Atlas Travel

Tokio Marine HCC
Why Choose Atlas Travel®?

Whatever your reason, international travel should be a pleasant experience. Complications and emergencies such as illness, injury, and natural disasters are a fact of life. While we hope none of these incidents happen, we’re here to help if they do.

That’s why Atlas Travel provides coverage for unexpected medical expenses as well as emergency travel benefits and multilingual travel assistance services.

Do I need travel medical insurance?

Many times the primary medical insurance in your home country offers little or no coverage for medical expenses incurred as you travel outside of your home country. Atlas Travel provides international coverage as well as important benefits like Emergency Medical Evacuation, Hospital Room and Board, and Crisis Response for kidnap and ransom situations abroad.

For more information about Atlas Travel, please visit hccmis.com.

After purchasing coverage, how can I trust the company to be there if I need them?

Tokio Marine HCC - MIS Group, headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance designed to meet needs of consumers worldwide. Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies, and individuals acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately $30 billion.*

Tokio Marine HCC holds a financial strength rating of AA- for Standard & Poor’s and Fitch Ratings and A++ (Superior) by A.M. Best Company.

For more information about Atlas Travel, please visit hccmis.com.

*At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.
## Atlas Travel Schedule of Benefits and Limits

### PLAN DETAILS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Eligible expenses are subject to deductible, overall maximum limit, and are per certificate period unless specifically indicated otherwise.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td>$0, $100, $250, $500, $1,000, $2,500, or $5,000 per certificate period.</td>
</tr>
<tr>
<td><strong>Overall Maximum Limit</strong></td>
<td>Age 80 or older - $10,000; Age 70 to 79 - $50,000, $100,000, or $250,000; All others - $50,000, $100,000, $250,000, $500,000, $1,000,000, or $2,000,000.</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.</td>
</tr>
</tbody>
</table>

### BENEFIT

- **Hospital Room and Board**
  - Average semi-private room rate, including nursing services.

- **Local Ambulance**
  - Usual, reasonable and customary charges when covered illness or injury results in hospitalization as inpatient.

- **Intensive Care Unit**
  - Up to the overall maximum limit.

- **Emergency Room Co-payment**
  - Claims incurred in the U.S.
    - You shall be responsible for a $200 co-payment for each use of emergency room for an illness unless you are admitted to the hospital.
    - There will be no copayment for emergency room treatment of an injury.
  - Claims incurred outside the U.S.
    - No co-payment

- **Urgent Care Center Co-payment**
  - Claims incurred in the U.S.
    - For each visit, you shall be responsible for a $15 co-payment.
    - – co-payment is waived for members with a $0 deductible
  - Claims incurred outside the U.S.
    - No co-payment

- **All Other Eligible Medical Expenses**
  - Up to $50 maximum per day. Must be ordered in advance by a physician.
  - Up to the overall maximum limit.
  - Under age 70: Up to the overall maximum limit.
  - Age 70 to 79: Up to the overall maximum limit or $100,000, whichever is lower.
  - Under age 70: Up to the overall maximum limit.

- **Outpatient Physical Therapy and Chiropractic Care**
  - Up to $50 maximum per day.

- **Acute Onset of Pre-existing Condition (excludes chronic and congenital conditions) only available to members under age 80**
  - Up to $100,000, subject to a maximum of 15 days – not subject to deductible
  - Up to $1,000, subject to the overall maximum limit – not subject to deductible
  - Up to $1,000,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition.

- **Emergency Dental (Acute Onset of Pain)**
  - Up to $250 – not subject to deductible
  - Up to $500 – not subject to deductible

- **Emergency Eye Exam for a Covered Loss**
  - Up to $150. $50 deductible per occurrence (plan deductible is waived).

