or overall may         Up to \$1,000, acute onset o or overall may           Return of Minor Children         Up to \$1,000         acute onset o or overall may           Repatriation of Remains         Equal to the edeductible of the overall           Emergency Reunion         Up to \$10,000           Natural Disaster – Replacement Accommodations         Up to \$100,00           Trip Interruption         Up to \$100,00           Trip Delay         Up to \$100,00           Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)         \$250,000 ma          Members up to age 18         Lifetime max, \$25,000; Loss          Members age 18 through 69         Lifetime max, \$25,000; Los	20 lifetime maximum, eligible medical expenses only inot subject to deductible ). 550 copayment per occurrence (plan deductible aximum per day. arall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible iximum limit). 20 (not subject to deductible ). 10 (not subject to deductible ). 21 (not subject to deductible ). 22 (exception of the subject to reconsurance).	No benefit No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$550,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$300 (not subject to deductible ). Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1.000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Emergency Dental         Up to \$300 (r           Emergency Eye Exam Copayment         Up to \$150. \$           Outpatient Physical Therapy and Chiropractic Care         Up to \$50 ma           All Other Eligible Medical Expenses         Up to the over EMERGENCY TRAVEL BENEFITS         ATLAS TRA           Emergency Medical Evacuation         Up to \$1,000. or overall max         Up to \$1,000. acute onset o or overall max           Return of Minor Children         Up to \$50,000. Pet Return         Up to \$1,000. Repatriation of Remains         Equal to the e deductible or This limit is fo to the overall           Emergency Reunion         Up to \$100.00. to 4deductible         Up to \$100.00. Trip Interruption         Up to \$100.00. Trip Delay           Lost Checked Luggage         Up to \$100.00. Cacidental Death and Dismemberment - (excludes loss due to Common Carrier Accident)         Up to \$1000 (r Political Evacuation           —Members up to age 18         Lifetime max. \$25,000; Loss         S5000; Loss Optional Acci Lifetime max. \$25,000; Los	not subject to deductible ). 550 copayment per occurrence (plan deductible aximum per day. erall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible iximum limit). 20 (not subject to deductible ). 10 (not subject to deductible ). 10 (not subject to deductible ). 10 elected overall maximum limit (not subject to r coinsurance).	No benefit No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$550,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Emergency Eye Exam Copayment         Up to \$150. \$ is waived).           Outpatient Physical Therapy and Chiropractic Care         Up to \$50 ma           All Other Eligible Medical Expenses         Up to the over ATLAS TRA           Emergency Medical Evacuation         Up to \$10.00, acute onset o or overall max           Return of Minor Children         Up to \$50,00           Pet Return         Up to \$50,00           Pet Return         Up to \$50,00           Pet Return         Up to \$50,00           Repatriation of Remains         Equal to the e deductible or This limit is fo to the overall           Emergency Reunion         Up to \$100,00           Natural Disaster – Replacement Accommodations         Up to \$100,00           Trip Interruption         Up to \$100,00           Trip Delay         Up to \$100,00           Political Evacuation         Up to \$100,00           Accommodations         Up to \$100,00           Trip Delay         Up to \$100,00           Cast or Stolen Passport/Travel Visa         Up to \$100,00           Accidental Death and Dismemberment - (excludes loss due to Common Carrier Accident)         \$250,000 ma           —Members up to age 18         Lifetime max. \$5,000; Loss           —Members age 18 through 69         Lifetime max. \$25,000; Loss           Optional Acci <t< td=""><td>550 copayment per occurrence (plan deductible aximum per day. erall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible iximum limit). 00 (not subject to deductible ). 0 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).</td><td>No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit</td><td>Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).</td></t<>	550 copayment per occurrence (plan deductible aximum per day. erall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible iximum limit). 00 (not subject to deductible ). 0 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	No benefit No benefit ATLAS ESSENTIAL LIMITS Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$150. \$50 copayment per occurrence (plan deductible is waived). Up to \$50 maximum per day. ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
