# Atlas Group America ${ }^{\circledR}$ - For Non-US Citizens traveling to the U.S. 

(Groups of 5-24 People)

| Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 1.89 | 2.38 | 2.70 | 3.39 | 3.86 | 4.06 |
| 30-39 | 2.30 | 3.14 | 3.74 | 3.99 | 4.41 | 4.64 |
| 40-49 | 3.31 | 4.06 | 4.67 | 5.54 | 6.35 | 6.69 |
| 50-59 | 5.45 | 6.79 | 8.56 | 9.72 | 10.67 | 11.21 |
| 60-64 | 6.93 | 8.97 | 12.16 | 13.25 | 14.54 | 15.29 |
| 65-69 | 8.10 | 10.22 | N/A | N/A | N/A | N/A |
| 70-79* | 12.31 | 15.53 | N/A | N/A | N/A | N/A |
| 80+** | 18.84 | N/A | N/A | N/A | N/A | N/A |


| Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 1.06 | 1.34 | 1.51 | 1.91 | 2.18 | 2.30 |
| 30-39 | 1.30 | 1.78 | 2.09 | 2.26 | 2.49 | 2.62 |
| 40-49 | 1.85 | 2.30 | 2.63 | 3.11 | 3.58 | 3.76 |
| 50-59 | 3.07 | 3.82 | 4.82 | 5.46 | 6.00 | 6.31 |
| 60-64 | 3.90 | 5.06 | 6.84 | 7.47 | 8.20 | 8.60 |
| 65-69 | 4.55 | 5.75 | N/A | N/A | N/A | N/A |
| 70-79* | 6.92 | 8.74 | N/A | N/A | N/A | N/A |
| 80+** | 10.59 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 1.67 | 2.10 | 2.37 | 3.01 | 3.38 | 3.57 |
|  | 30-39 | 2.03 | 2.77 | 3.29 | 3.52 | 3.90 | 4.09 |
|  | 40-49 | 2.92 | 3.58 | 4.10 | 4.89 | 5.59 | 5.87 |
|  | 50-59 | 4.81 | 5.96 | 7.53 | 8.55 | 9.39 | 9.86 |
|  | 60-64 | 6.08 | 7.88 | 10.70 | 11.67 | 12.79 | 13.46 |
|  | 65-69 | 7.12 | 8.99 | N/A | N/A | N/A | N/A |
|  | 70-79* | 10.84 | 13.65 | N/A | N/A | N/A | N/A |
|  | 80+** | 16.56 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 1.00 | 1.25 | 1.43 | 1.80 | 2.03 | 2.14 |
|  | 30-39 | 1.21 | 1.68 | 1.99 | 2.12 | 2.34 | 2.46 |
|  | 40-49 | 1.75 | 2.15 | 2.47 | 2.93 | 3.36 | 3.53 |
|  | 50-59 | 2.88 | 3.58 | 4.51 | 5.13 | 5.63 | 5.92 |
|  | 60-64 | 3.66 | 4.74 | 6.42 | 7.00 | 7.69 | 8.07 |
|  | 65-69 | 4.26 | 5.39 | N/A | N/A | N/A | N/A |
|  | 70-79* | 6.51 | 8.20 | N/A | N/A | N/A | N/A |
|  | 80+** | 9.93 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 1.34 | 1.69 | 1.91 | 2.40 | 2.75 | 2.88 |
|  | 30-39 | 1.63 | 2.22 | 2.65 | 2.84 | 3.13 | 3.29 |
|  | 40-49 | 2.33 | 2.89 | 3.30 | 3.92 | 4.49 | 4.72 |
|  | 50-59 | 3.86 | 4.80 | 6.06 | 6.87 | 7.55 | 7.94 |
|  | 60-64 | 4.91 | 6.34 | 8.60 | 9.37 | 10.29 | 10.81 |
|  | 65-69 | 5.72 | 7.23 | N/A | N/A | N/A | N/A |
|  | 70-79* | 8.70 | 10.96 | N/A | N/A | N/A | N/A |
|  | 80+** | 13.31 | N/A | N/A | N/A | N/A | N/A |


| Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.83 | 1.05 | 1.24 | 1.58 | 1.78 | 1.88 |
| 30-39 | 0.99 | 1.41 | 1.72 | 1.85 | 2.06 | 2.16 |
| 40-49 | 1.44 | 1.83 | 2.14 | 2.57 | 2.94 | 3.11 |
| 50-59 | 2.36 | 3.03 | 3.92 | 4.48 | 4.95 | 5.21 |
| 60-64 | 3.01 | 4.03 | 5.58 | 6.14 | 6.73 | 7.10 |
| 65-69 | 3.50 | 4.59 | N/A | N/A | N/A | N/A |
| 70-79* | 5.34 | 6.98 | N/A | N/A | N/A | N/A |
| $80+* *$ | 8.15 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 1.22 | 1.52 | 1.73 | 2.20 | 2.48 | 2.62 |
|  | 30-39 | 1.47 | 2.03 | 2.40 | 2.57 | 2.85 | 3.00 |
|  | 40-49 | 2.13 | 2.62 | 3.02 | 3.56 | 4.10 | 4.29 |
|  | 50-59 | 3.50 | 4.36 | 5.50 | 6.23 | 6.87 | 7.22 |
|  | 60-64 | 4.46 | 5.77 | 7.82 | 8.52 | 9.35 | 9.84 |
|  | 65-69 | 5.21 | 6.56 | N/A | N/A | N/A | N/A |
|  | 70-79* | 7.91 | 9.99 | N/A | N/A | N/A | N/A |
|  | 80+** | 12.11 | N/A | N/A | N/A | N/A | N/A |

Rates are shown in US dollars and are effective 07/15/2020. Rates are subject to change.
Charges will include Surplus Lines taxes and fees when applicable
*\$100,000 Maximum Limit for ages 65-79; ** $\$ 10,000$ Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to WorldTrips in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:

1) a $\$ 25$ cancellation fee will apply; 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

# Atlas Group International ${ }^{\circledR}$ - For travel outside of the U.S. (Groups of 5-24 People) 

| Maximum <br> Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| $14 \mathrm{~d}-29 \mathrm{y}$ | 0.93 | 1.13 | 1.42 | 1.55 | 1.71 | 1.75 |
| 30-39 | 1.18 | 1.46 | 1.76 | 1.91 | 2.14 | 2.21 |
| 40-49 | 1.95 | 2.17 | 2.57 | 2.74 | 3.02 | 3.11 |
| 50-59 | 3.43 | 3.51 | 4.05 | 4.33 | 4.78 | 4.93 |
| 60-64 | 4.20 | 4.19 | 4.93 | 5.25 | 5.76 | 5.92 |
| 65-69 | 4.79 | 5.27 | N/A | N/A | N/A | N/A |
| 70-79* | 7.76 | 8.57 | N/A | N/A | N/A | N/A |
| 80+** | 14.28 | N/A | N/A | N/A | N/A | N/A |


| Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.59 | 0.72 | 0.90 | 1.00 | 1.08 | 1.13 |
| 30-39 | 0.75 | 0.94 | 1.13 | 1.22 | 1.39 | 1.42 |
| 40-49 | 1.25 | 1.37 | 1.64 | 1.76 | 1.94 | 1.99 |
| 50-59 | 2.18 | 2.26 | 2.60 | 2.77 | 3.07 | 3.16 |
| 60-64 | 2.68 | 2.67 | 3.13 | 3.36 | 3.69 | 3.80 |
| 65-69 | 3.06 | 3.38 | N/A | N/A | N/A | N/A |
| 70-79* | 4.96 | 5.47 | N/A | N/A | N/A | N/A |
| 80+** | 9.14 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 0.84 | 1.01 | 1.25 | 1.40 | 1.52 | 1.57 |
|  | 30-39 | 1.06 | 1.31 | 1.58 | 1.72 | 1.90 | 1.95 |
|  | 40-49 | 1.75 | 1.93 | 2.30 | 2.45 | 2.70 | 2.77 |
|  | 50-59 | 3.06 | 3.15 | 3.63 | 3.88 | 4.28 | 4.40 |
|  | 60-64 | 3.75 | 3.74 | 4.41 | 4.69 | 5.14 | 5.28 |
|  | 65-69 | 4.30 | 4.72 | N/A | N/A | N/A | N/A |
|  | 70-79* | 6.95 | 7.65 | N/A | N/A | N/A | N/A |
|  | 80+** | 12.78 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 0.50 | 0.62 | 0.77 | 0.86 | 0.94 | 0.96 |
|  | 30-39 | 0.65 | 0.82 | 0.97 | 1.06 | 1.19 | 1.22 |
|  | 40-49 | 1.08 | 1.20 | 1.40 | 1.49 | 1.65 | 1.71 |
|  | 50-59 | 1.88 | 1.93 | 2.24 | 2.39 | 2.63 | 2.72 |
|  | 60-64 | 2.32 | 2.30 | 2.73 | 2.90 | 3.17 | 3.28 |
|  | 65-69 | 2.65 | 2.92 | N/A | N/A | N/A | N/A |
|  | 70-79* | 4.30 | 4.73 | N/A | N/A | N/A | N/A |
|  | 80+** | 7.88 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 0.73 | 0.87 | 1.10 | 1.21 | 1.31 | 1.37 |
|  | 30-39 | 0.92 | 1.14 | 1.37 | 1.48 | 1.67 | 1.72 |
|  | 40-49 | 1.51 | 1.68 | 1.98 | 2.12 | 2.34 | 2.42 |
|  | 50-59 | 2.65 | 2.73 | 3.16 | 3.37 | 3.72 | 3.83 |
|  | 60-64 | 3.28 | 3.24 | 3.82 | 4.09 | 4.46 | 4.60 |
|  | 65-69 | 3.72 | 4.10 | N/A | N/A | N/A | N/A |
|  | 70-79* | 6.05 | 6.66 | N/A | N/A | N/A | N/A |
|  | 80+** | 11.08 | N/A | N/A | N/A | N/A | N/A |


| Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.42 | 0.53 | 0.68 | 0.76 | 0.84 | 0.87 |
| 30-39 | 0.55 | 0.70 | 0.86 | 0.94 | 1.05 | 1.11 |
| 40-49 | 0.89 | 1.04 | 1.22 | 1.31 | 1.48 | 1.56 |
| 50-59 | 1.56 | 1.67 | 1.95 | 2.09 | 2.34 | 2.46 |
| 60-64 | 1.92 | 2.00 | 2.38 | 2.53 | 2.83 | 2.97 |
| 65-69 | 2.19 | 2.51 | N/A | N/A | N/A | N/A |
| 70-79* | 3.56 | 4.07 | N/A | N/A | N/A | N/A |
| 80+** | 6.54 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 0.65 | 0.77 | 0.98 | 1.07 | 1.19 | 1.22 |
|  | 30-39 | 0.84 | 1.03 | 1.22 | 1.33 | 1.50 | 1.55 |
|  | 40-49 | 1.37 | 1.50 | 1.79 | 1.91 | 2.12 | 2.18 |
|  | 50-59 | 2.41 | 2.46 | 2.84 | 3.02 | 3.34 | 3.45 |
|  | 60-64 | 2.93 | 2.92 | 3.44 | 3.66 | 4.01 | 4.15 |
|  | 65-69 | 3.35 | 3.67 | N/A | N/A | N/A | N/A |
|  | 70-79* | 5.43 | 5.97 | N/A | N/A | N/A | N/A |
|  | 80+** | 9.97 | N/A | N/A | N/A | N/A | N/A |

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Charges will include Surplus Lines taxes and fees when applicable.
*\$100,000 Maximum Limit for ages 65-79; **\$10,000 Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing
to WorldTrips in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:

1) a $\$ 25$ cancellation fee will apply; 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

WorldTrips is 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.

# Atlas Group America ${ }^{\circledR}$ - For Non-US Citizens traveling to the U.S. 

## (Groups of 25+ People)

|  | $\begin{gathered} \hline \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 1.79 | 2.24 | 2.55 | 3.20 | 3.65 | 3.83 |
|  | 30-39 | 2.18 | 2.97 | 3.54 | 3.77 | 4.17 | 4.39 |
|  | 40-49 | 3.13 | 3.83 | 4.41 | 5.24 | 6.00 | 6.32 |
|  | 50-59 | 5.14 | 6.41 | 8.08 | 9.18 | 10.07 | 10.59 |
|  | 60-64 | 6.55 | 8.47 | 11.48 | 12.51 | 13.74 | 14.44 |
|  | 65-69 | 7.65 | 9.65 | N/A | N/A | N/A | N/A |
|  | 70-79* | 11.63 | 14.66 | N/A | N/A | N/A | N/A |
|  | 80+** | 17.79 | N/A | N/A | N/A | N/A | N/A |


