

Atlas Group Travel

Health Coverage that Goes Far & Beyond



- Group Travel Medical Insurance
- Emergency Medical Evacuation
- Astonishing Travel Assistance Services

Distributed By:

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International travel involves risk. Risk can take many forms, including recreational accidents, food-borne disease, and automobile accidents, among others. Oftentimes the insurance you rely on in your home country will not cover you while you are abroad. MultiNational Underwriters® (MNU) offers Atlas Group Travel Series, one of the industry's leading international insurance products, to protect each group member while traveling outside of his or her home country.

Atlas Group Travel Series is ideal for:

- Missionaries
- Student Groups
- Corporate Groups (short to mid-length)
- Organizations

If your group consists of a minimum of five travelers who are at least 14 days old and traveling internationally for at least 5 days, your group is eligible. Coverage is available for periods of 5 days to 12 months!

Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? MNU is experienced in arranging emergency medical evacuations. Atlas Group Travel Series will cover the necessary expenses to transport the member to the nearest medical facility qualified to treat the life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Group Travel Series will also cover the transportation, lodging and meal costs for a relative to join the member 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 a member's death while traveling abroad, Atlas Group Travel Series will arrange for and cover the costs associated with the repatriation of his or her remains.

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 a member is hospitalized as an inpatient for treatment of a covered illness or injury, the Atlas Group Travel Series will provide \$100 for each night spent in the hospital.

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 Group Travel will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Other quality benefits offered by Atlas Group Travel Series:

Return of Minor Children: If a member of your group is 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 Group Travel Series will cover the transportation cost for the children to return home.

Complications of Pregnancy: Atlas Group Travel Series offers coverage for Complications of Pregnancy during the first 26 weeks of gestation.

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 Group Travel offers coverage against injuries resulting from these acts.

Political Evacuation: If, during the coverage period and after your arrival, the United States government issues a travel warning for your destination country, the Atlas Series will coordinate your alternate departure arrangements from that country and cover the associated costs.

Optional Hazardous Sports Rider: If you plan to participate in hazardous sporting activities such as mountain climbing or whitewater rafting, you may consider our Sports Rider. This optional rider will provide medical coverage for injuries resulting from an accident during participation in one of these activities otherwise 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.

Natural Disaster Benefit: Natural disasters can happen anywhere and at anytime. If a natural disaster occurs while on your trip causing a member to become displaced from his or her accommodations, Atlas Group Travel Series will provide relief of \$100 a day to help cover the costs of alternative accommodations.

Home Country Coverage

Incidental Visits: For each three month period of continuous coverage, the member is entitled to 15 days of coverage against covered injuries or illnesses that occur during a temporary visit to his or her home country. The purpose of the trip home must not be for obtaining medical treatment for an injury or illness that began while traveling abroad, and members will be required to continue the international trip.

End of Trip: Atlas Group Travel Series offers optional 30-day medical coverage in the member's home country upon return from his or her international trip. Coverage must be maintained for at least six months to be eligible for this coverage.

Benefit Period: If a member is treated for a covered injury or illness while traveling internationally, the plan will provide 180 days of coverage, beginning on the day of diagnosis or treatment, for that condition whether the member is at home or abroad.

What Is Excluded?

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

- Treatment for or related to any congenital condition
- Pregnancy, including but not limited to pre-natal care, post-natal care, newborn care and childbirth, except for complications of pregnancy within the first 26 weeks after conception
- Mental health disorders; substance abuse; willfully self-inflicted conditions
- Charges for use of emergency room within the US for treatment of illness unless the patient is directly admitted to the hospital as inpatient for further treatment of that illness (does not apply to injuries)
- Venereal disease; treatment of individuals who are HIV+ or have AIDS or ARC
- Treatment by a chiropractor; diseases of the skin; expenses related to vision or hearing; immunizations and routine physical exams
- Dental treatment, including treatment of the temporomandibular joint, except for emergency dental treatment due to a covered accident
- Injury resulting from the participation in contact sports, non-recreational athletics, and thrill-seeking activities
- Charges for travel or accommodations, except as provided for in the local ambulance, emergency medical and political evacuations, repatriation of remains, emergency reunion, natural disaster and trip interruption benefits
- Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
- Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof

Pre-existing Conditions

Charges resulting directly or indirectly from any pre-existing condition are excluded from this insurance. A pre-existing condition is any illness, injury or medical condition or chronic or recurring illness or injury or medical condition, including any associated complications or consequences, which existed at or during the 2 years immediately preceding your effective date.

Members under age 70 are eligible for medical and emergency medical evacuation expenses resulting from an acute onset of a pre-existing condition. An acute onset 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.