Outpatient Physical Therapy and Chiropractic Care     Up to \$50 ma       All Other Eligible Medical Expenses     Up to the over AIL Other Eligible Medical Expenses       Emergency Medical Evacuation     Up to \$1,000, acute onset o or overall max       Return of Minor Children     Up to \$50,000       Pet Return     Up to \$1,000, to the overall       Repatriation of Remains     Equal to the eductible deductible       Emergency Reunion     Up to \$1,000, to deductible       Natural Disaster – Replacement     Up to \$100,00 to 640uctible       Accidental Evacuation     Up to \$100,00 to 640uctible       Trip Interruption     Up to \$100,00 to \$100,00 Trip Delay       Lost Checked Luggage     Up to \$100,00 to \$100,00 to \$250,000 ms       Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)     \$250,000; Los subject to dea \$5,000; Los optional Acci Lifetime max, \$25,000; Los optional Acci	erall maximum limit. AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible ximum limit). 00 (not subject to deductible ). 0 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	ATLAS ESSENTIAL LIMITS Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	ATLAS PREMIUM LIMITS Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
All Other Eligible Medical Expenses     Up to the over       EMERGENCY TRAVEL BENEFITS     ATLAS TRA       Emergency Medical Evacuation     Up to \$1,000, acute onset o or overall may       Return of Minor Children     Up to \$1,000, acute onset or overall may       Repatriation of Remains     Equal to the eductible       Remergency Reunion     Up to \$10,000, to deductible       Natural Disaster – Replacement Accommodations     Up to \$100,00       Trip Interruption     Up to \$100,00       Lost Checked Luggage     Up to \$100,00       Political Evacuation     Up to \$100,00       Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)     Lifetime max, \$250,000; Loss       —Members age 18 through 69     Lifetime max, \$25,000; Loss       Uptomal Carlow and the common carrier Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)     Lifetime max, \$250,00; Loss	AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible ximum limit). 20 (not subject to deductible ). 10 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
EMERGENCY TRAVEL BENEFITS         ATLAS TRA           Emergency Medical Evacuation         Up to \$1,000, acute conset of or overall max           Return of Minor Children         Up to \$50,000           Pet Return         Up to \$50,000           Reparticiation of Remains         Equal to the eductible or This limit is for to the overall           Emergency Reunion         Up to \$10,000           Natural Disaster – Replacement         Up to \$100,000           Accommodations         Up to \$100,000           Trip Interruption         Up to \$100,000           Trip Data and Dismemberment         Up to \$100,000           Lost Checked Luggage         Up to \$100,000           Lost or Stolen Passport/Travel Visa         Up to \$100,000           Cicklent)         —Members up to age 18         Lifetime max.           —Members age 18 through 69         Lifetime max.         \$25,0000; Loss Optional Accidertal Dismemberment           -Members age 18 through 69         Lifetime max.         \$25,000; Loss Optional Accidertal Dismemberment           -Members age 18 through 69         Lifetime max.         \$25,000; Loss Optional Accidertal Dismemberment	AVEL LIMITS 0,000 lifetime maximum, except as provided under of pre-existing condition (not subject to deductible ximum limit). 20 (not subject to deductible ). 10 (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit). No benefit No benefit	Up to \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or overall maximum limit).
acute onset o or overall max       Return of Minor Children     Up to \$50,00       Pet Return     Up to \$50,00       Pet Return     Up to \$50,00       Repatriation of Remains     Equal to the e deductible or This limit is fo to the overall       Emergency Reunion     Up to \$100,00       Natural Disaster – Replacement Accommodations     Up to \$100,00       Trip Interruption     Up to \$100,00       Trip Delay     Up to \$100,00       Lost Checked Luggage     Up to \$100,00       Lost Checked Luggage     Up to \$100,00       Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)     \$250,000 ma       —Members up to age 18     Lifetime max. \$50,000; Loss       —Members age 18 through 69     Lifetime max. \$25,000; Loss	of pre-existing condition (not subject to deductible ximum limit). D0 (not subject to deductible ). ( not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	to deductible, coinsurance, or overall maximum limit). No benefit No benefit	onset of pre-existing condition (not subject to deductible or overall maximum limit).
