



TOKIO MARINE
HCC

National Marketing:
Insurance Services of America
1757 E. Baseline Rd. Suite 126
Gilbert, AZ 85233

Arizona Office
Baylie Carroll - Baylie@ISAbrokers.com
Paul Sparks - Paul@ISAbroker.com
800-647-4589



Indiana Office
Suzanne Munson
Suzanne@ISAbrokers.com
317-399-7167 (direct line)



Atlas MultiTrip™

The Atlas MultiTrip plan from Tokio Marine HCC - MIS Group, a member of Tokio Marine HCC, is with you almost anywhere you may travel internationally for vacation, business, visits with family, sports adventures or other pursuits. It covers multiple trips, up to 30 or 45 days in length for the 364-day certificate period.

Why Choose Atlas MultiTrip™?

Whether traveling for business or pleasure, international travel should be a fulfilling experience. However, complications such as natural disasters, illnesses, and injuries can arise. While we may do everything possible to guard against it, sometimes the unexpected still occurs. Fortunately, Tokio Marine HCC - MIS Group is here to help if it does.

Atlas MultiTrip offers coverage including inpatient and outpatient medical expenses, emergency medical evacuation, accidental death and dismemberment, and lost checked baggage for frequent international travelers.



I have medical insurance in my home country; do I need multi-trip medical insurance?

Many times the primary medical insurance in your home country will not cover you while traveling abroad and often will not provide essential services in the event of an illness or injury. Atlas MultiTrip provides important benefits such as translation assistance during treatment, doctor and hospital referrals, and assistance replacing lost prescriptions. Coverage applies to multiple trips up to 30 or 45 days in length (as elected) during the 364-day contract period.

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 products 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.

*At the time of printing For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.

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

Atlas MultiTrip Schedule of Benefits and Limits

Plan Details	
Deductible	\$250 per covered trip
Overall Maximum Limit	\$1,000,000
Coinsurance	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.
Eligible expenses are subject to deductible, overall maximum limit, and are per certificate period unless specifically indicated otherwise.	
BENEFIT	LIMIT
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 co-payment 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 – not subject to deductible Claims incurred outside the U.S. No co-payment
Outpatient Physical Therapy and Chiropractic Care	Up to \$50 maximum per day. Must be ordered in advance by a physician.
Acute Onset of Pre-existing Condition (excludes chronic and congenital conditions) (only available to members under age 70)	Up to the overall maximum limit \$25,000 lifetime maximum for Emergency Medical Evacuation
Emergency Dental (acute onset of pain)	Up to \$300- not subject to deductible
Emergency Eye Exam for a Covered Loss	Up to \$150. \$50 deductible per occurrence (plan deductible is waived).
All Other Eligible Medical Expenses	Up to the overall maximum limit
Emergency Travel Benefits	
	Limit
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
Hospital Indemnity	\$100 per day of inpatient hospitalization- not subject to deductible
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	Equal to the elected overall maximum limit- <i>not subject to deductible or coinsurance</i> <i>This limit is for this benefit only and is not included in or subject to the overall maximum limit.</i>
Emergency Reunion	Up to \$100,000, subject to a maximum of 15 days- not subject to deductible
Natural Disaster – Replacement Accommodations	Up to \$250 per 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 \$1,000- not subject to deductible
Lost or Stolen Passport/Travel Visa	Up to \$100- 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)	<div> Ages 18 through 69 Lifetime Maximum- \$25,000 Death- \$25,000 Loss of 2 Limbs- \$25,000 Loss of 1 Limb- \$12,500 </div> <div> Under age 18 Lifetime Maximum- \$5,000 Death- \$5,000 Loss of 2 Limbs- \$5,000 Loss of 1 Limb- \$2,500 </div> <div> Ages 70 through 74 Lifetime Maximum- \$12,500 Death- \$12,500 Loss of 2 Limbs- \$12,500 Loss of 1 Limb- \$6,250 Lifetime Maximum- \$6,250 </div> <div> Ages 75 and older Death- \$6,250 Loss of 2 Limbs- \$6,250 Loss of 1 Limb- \$3,125 </div>
\$250,000 maximum benefit any one family or group. - not subject to deductible, or overall maximum limit	
Optional Accidental Death & Dismemberment Rider (only available to members age 18 through age 69)	Lifetime Maximum- \$25,000 Death- \$25,000 Loss of 2 Limbs- \$25,000 Loss of 1 Limb- \$12,500 - not subject to deductible or overall maximum limit
Common Carrier Accidental Death	
Ages 18 through 69	\$50,000
Under age 18	\$10,000
Ages 70 through 74	\$25,000
Ages 75 and older	\$12,500
	Subject to a maximum of \$250,000 any one family or group. - not subject to deductible, or overall maximum limit
Bedside Visit	Up to \$1,500- not subject to deductible
Crisis Response- Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to \$10,000- not subject to deductible, or overall maximum limit
Personal Liability	Up to: \$25,000 lifetime maximum \$25,000 third person injury \$25,000 third person property \$2,500 related third person property - not subject to deductible, or overall maximum
Optional Personal Liability Rider	Up to \$75,000 lifetime maximum- <i>not subject to deductible or overall maximum limit</i>
Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border - <i>not subject to deductible</i>