This is a partial list of exclusions and limitations. Limits apply to all benefits. Please see the Certificate of Insurance for detailed information about these and other plan exclusions, limitations, benefits and provisions. Contact MultiNational Underwriters® for a copy of the Certificate of Insurance or for more information.

Enrollment

You may access the online quoting and purchasing system by visiting the website listed on the front of this brochure, or you may complete the attached application and mail or fax along with your payment to your agent or to MNU.

Extensions and Renewals

Coverage under Atlas Group Travel may be extended up to 12 months. After 12 months of continuous coverage, Atlas Group International holders may renew their coverage, after which the deductible and coinsurance will need to be re-satisfied. A new plan must be purchased after 36 months of coverage under Atlas Group International and after 12 months of coverage under Atlas Group America. Contact MultiNational Underwriters® to extend or renew coverage.

Pre-certification & Claim Filing

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 MNU by phone, e-mail or live chat. Please see the certificate for more details.

You may file a claim by submitting a Claimant's Statement and Authorization Form. This form may be found online or you may contact MNU 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.

MNU's Client Zone and World Service Center

MNU's Client Zone is an online account management and resource tool that allows you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing, including downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)

You may access Client Zone by logging in at <https://zone.mnui.com/clientzone/>.

If you prefer to speak to one of our professional service representatives, you may contact our World Service Center by calling toll-free from various countries around the world or by calling collect. Our World Service Center can provide you with service in many different languages.

Atlas Group Travel Assistance Services

BagTrak: We can help locate and return your lost checked baggage.

Cash Transfers and Lost Document Replacement: We can help you with cash transfers and give you instructions on replacing lost documents such as passports and visas.

LiveTravel Services: Sometimes you don't have time to make last minute changes to your itinerary; let us do it for you!

Other Assistance Services: We can refer you to doctors and lawyers, aid in the replacement of lost prescriptions, and much, much more! Contact us or visit our website for more information on these excellent services.

Hygeia/First Health PPO

The Hygeia/First Health Preferred Provider Organization offers an extensive network of providers throughout the United States. Hygeia/First Health and their participating providers work together to lower the cost of medical care. These savings are then passed on to you through a waiver of coinsurance when claims are submitted directly to MNU by the provider.



Atlas Group Travel is underwritten by Lloyd's, London. The Plan Administrator is MultiNational Underwriters®.

MultiNational Underwriters® (MNU), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.0 billion, shareholders' equity in excess of \$2.3 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.



MultiNational Underwriters®
Lloyd's Coverholder

251 North Illinois Street, Suite 600 / Indianapolis, Indiana 46204
Phone: 800-605-2282 / 317-262-2132 / Fax: 317-262-2140
www.mnui.com

Schedule of Benefits

Deductibles:	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per Certificate Period
Coinsurance - Claims incurred in US 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 US 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
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance) This benefit is in addition to all other medical benefits provided.
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$15,000 limit per Certificate Period for Eligible Medical Expenses \$25,000 limit per Certificate Period for Emergency Medical Evacuation (Only available to Members under age 70)
Physical Therapy:	\$50 Maximum per visit
All Other Eligible Medical Expenses:	Usual, Reasonable and Customary charges
Emergency Dental:	Accident - Overall Maximum Limit Acute Onset of Pain - \$100 limit per Certificate Period
Emergency Medical Evacuation:	\$500,000 Maximum Lifetime Limit
Emergency Reunion:	\$15,000 limit per Certificate Period
Return of Minor Children:	\$ 5,000 limit per Certificate Period
Political Evacuation:	\$10,000 Maximum Lifetime Limit
Terrorism:	\$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only
Accidental Death and Dismemberment:	Principal Sum \$25,000 Adults age 18-69 \$12,500 Adults age 70-74 \$ 6,250 Adults age 75 and above \$ 5,000 Children age 17 and below
Common Carrier Accidental Death:	\$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per group
Repatriation of Remains:	Overall Maximum Limit
Natural Disaster Benefit:	Maximum \$100 a day for 5 days
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Hospital Pre-certification Penalty:	50% of Eligible Medical Expenses
Optional Hazardous Sports Rider:	Overall Maximum Limit
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death):	Age 14 days to 69 - \$50,000, \$100,000, \$250,000, \$500,000 or \$1,000,000; Age 70 to 79 - \$50,000; Age 80 or older - \$10,000

Acute Onset of Pre-existing Conditions

Acute Onset of a Pre-existing Condition: If you are under age 70, you are covered for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$15,000 Maximum for Eligible Medical Expenses and up to \$25,000 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.