### EMERGENCY TRAVEL BENEFITS

- **Emergency Medical Evacuation**
  - 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
  - Return of Minor Children
    - Up to $50,000 – not subject to deductible
  - Pet Return
    - Up to $1,000 – not subject to deductible
  - Repatriation of Remains
    - Up to the overall maximum limit – not subject to deductible
  - Natural Disaster – Replacement Accommodations
    - Up to $250 a day for 5 days – not subject to deductible
  - Trip Interruption
    - Up to $10,000 – not subject to deductible
  - Travel Delay
    - Up to $100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days. – not subject to deductible
  - Lost Checked Luggage
    - Up to $500 – not subject to deductible
  - Political Evacuation
    - Up to $100,000 lifetime maximum – not subject to deductible
  - Accidental Death & Dismemberment (excludes loss due to common carrier accident)
    - Ages 18 through 69
      - Lifetime Maximum - $50,000
      - Death - $50,000
      - Loss of 2 Limbs - $50,000
      - Loss of 1 Limb - $25,000
    - Ages 70 through 74
      - Lifetime Maximum - $12,500
      - Death - $12,500
      - Loss of 2 Limbs - $12,500
      - Loss of 1 Limb - $6,250
    - Ages 70 through 74
      - Lifetime Maximum - $6,250
      - Death - $6,250
      - Loss of 2 Limbs - $6,250
      - Loss of 1 Limb - $3,125
  - Common Carrier Accidental Death
    - Ages 18 through 69
      - $50,000
    - Under age 18
      - $25,000
    - Ages 70 through 74
      - $12,500
    - Ages 75 and older
      - $6,250
  - Subject to a maximum of $250,000 any one family or group.
  - – not subject to deductible or overall maximum limit
  - Optional Accidental Death & Dismemberment buy-up of $50,000 to Lifetime max. $100,000 (available to ages 18-69 only)
  - Under age 18
    - Lifetime Maximum - $5,000
    - Death - $5,000
    - Loss of 2 Limbs - $5,000
    - Loss of 1 Limb - $2,500
  - Ages 75 and older
    - Lifetime Maximum - $6,250
    - Death - $6,250
    - Loss of 2 Limbs - $6,250
    - Loss of 1 Limb - $3,125
  - Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses
    - Optional Crisis Response buy-up with Natural Disaster Evacuation Coverage. $90,000 per certificate period, with $10,000 maximum for Natural Disaster Evacuation.
  - Hospital Indemnity
    - $100 per day of inpatient hospitalization – not subject to deductible
  - Personal Liability
    - $10,000 third person injury
    - $2,500 related third person property
    - – not subject to deductible or overall maximum limit
  - Optional Personal Liability buy-up of $90,000 to Lifetime max. $100,000
  - Bedside Visit
    - Up to $1,500 – not subject to deductible
  - Border Entry Protection
    - Up to $500 if traveling on a valid B-2 visa and denied entrance at the U.S. border – not subject to deductible
What’s Covered by Atlas Travel®?

International Coverage

Emergency Medical Evacuation and Emergency Reunion
Would you know what to do if you found yourself in a life-threatening situation far from home? Tokio Marine HCC - MIS Group is experienced in arranging emergency medical evacuations. Atlas Travel will cover eligible expenses necessary to transport you from an initial treating facility to the nearest hospital qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Travel will also cover the 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 strikes while you are 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, Atlas Travel 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 Travel will cover the eligible transportation cost for the children to return home.

Terrorism
In these turbulent times, the risk of a terrorist attack is a reality. 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 level 4 travel advisory, Atlas Travel 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 level 4 (“do not travel”) advisory.

Political Evacuation
If, during the coverage period and after your arrival, the United States government issues a level 3 or level 4 travel advisory for your destination country, Atlas Travel will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

Natural Disaster – Replacement Accommodations
Natural disasters can happen anywhere and at any time. If a natural disaster occurs on your trip, causing you to become displaced from your accommodations, Atlas Travel will provide relief of a maximum of $250 a day for 5 days to help cover the costs of alternative accommodations.

Atlas Travel® Quality Benefits

Acute Onset of Pre-Existing Conditions
Atlas Travel provides 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 of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. Chronic and congenital conditions are excluded from coverage.

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

Sports Coverage
Atlas Travel includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports - skiing, snowboarding, snorkeling, water skiing, and others- at no additional cost. Certain extreme sports are excluded from coverage.