What's Covered by Atlas MultiTrip™?

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 MultiTrip will cover eligible expenses necessary to transport you to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas MultiTrip will also cover the transportation, lodging, and meal costs for a relative to join you after an 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 MultiTrip will arrange for and cover eligible costs associated with the repatriation of your remains.

Political Evacuation

If, during the coverage period and after your arrival, the U.S. Department of State issues a level 3 or level 4 travel advisory for your destination country, Atlas MultiTrip will coordinate your alternate departure arrangements from that country



and cover eligible associated costs.

Trip Interruption

One of a traveler's biggest worries is the safety of his or her home while away. If you learn that a catastrophic event like a tornado, hurricane or flood has caused severe damage to your home while traveling abroad, Atlas MultiTrip will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Natural Disaster- Replacement Accommodations

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

Hospital Indemnity

If you are hospitalized, the world around you does not stop. What's more, in some places hospitals do not provide their patients basic necessities like meals, toothpaste or soap. If you are hospitalized as an inpatient for treatment of a covered illness or injury, Atlas MultiTrip will provide \$100 for each night you spend in the hospital.

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 MultiTrip 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 in the 6 months prior to your arrival date.

Atlas MultiTrip Quality Benefits

Acute Onset of Pre-Existing Conditions

Atlas MultiTrip provides a limited benefit up to the medical coverage lifetime maximum for eligible medical expenses. If you are younger than 70, 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.

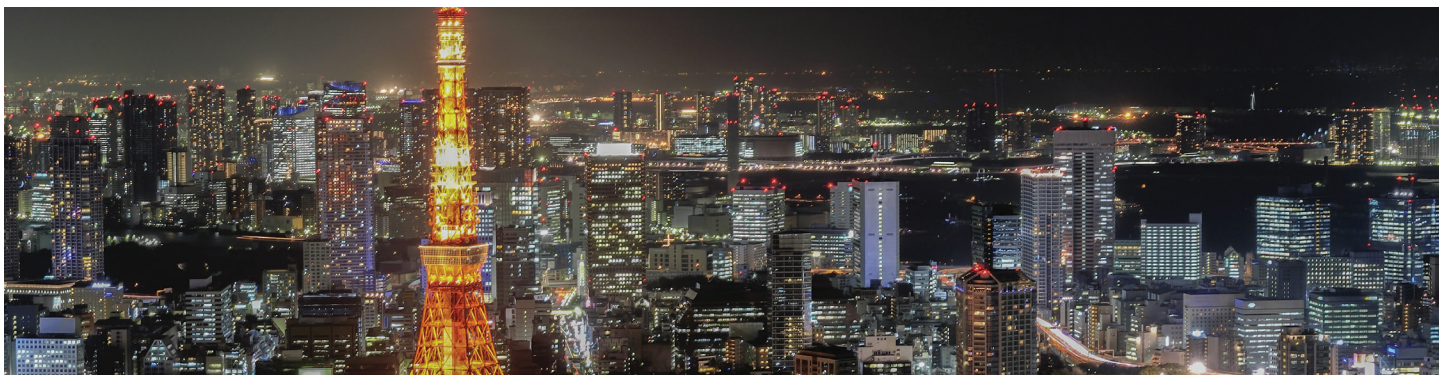
An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. Chronic and congenital conditions are excluded from coverage.

*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 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, whether or not it was known to you

***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.



Hospitalization & 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 MultiTrip 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.