Home Country Coverage

Incidental Home Country Coverage - Atlas Group will provide you 15 days of incidental coverage for trips to your Home Country for every 3 months of coverage purchased. Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be eligible for this benefit, which covers Medical expenses only. Return to your Home Country must not be taken for the purpose of obtaining treatment of an Illness or Injury that began while traveling.

Benefit Period Medical Coverage - A Benefit Period begins on the first date you receive a diagnosis or treatment of a covered Illness or Injury while outside your Home Country and lasts for 180 days. If you started a Benefit Period while this insurance was in effect, you are covered only for Medical expenses for the duration of the Benefit Period, regardless of whether you are at home or abroad.

End of Trip Home Country Medical Coverage - If you are covered under Atlas Group and outside of your Home Country continuously (except for covered Incidental Trips as described above) for six (6) months or more you may purchase an additional 30 days of End Trip Home Country Medical coverage.

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

Optional Hazardous Sports Coverage

The Optional Hazardous Sports Rider is available for the adventurous traveler. For an additional 20% premium, this Rider adds coverage for the Amateur sports listed in the following exclusion.

Injury resulting from participation in the following activities:

- a. Amateur Athletics, Contact Sports, and professional sports or athletic activities. Non-contact and non-organized/non-sanctioned amateur sports or athletic activities engaged in by the Member solely for leisure, recreational, entertainment or fitness purposes are not excluded unless they are excluded by (b) through (j) of this provision; and
- b. mountaineering where ropes or guides are normally used; and
- c. aviation (except when traveling solely as a passenger in a commercial aircraft); and
- d. hang gliding, skydiving, parachuting or bungee jumping; and
- e. snow skiing or snowboarding, except for recreational downhill and/or cross country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); and
- f. racing by any animal or motorized vehicle; and
- g. spelunking; and
- h. subaqua pursuits involving underwater breathing apparatus; and
- i. jet skiing; and
- j. any other sport or athletic activity which is undertaken for thrill seeking and exposes the Member to abnormal or extraordinary risk of Injury.

The maximum policy limit for Injuries under this Rider is the Overall Maximum Limit you select. The Accidental Death and Dismemberment benefit is deleted during participation in Hazardous Sports Activities. Purchase of the Rider does not include coverage for sports participated in for wage, reward or profit.

ATLAS GROUP APPLICATION
MultiNational Underwriters®
Lloyd's Coverholder

Print all Names as you would like them to appear on your Identification Cards.
 Please print clearly and provide complete information.

Name of Sponsoring Organization:		Contact Name:	
COMPLETE Mailing Address for all correspondence:			
Telephone #:	Fax #:	E-mail Address:	
Destination:		Purpose of Trip:	

Names of all individuals to be covered. Name (Last, First) Citizenship	Deductible: \$			Maximum Benefit: \$					
	Birth Date	Effective Date	# of Months	Monthly Premium	Monthly Subtotal (A x B)	# of Days	Daily Rate	Daily Subtotal (D x E)	Total
	mm/dd/yy	mm/dd/yy	A	B	C	D	E	F	C + F
1. _____	/ /	/ /							
2. _____	/ /	/ /							
3. _____	/ /	/ /							
4. _____	/ /	/ /							
5. _____	/ /	/ /							

Group Subtotal – Total from above and from additional census (if any) (G): _____

Florida Surplus Lines question (applies to Atlas Group America only):	
Will your group be traveling to Florida to work?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Enter Deductible Factor from Deductible Factor Table (H): _____

Enter Factor for Hazardous Sports Rider, if Selected (1.2). Otherwise Enter 1.0 (J) _____

Total Amount Due (G x H x J): _____

Payment Mode: <input type="checkbox"/> Check/Money Order <input type="checkbox"/> Discover Card <input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> American Express	Credit Card #:	Expiration Date (mm/yy):
Name as it appears on card:	COMPLETE Billing Address:	
Daytime Phone #:	Signature:	
Check or Money Orders should be made payable, in US dollars, to MultiNational Underwriters®. If paying by credit card, I authorize MultiNational Underwriters® to debit my Discover, VISA, MasterCard or American Express account for the amount specified above. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. 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.		

