



Atlas Series Product Comparison

Atlas Essential[™], Atlas Travel[®], and Atlas Premium[™]

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.

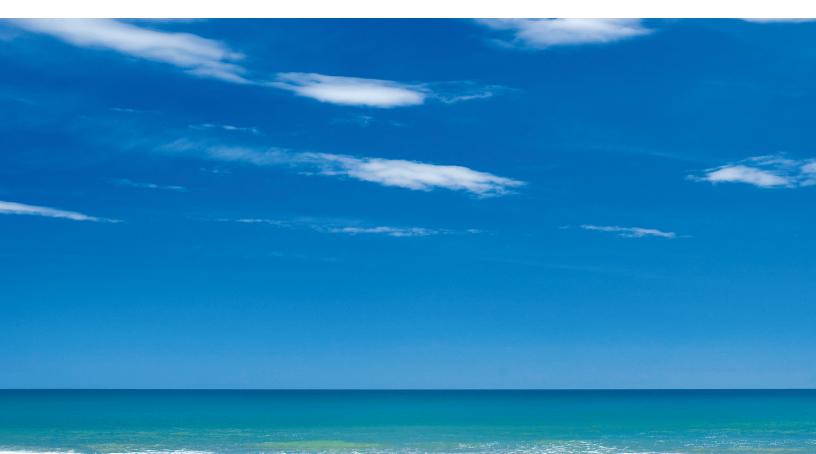
**Pre-existing condition means any condition injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of 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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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	 x \$25,000; Death - \$25,000; Loss of 2 limbs - ss of 1 limb - \$12,500. idental Death & Dismemberment buy-up Rider x \$25,000; Death - \$25,000; Loss of 2 limbs - 		Lifetime max \$100,000; Death - \$100,000; Loss of 2 limbs - \$100,000; Loss of 1 limb - \$50,000.
 Members age 70 through 74 Lifetime max. 	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)





Anil Chinniah Crossborder Services, LLC Five Greentree Centre, Suite 104, Route 73 Marlton, NJ 08053 Phone: 1-877-340-7910 Fax: 888-640-9807 E-mail: info@americanvisitorinsurance.com

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