Crisis Response

Atlas MultiTrip offers up to \$25,000 (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 MultiTrip offers up to \$25,000 (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.

Enrollment and Filing a Claim

Home Country Coverage

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. This period begins on the first day of diagnosis or treatment of a covered injury or illness incurred while the member was 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, 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 and Authorization form.

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 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. 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 MultiTrip is underwritten by Lloyd's. 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



Outstanding Customer Service

Client Zone and World Service Center

Tokio Marine HCC - MIS Group Client Zone is an online account management and resource tool available to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

Log In to Client Zone at:

<https://zone.hccmis.com/clientzone>

If you prefer to speak to a professional service representative, contact the **Tokio Marine HCC - MIS Group** World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

Worldwide Travel and Medical Assistance

Atlas MultiTrip includes valuable travel and medical assistance services, which are available in multiple languages 365 days a year. Contact **Tokio Marine HCC - MIS Group** to access any of these services.

Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

Provider Referrals

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

Travel Document Replacement

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

Other Travel Assistance Services*

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Translation Assistance
- Credit Card / Traveler's Check Replacement

* For a complete list of available assistance services or for more information, please contact Tokio Marine HCC - MIS Group. Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Contact Us

Tokio Marine HCC - Medical Insurance Services Group

251 North Illinois Street, Suite 600, Indianapolis, IN 46204

Tel: +1 (800) 605 2282

Fax: +1 (317) 262 2140

hccmis.com

A member of the Tokio Marine HCC group of companies

To Be a **Good Company**



TOKIO MARINE
HCC

Medical Insurance Services Group

251 North Illinois Street, Suite 000, Indianapolis, IN, 46204 USA

Tel: 317-262-2132 Fax: 317-262-2140 Toll Free: 800-605-2282

orders@hccmis.com

hccmis.com

Atlas MultiTrip™

Atlas MultiTrip America – For Non-U.S. Citizens Traveling to the U.S.		
Maximum Trip Duration	30 Days per Trip	45 Days per Trip
Participant - Annual Premium	\$257.00	\$315.00
Spouse	\$131.00	\$162.00
Child*	\$51.00	\$63.00

Atlas MultiTrip International – For Travel Outside of the U.S.		
Maximum Trip Duration	30 Days per Trip	45 Days per Trip
Participant - Annual Premium	\$188.00	\$230.00
Spouse	\$94.00	\$115.00
Child*	\$38.00	\$46.00

Rates are shown in US dollars and are effective 04/01/19. Rates are subject to change. Surplus Lines taxes and fees will be charged when applicable.

Eligibility for Atlas MultiTrip policy coverage requires that each applicant's age be between 14 days and up to 75 years of age.

*Children under 19 years of age

Premiums are fully earned on the Certificate Effective Date and are nonrefundable thereafter.

ATLAS MULTITRIP™ APPLICATION
Tokio Marine HCC - Medical Insurance Services Group
Lloyd's Coverholder

Please print clearly and provide complete information.

1. Please select your area of coverage:	Excluding the U.S.	Including the U.S. (Avaible to Non-US citizens and residents only)
2. Destination Country: _____	and	Home Country: _____
3. Start Coverage Date (mm/dd/yyyy): ____/____/____		
4. I understand this 364 - day policy provides coverage for trips of short durations as selected below. Yes		
5. Select Trip Duration (See attached Rate Sheet for applicable trip duration rates):	30-days or less	45-days or less
6. Do you maintain medical insurance coverage in your Home Country?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Beneficiary: _____		

Please complete for **all** individuals to be covered. List applicable annual rates for the policy options selected.

	Name (Last, First)	Birthdate (mm/dd/yyyy)	Gender	Citizenship	Annual Premium*
Insured:					
Spouse:					
Child 1:					
Child 2:					
Child 3:					

* **Florida Surplus Lines (Tax):** Is group or individual traveling to FL to work? If yes, multiply "individual" rates for all purchases/Buy-Ups** by 1.051.