The Sponsoring Organization (Sponsor), on behalf of and as authorized agent and proxy for each of the group participants listed on the Application, hereby applies for membership in the Atlas/International Citizen Group Insurance Trust, Hamilton, Bermuda, and for the insurance provided to members by Lloyd's. The Sponsor and all group participants understand that the insurance applied for is not a general health insurance policy, but is intended for use by members in the event of a sudden and unexpected event while traveling outside their Home Country(ies). The Sponsor and all group participants understand this insurance contains a Pre-existing Condition exclusion, a Pre-notification Penalty and other restrictions and exclusions. The Sponsor and all group participants understand that coverage under this insurance is not renewable and successive periods of insurance will require re-satisfaction of the Deductible, Coinsurance, Pre-existing Condition provision, and all other conditions of the insurance following acceptance of a new Application. The Sponsor and all group participants understand that the information contained herein is a summary of the Master Policy and that they may obtain a complete copy of the Master Policy upon request to MultiNational Underwriters®. The Sponsor and all group participants understand that Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under the insurance. The Sponsor and all group participants 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. The Sponsor and all group participants understand and agree that the insurance agent/broker, if any, assisting with this Application is their representative. If signed by a representative of the Sponsor, the undersigned warrants his/her capacity to so act. If signed as Sponsor, the undersigned warrants his/her authority to so act. By acceptance of coverage and/or submission of any claim for benefits, the each group participant ratifies the authority of the signer to so act and bind the group participant.

Signature of Sponsor:	Date of Signature:
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For more information or for assistance completing this application, please contact:

Producer Number: 22297

Eva Maria Karlsson / PO Box 4311 / Ft. Lauderdale, FL 33338 / USA
 Phone: 754-234-4305 / Fax: 954-301-0925 / E-mail: sales@internationalinsurancenet.com

Atlas Group International – For travel outside of the US

Option #	1		2		3		4		5	
Maximum Limit	\$50,000		\$100,000		\$250,000		\$500,000		\$1,000,000	
Age	Monthly	Daily	Monthly	Daily	Monthly	Daily	Monthly	Daily	Monthly	Daily
18-29	26.00	0.85	30.00	1.00	34.00	1.10	36.00	1.20	41.00	1.35
30-39	30.00	1.00	36.00	1.20	44.00	1.45	47.00	1.55	55.00	1.80
40-49	52.00	1.70	58.00	1.90	62.00	2.10	65.00	2.20	71.00	2.30
50-59	85.00	2.80	97.00	3.20	104.00	3.40	108.00	3.60	114.00	3.80
60-64	109.00	3.60	128.00	4.20	137.00	4.50	143.00	4.80	170.00	5.70
65-69	126.00	4.10	139.00	4.60	148.00	4.90	153.00	5.00	178.00	6.00
70-79	198.00	6.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80+*	450.00	14.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dep. Child	15.00	0.50	20.00	0.65	22.00	0.80	23.00	0.80	24.00	0.85
Child Alone	27.00	0.90	32.00	1.05	33.00	1.10	35.00	1.20	39.00	1.30

Atlas Group America – For Non-US citizens traveling to the US

Option #	6		7		8		9		10	
Maximum Limit	\$50,000		\$100,000		\$250,000		\$500,000		\$1,000,000	
Age	Monthly	Daily	Monthly	Daily	Monthly	Daily	Monthly	Daily	Monthly	Daily
18-29	38.00	1.25	44.00	1.50	55.00	1.80	57.00	1.90	67.00	2.20
30-39	49.00	1.60	59.00	1.95	72.00	2.40	75.00	2.50	86.00	2.85
40-49	75.00	2.50	85.00	2.80	106.00	3.50	112.00	3.75	126.00	4.20
50-59	107.00	3.55	131.00	4.40	156.00	5.20	160.00	5.30	184.00	6.10
60-64	141.00	4.70	193.00	6.40	206.00	6.80	207.00	6.90	230.00	7.70
65-69	179.00	6.00	223.00	7.40	249.00	8.30	250.00	8.40	270.00	9.00
70-79	227.00	7.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80+*	450.00	14.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dep. Child	22.00	0.70	24.00	0.85	29.00	1.00	30.00	1.00	34.00	1.15
Child Alone	35.00	1.20	40.00	1.35	47.00	1.60	49.00	1.60	58.00	1.95

Displayed rates are for \$250 Deductible Option (in USD) and are valid through 04/30/09.

Rates include Surplus Lines taxes and fees when applicable.

*\$10,000 Maximum Limit

Deductible Factor Table		Hazardous Sports Rider Factor: 1.20
Deductible:	Factor:	If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to MultiNational Underwriters® in order to receive a refund of premium. To be eligible for a full refund, the request for cancellation must be received prior to your effective date. Cancellation requests received after the effective date will be subject to the following conditions: 1) a \$25 cancellation fee will apply if the entire group is being cancelled; and 2) only the unused portion of the plan cost will be refunded; and 3) only members who have no claims are eligible for premium refund.
\$0	1.25	
\$100	1.1	
\$250	1.0	
\$500	0.9	
\$1,000	0.8	
\$2,500	0.7	

Privacy Policy: MNU respects individual privacy and values the confidence of its customers, employees, consumers, business associates and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.



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