Return of Minor Children     Up to \$50,00       Pet Return     Up to \$1,000       Repatriation of Remains     Equal to the educible or This limit is for the overall       Emergency Reunion     Up to \$100,00 to deducible or This limit of the overall maximum of the overall	00 (not subject to deductible ). ) (not subject to deductible ). elected overall maximum limit (not subject to r coinsurance).	No benefit No benefit	
Repatriation of Remains         Equal to the eductible or deductible or This limit is fo to the overall           Emergency Reunion         Up to \$100.00 to deductible           Natural Disaster – Replacement Accommodations         Up to \$100.00 Up to \$100.00 Trip Delay           Lost Checked Luggage         Up to \$100.00 Political Evacuation           Lost Checked Luggage         Up to \$100.00 Political Evacuation           Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident)         Up to \$100 (n \$55,000; Loss           —Members up to age 18         Lifetime max. \$5,000; Loss           —Members age 18 through 69         Lifetime max. \$25,000; Loss	elected overall maximum limit (not subject to r coinsurance).		Up to \$50,000 (not subject to deductible ).
deductible or This limit is fo to the overall Emergency Reunion Lemergency Reunion Accommodations Trip Interruption Trip Delay Lost Checked Luggage Lost checked Luggage Up to \$1000 r period requiri- deductible) Lost Checked Luggage Up to \$1000 r period requiri- deductible) Lost checked Luggage Up to \$1000 r Political Evacuation - Members up to age 18 Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci	r coinsurance).		Up to \$1,000 (not subject to deductible ).
to the overall Emergency Reunion Up to \$100.00 to deductible Natural Disaster – Replacement Accommodations Up to \$100.00 Trip Interruption Up to \$100.00 Trip Delay Up to \$100.00 Trip Delay Up to \$100.00 Lost Checked Luggage Up to \$100.00 Accidental Death and Dismemberment (excludes loss due to Common Carrier Accidental —Members up to age 18 —Members age 18 through 69 Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci	or this benefit only and is not included in or subject	Up to \$25,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit).	Equal to the elected overall maximum limit (not subject to deductible or coinsurance). This limit is for this benefit only and is not included in or subject to the
to deductible Natural Disaster – Replacement Accommodations Up to \$250 a Accommodations Trip Interruption Up to \$100 00 Trip Delay Up to \$100 00 Lost or Stolen Passport/Travel Visa Up to \$1000 (r Political Evacuation Up to \$1000 (r Dot \$250,000 m subject to des S5,000; Loss Optional Acci Lifetime max, \$25,000; Los overall maxim	I maximum limit. 100, subject to a maximum of 15 days (not subject	No benefit	overall maximum limit. Up to \$150,000, subject to a maximum of 15 days (not subject to
Accommodations Trip Interruption Up to \$1000 a period requiri deductible). Lost Checked Luggage Up to \$1000 ( Lost or Stolen Passport/Travel Visa Up to \$1000 ( Political Evacuation Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident) Members up to age 18 Members age 18 through 69 Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci		No benefit	deductible ). Up to \$500 a day for 5 days (not subject to deductible ).
Trip Delay     Up to \$100 a.       Dest Checked Luggage     Up to \$1000 r.       Lost Checked Luggage     Up to \$1000 r.       Lost or Stolen Passport/Travel Visa     Up to \$1000 r.       Political Evacuation     Up to \$1000 r.       Accidental Death and Dismemberment     \$250,000 m.      Members up to age 18     Lifetime max.      Members age 18 through 69     Lifetime max.       \$25,000; Los     Optional Acci       Lifetime max.     \$25,000; Los       Optional Acci     Lifetime max.       \$25,000; Los     Optional Acci       Lifetime max.     \$25,000; Los       Optional Acci     Lifetime max.       \$25,000; Los     Optional Acci	0 (not subject to deductible ).	No benefit	Up to \$15,000 (not subject to deductible ).
Lost or Stolen Passport/Travel Visa Up to \$100 (r Political Evacuation Up to \$100 (r Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident) Members up to age 18 Lifetime max. Members age 18 through 69 Lifetime max. \$5,000; Loss Optional Acci Lifetime max. \$25,000; Los overall maxim	day for up to 2 days after a 12-hour delay ing an unplanned overnight stay (not subject to	No benefit	Up to \$200 a day for up to 2 days after a 12-hour delay period requiring an unplanned overnight stay (not subject to deductible).