Complications of Pregnancy
Atlas Travel offers coverage for complications of pregnancy during the first 26 weeks of gestation.

Crisis Response
Atlas Travel offers up to $10,000 (or up to $100,000 if additional coverage is selected) 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 $10,000 (or up to $100,000 if additional coverage is selected) 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.

*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based on 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 Tokio Marine HCC - MIS Group or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

**A pre-existing condition is any condition:
- For which medical advice, diagnosis, care, or treatment was recommended or received within 2 years prior to your effective date of coverage
- Which would cause a reasonably prudent person to seek medical advice, diagnosis, care, or treatment within 2 years prior to your effective date of coverage
- That existed with reasonable medical certainty with 2 years prior to your effective date of coverage

***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.
Enrollment and Filing a Claim

Home Country Coverage

Incidental Home Country Coverage
For individuals with U.S. as home country, for every three month period during which the Member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days for any three month period.

For individuals with a home country other than the U.S., for every three month period during which the Member is covered hereunder, medical expenses incurred in the member’s home country are covered up to a maximum of 30 days for any three month period.

Any benefit accrued under a single 3 month period does not accumulate to another period. Failure of the member to continue his or her international trip or the members return to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any home country coverage provided under the terms of this agreement.

Benefit Period Medical Coverage
While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, underwriters will pay eligible medical expenses, as defined herein, for up to 90 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

Enrollment
You may access the online quoting and purchasing system or you may complete an application and mail or fax along with your payment to your agent or to Tokio Marine HCC - MIS Group.

Claim Filing
You may file a claim by submitting a claimant’s statement and authorization form. This form may be found online, in ClientZone, or you may contact Tokio Marine HCC-MIS Group for a copy. Complete the form, attach all itemized invoices and payment receipts, and send them to the address shown on the claimant’s statement.

Patient Protection and Affordable Care Act ("PPACA"): 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 U.S. 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. residents 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.

Atlas Travel is underwritten by Lloyd’s, London. Tokio Marine HCC - Medical Insurance Services Group (MIS Group) is a service company and a member of the Tokio Marine HCC group of companies. Tokio Marine HCC - MIS Group 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.
Do I Need Travel Medical Insurance?

Travel insurance is a small investment that provides you with exponentially greater benefits. Your domestic health-care or medicare policy probably won’t cover you while you’re abroad and most people do not realize the costs associated with trip interruption, emergency medical evacuation, a sudden recurrence of a pre-existing conditions or the repatriation of remains, all of which are benefits specific to travel insurance. Having the right policy means protecting your health and wallet.

Travel insurance gives you access to a number of resources - help in case of identity theft, lost passports or other travel documents, as well as pointing you towards proven hospitals and health-care providers.

Why Choose G1G.com?

Since 1985, we have been the premier distributor of travel and medical insurance products and services. We handle the physical and financial risks involved with traveling, so you can focus on enjoying your journey.

Consumer empowerment has always been the spirit behind G1G, and it became clear that an aggregation-based model would be the ideal way for clients to choose the best travel insurance policy for them. Buying your travel insurance policy from an aggregator gives you a full slate of options, so you know that you are getting the right policy for you. Our site is available from any desktop, tablet or smartphone, and we’ll connect you with a plan that fits your needs quickly and easily.

What If Something Happens On My Trip?

24/7 Assistance comes standard with every plan!

Our support team will aid you in finding appropriate medical services such as locating a near by medical facility or medical evacuation. In some plans we even provide non-medical 24/7 concierge services!

Our knowledgeable staff has decades of industry experience and is here to guide you through purchasing a policy, navigating the customer portal, renewing your policy, filing and collecting on claims, finding nearby doctors and medical facilities, and accessing policy details and emergency assistance numbers.

Your Customer Portal gives you access to all the necessary contact information in the case you require emergency or general assistance while traveling.

G1G Customer Portal

Your Customer Portal is 24/7/365 access to:

- Policy ID Card
- Claims Support
- Proof of Insurance
- Policy Details
- Visa Letter
- Provider Directory
- Cancellation and Correction Requests

Visit G1G.com/CustomerPortal to learn more!