

Distributed by 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

Atlas MultiTrip™



INTERNATIONAL
BUSINESS TRIPS



VACATIONS ABROAD



FAMILY VISITS



EXTREME SPORTS
TRAVEL

The *Atlas MultiTrip* plan from HCC Medical Insurance Services (HCCMIS) 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.



HCC Medical Insurance Services

Why Choose Atlas MultiTrip™?



Venice, Italy



Rio de Janeiro, Brazil



Tokyo, Japan

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, HCCMIS is here to help if it does.

Atlas MultiTrip, with coverage such as inpatient and outpatient medical expenses, emergency medical evacuation, accidental death and dismemberment, and lost checked baggage, provides peace of mind 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.

Medical expenses can be very costly while abroad. Past members have encountered more than \$90,000 in medical expenses from a heart attack. At \$200 for a 364-day Atlas MultiTrip policy (\$250 deductible, \$1 million maximum), can you afford not to have coverage? That's just 55 cents a day.

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

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC holds a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

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

Schedule of Benefits

BENEFIT	LIMIT
Deductible	\$250 per covered trip
Coinsurance - Claims incurred in U.S. or Canada	For the certificate period, underwriters will pay 80% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to underwriters for review and payment directly to the provider.
Coinsurance - Claims incurred outside U.S. or Canada	For the certificate period, underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum 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	Usual, reasonable and customary charges.
Emergency Room Co-payment	For each visit, the member is responsible for a \$200 copayment for use of the emergency room, except for emergency treatment of Injury, after which coinsurance will apply.
Urgent Care Center	For each visit, the member is responsible for a \$50 copayment, after which coinsurance will apply. Not subject to deductible.
Hospital Indemnity (in addition to medical expenses)	\$100 per day of inpatient hospitalization for member's use to offset miscellaneous expenses (not subject to deductible or coinsurance).
Physical Therapy	\$50 maximum per day.
All Other Eligible Medical Expenses	Usual, reasonable and customary charges.
Acute Onset of Pre-existing Condition (only available to members younger than 70)	Limited benefit up to the medical coverage maximum (excludes chronic and congenital conditions). \$25,000 lifetime maximum for emergency medical evacuation.
Emergency Dental (acute onset of pain)	\$250 limit per certificate period (not subject to deductible or coinsurance).
Emergency Medical Evacuation	\$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).
Return of Minor Children	\$50,000 per certificate period (not subject to deductible or coinsurance).
Pet Return	Up to \$1,000 to return a traveling pet home if member is hospitalized.
Repatriation of Remains	Overall maximum limit (not subject to deductible or coinsurance).
Emergency Reunion	\$50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance).
Natural Disaster	Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).
Trip Interruption	\$5,000 limit per certificate period (not subject to deductible or coinsurance).
Trip Delay	\$100 for 12-hour delay requiring unplanned overnight stay (2 days maximum).
Lost Checked Luggage	\$500 limit per certificate period (not subject to deductible or coinsurance).
Political Evacuation	\$10,000 lifetime maximum (not subject to deductible or coinsurance).
Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per any one family or group)	Not subject to deductible or coinsurance.
Members up to age 18	Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
Members age 18 through 69	Lifetime max. - \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$25,000.
Members age 70 through 74	Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.
Members age 75 and older	Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.
Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)	Not subject to deductible or coinsurance. Up to age 18 - \$25,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$12,500 per member; Age 75 and older - \$6,250 per member.
Hospital Pre-certification Penalty	50% of eligible medical expenses.
Maximum Per Injury / Illness	\$1,000,000
Overall Maximum Limit Per Certificate Period	\$1,000,000
Crisis Response	\$10,000 limit per certificate period; Includes access to Unity Crisis Group services.
Personal Liability	\$10,000 lifetime maximum.
Bedside Visit	\$1,500 (economy ticket for family member to visit if member admitted to ICU).

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? HCCMIS is experienced in arranging Emergency Medical Evacuations. Atlas MultiTrip will cover the necessary expenses 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.

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 the costs associated with the repatriation of your remains.

Political Evacuation

If, during the coverage period and after your arrival, the United States government issues a travel warning for your destination country, Atlas MultiTrip will coordinate your alternate departure arrangements from that country and cover the 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 Benefit

Natural disasters can happen anywhere and at anytime. If a natural disaster occurs while on your trip, causing you to become displaced from your accommodations, Atlas MultiTrip will provide relief of a maximum of \$100 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.

Acute Onset of Pre-Existing Conditions

If younger than 70, you may be covered up to the medical coverage maximum for eligible medical expenses for an acute onset of a pre-existing condition. \$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 & Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for costs associated with hospitalization care, including intensive care, 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, snowboarding, snorkeling, water skiing, and others - at no additional cost. Certain extreme sports are excluded from coverage.

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, Atlas MultiTrip offers terrorism coverage, providing protection from medical expenses due to injuries resulting from these acts.

Crisis Response

Atlas MultiTrip offers up to \$10,000 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.

* 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 HCCMIS or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Medical Insurance Services, LLC (HCCMIS) is a service company that is a subsidiary of HCC Insurance Holdings Inc. HCCMIS is regulated by the State of Indiana in our capacity as Third Party Administrator. HCCMIS 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.

Home Country Coverage, Enrollment and Filing a Claim

Personal Liability

Atlas MultiTrip offers up to \$10,000 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.

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 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.

Home Country Defined

If you are a U.S. citizen, your Home Country is the United States, regardless of the location of your Principal Residence. If you are not a U.S. citizen, your Home Country is the country where you principally reside and receive regular mail.

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 HCCMIS.

Pre-Certification

To receive full benefits, pre-certification is required for hospitalization, surgery, emergency medical and political evacuations, emergency reunions, trip interruptions, repatriation of remains, CAT scans, and MRIs. Pre-certification may be done by contacting HCCMIS by phone, e-mail or through Client Zone. Please see the certificate for more details. The pre-certification is not a guarantee of any benefits.

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 HCCMIS 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 of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

HCC Medical Insurance Services

Outstanding Customer Service



HCCMIS Client Zone and World Service Center

HCCMIS Client Zone is an online account management and resource tool available to you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using HCCMIS® Travel Board

You can access Client Zone by logging in at:

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

If you prefer to speak to a professional service representative, contact the HCCMIS 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.

24 / 7 Worldwide Travel and Medical Assistance

Atlas MultiTrip™ includes valuable travel and medical assistance services, which are available to your employees 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

Pre-Trip Destination Information

Up-to-date information regarding required vaccinations, health risks, travel restrictions, and weather conditions specific to the destination country.

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 HCCMIS. Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

1001-AMT-332-8971-1