Political Evacuation Up to \$100,00 Accidental Death and Dismemberment - (excludes loss due to Common Carrier Accident) — Members up to age 18 Lifetime max. —Members age 18 through 69 Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Los Optional Acci Lifetime max. \$25,000; Los Optional Acci	(not subject to deductible ).	No benefit	Up to \$2,000 (not subject to deductible ).
Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident) Members up to age 18 Members age 18 through 69 Members age 18 through 69 Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci Lifetime max. \$25,000; Loss Optional Acci Lifetime max.	not subject to deductible). 100 lifetime maximum (not subject to deductible ).	No benefit No benefit	Up to \$100 (not subject to deductible). Up to \$150,000 lifetime maximum (not subject to deductible ).
-Members up to age 18 Lifetime max. \$5,000 Loss -Members age 18 through 69 Lifetime max. \$25,000; Los Optional Acci Lifetime max. \$25,000; Los overall maxim	aximum benefit per any one family or group (not iductible or overall maximum limit).		\$250,000 maximum benefit for any one family or group (not subject to deductible or overall maximum limit).
\$25,000; Los Optional Acci Lifetime max. \$25,000; Los overall maxim	x \$5,000; Death - \$5,000; Loss of 2 limbs - s of 1 limb - \$2,500.	-	Lifetime max \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
overall maxim	<ul> <li>x \$25,000; Death - \$25,000; Loss of 2 limbs - ss of 1 limb - \$12,500.</li> <li>idental Death &amp; Dismemberment buy-up Rider</li> <li>x \$25,000; Death - \$25,000; Loss of 2 limbs -</li> </ul>		Lifetime max \$100,000; Death - \$100,000; Loss of 2 limbs - \$100,000; Loss of 1 limb - \$50,000.
<ul> <li>Members age 70 through 74</li> <li>Lifetime max.</li> </ul>	ss of 1 limb -\$12,500 (not subject to deductible or num limit) x, - \$12,500: Death - \$12,500: Loss of 2 limbs -	_	Lifetime max \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500;
Members age 75 and older Lifetime max.	ss of 1 limb - \$6,250. x \$6,250; Death - \$6,250; Loss of 2 limbs -		Loss of 1 limb - \$6,250. Lifetime max \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss
Common Carrier Accidental Death Up to age 18 -	s of 1 limb - \$3,125. - \$10,000 per member; Age 18 to 69 - \$50,000 per	No benefit	of 1 limb - \$3,125. Up to age 18 - \$10,000 per member; Age 18 to 69 - \$100,000 per mem-
(\$250,000 maximum benefit per any one member; Age	e 70 to 74 - \$25,000 per member; Age 75 and older ot subject to deductible or overall maximum limit).		ber; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500 (not subject to deductible or overall maximum limit).
Crisis Response - Ransom, Personal Not subject to age 18 - \$10,0	o deductible or overall maximum limit. Up to 000 per member; Age 18 to 69 - \$50,000 per e 70 to 74 - \$25,000 per member; Age 75 and	No benefit	Not subject to deductible or overall maximum limit. Up to age 18 - \$10,000 per member; Age 18 to 69 - \$100,000 per member; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500.
Personal Liability Lifetime Maxi Third-Person Related Third	simum - \$25,000 I Injury - Up to \$25,000 I Property - Up to \$25,000 J-Person Property - Up to \$2,500	No benefit	Lifetime Maximum - \$100,000 Third-Person Injury - Up to \$100,000 Third-Person Property - Up to \$100,000 Related Third-Person Property - Up to \$2,500 (cet uplice to deducible or exercil provingues limit)
Optional Personal Liability Rider Third-Person Related Third Related Third		No benefit	(not subject to deductible or overall maximum limit). No benefit
Border Entry Protection Up to \$500 if at the U.S. bo	to deductible or överäll maximum limit). imum - \$75,000 Injury - Up to \$75,000 I-Porperty - Up to \$75,000 I-Person Property - Up to \$7,500		
Bedside VisitUp to \$1,500Local Burial or CremationUp to \$5,000	to deductible or överäll maximum limit). imum - \$75,000 I njury - Up to \$75,000 Property - Up to \$75,000 J-Person Property - Up to \$7,500 to deductible or overall maximum limit). f traveling on a valid B-2 visa and denied entrance order (not subject to deductible).	No benefit No benefit	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible). Up to \$1,500 (not subject to deductible)





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