	Subtotal (A): _____
** Purchase Buy-Ups? <input type="checkbox"/> Accidental Death & Dismemberment <input type="checkbox"/> Crisis Response <input type="checkbox"/> Personal Liability	Subtotal (B): _____
TOTAL AMOUNT DUE - Total from above Lines A and B and from additional census (if any): _____	

Form of Payment: <input type="checkbox"/> Credit Card <input type="checkbox"/> Check/Money Order Email address: _____ <table style="width: 100%;"><tr><td style="width: 50%;">Credit Card #: _____</td><td style="width: 50%;">Expiration Date (mm/yy): ____/____</td></tr></table> Signature: _____	Credit Card #: _____	Expiration Date (mm/yy): ____/____	Name as it appears on card and Mailing Address: _____ Complete Billing Address (include daytime phone #): _____ <div style="text-align: center;"><small>Checks and Money Orders should be made payable to HCC Medical Insurance Services. Please send your Check or Money Order along with this Application via mail or courier to:</small> HCC Medical Insurance Services 15748 Collection Center Dr. Chicago, IL 60693-0157</div>
Credit Card #: _____	Expiration Date (mm/yy): ____/____		
<div style="display: flex; justify-content: space-between;"><div style="width: 45%;"><small>Payment by Credit Card: By signing above, the cardholder authorizes Tokio Marine HCC - Medical Insurance Services Group to debit his or her Discover, VISA, MasterCard or American Express account for the amount pecified above. Please submit this completed Application by mail or by fax to your Agent or to Tokio Marine HCC - MIS Group. Tokio Marine HCC - Medical Insurance Services Group 251 North Illinois Street, Suite 600 Indianapolis, IN 46204</small></div><div style="width: 45%; text-align: right;"><small>HCC Medical Insurance Services 15748 Collection Center Dr. Chicago, IL 60693-0157</small></div></div>			

Total payment for the initial term of coverage requested must be entirely paid in U.S. dollars at time of application or prior to the Effective Date of Coverage. Coverage purchased by credit card is subject to validation and acceptance by the credit card company.

I hereby apply for membership in the Atlas/International Citizen Group Insurance Trust, Hamilton, Bermuda, and for the insurance provided to members by Lloyd's. I understand that the insurance applied for is not a general health insurance policy, but is intended for use in the event of a sudden and unexpected event while traveling outside my Home Country. I understand that my insurance terminates upon my return to my Home Country unless I qualify for a Benefit Period or Home Country Coverage. I understand this insurance contains a Pre-existing Condition exclusion and other restrictions and exclusions. I understand that, prior to my current coverage expiration date, I can visit the Tokio Marine HCC – MIS Group Client Zone for transaction instructions regarding policy extensions and/or renewal eligibility. I understand that the information contained herein is a summary of the Master Policy and that I may obtain a complete copy of the Master Policy upon request to Tokio Marine HCC - Medical Insurance Services Group. I understand that Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under the insurance. I understand that Lloyd's operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I understand and agree that the insurance agent/broker, if any, assisting with this Application is a representative of the Applicant. Licensed insurance brokers and independent agents are compensated through commissions calculated as a percentage of premium for the purchase, renewal, placement or servicing of insurance coverage. Additionally, some licensed producers may also receive bonuses and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume or for the percentage of completed sales through Tokio Marine HCC - Medical Insurance Services Group. Please contact your insurance broker to obtain information about the specific compensation they may receive in connection with the issuance of your coverage. If signed by a representative of the Applicant, the undersigned warrants his/her capacity to so act. If signed as guardian or proxy of the Applicant, the undersigned warrants his/her capacity to so act. By acceptance of coverage and/or submission of any claim for benefits, the Applicant ratifies the authority of the signer to so act and bind the Applicant. **Arbitration Notice:** EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE "ARBITRATION AND CLASS ACTION WAIVER" IN ARTICLE 11, AND IF YOU DO NOT OPT-OUT AS SET FORTH IN THAT SAME SECTION, YOU AGREE THAT DISPUTES BETWEEN YOU AND THE MIS GROUP AND/OR THE UNDERWRITERS WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION, AND YOU WAIVE YOUR RIGHT TO BRING OR RESOLVE ANY DISPUTE AS, OR PARTICIPATE IN, A CLASS, CONSOLIDATED, REPRESENTATIVE, COLLECTIVE, OR PRIVATE ATTORNEY GENERAL ACTION OR ARBITRATION.

Signature of Applicant: _____	Date of Signature: _____
Signature of Spouse: _____	Date of Signature: _____

For more information or for assistance completing this application, please contact:

Producer Number: _____