| $\begin{gathered} \text { Maximum } \\ \text { Limit } \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 1.00 | 1.27 | 1.43 | 1.80 | 2.06 | 2.17 |
| 30-39 | 1.22 | 1.68 | 1.97 | 2.13 | 2.35 | 2.47 |
| 40-49 | 1.75 | 2.17 | 2.48 | 2.94 | 3.38 | 3.55 |
| 50-59 | 2.90 | 3.60 | 4.56 | 5.16 | 5.67 | 5.96 |
| 60-64 | 3.68 | 4.78 | 6.46 | 7.06 | 7.74 | 8.13 |
| 65-69 | 4.29 | 5.43 | N/A | N/A | N/A | N/A |
| 70-79* | 6.54 | 8.25 | N/A | N/A | N/A | N/A |
| 80+** | 10.00 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 1.57 | 1.98 | 2.24 | 2.84 | 3.20 | 3.37 |
|  | 30-39 | 1.91 | 2.62 | 3.11 | 3.32 | 3.68 | 3.86 |
|  | 40-49 | 2.75 | 3.38 | 3.88 | 4.62 | 5.28 | 5.54 |
|  | 50-59 | 4.54 | 5.63 | 7.11 | 8.08 | 8.87 | 9.31 |
|  | 60-64 | 5.75 | 7.45 | 10.11 | 11.02 | 12.08 | 12.71 |
|  | 65-69 | 6.72 | 8.49 | N/A | N/A | N/A | N/A |
|  | 70-79* | 10.23 | 12.89 | N/A | N/A | N/A | N/A |
|  | 80+** | 15.64 | N/A | N/A | N/A | N/A | N/A |


| $\begin{array}{\|c} \hline \text { Maximum } \\ \text { Limit } \\ \hline \end{array}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.94 | 1.18 | 1.35 | 1.70 | 1.91 | 2.02 |
| 30-39 | 1.14 | 1.59 | 1.88 | 2.01 | 2.21 | 2.32 |
| 40-49 | 1.65 | 2.03 | 2.33 | 2.76 | 3.17 | 3.33 |
| 50-59 | 2.72 | 3.38 | 4.26 | 4.85 | 5.32 | 5.59 |
| 60-64 | 3.46 | 4.48 | 6.06 | 6.61 | 7.26 | 7.62 |
| 65-69 | 4.02 | 5.09 | N/A | N/A | N/A | N/A |
| 70-79* | 6.15 | 7.74 | N/A | N/A | N/A | N/A |
| 80+** | 9.38 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | $14 \mathrm{~d}-29 \mathrm{y}$ | 1.27 | 1.60 | 1.80 | 2.27 | 2.59 | 2.72 |
|  | 30-39 | 1.54 | 2.10 | 2.50 | 2.69 | 2.96 | 3.11 |
|  | 40-49 | 2.20 | 2.73 | 3.12 | 3.70 | 4.24 | 4.45 |
|  | 50-59 | 3.65 | 4.53 | 5.72 | 6.49 | 7.13 | 7.50 |
|  | 60-64 | 4.64 | 5.98 | 8.13 | 8.85 | 9.72 | 10.21 |
|  | 65-69 | 5.41 | 6.83 | N/A | N/A | N/A | N/A |
|  | 70-79* | 8.22 | 10.35 | N/A | N/A | N/A | N/A |
|  | 80+** | 12.57 | N/A | N/A | N/A | N/A | N/A |


| $\begin{gathered} \text { Maximum } \\ \text { Limit } \\ \hline \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.78 | 0.99 | 1.17 | 1.49 | 1.68 | 1.78 |
| 30-39 | 0.94 | 1.33 | 1.62 | 1.75 | 1.95 | 2.04 |
| 40-49 | 1.36 | 1.73 | 2.02 | 2.42 | 2.78 | 2.93 |
| 50-59 | 2.23 | 2.86 | 3.71 | 4.23 | 4.68 | 4.92 |
| 60-64 | 2.84 | 3.81 | 5.27 | 5.80 | 6.36 | 6.71 |
| 65-69 | 3.31 | 4.34 | N/A | N/A | N/A | N/A |
| 70-79* | 5.04 | 6.59 | N/A | N/A | N/A | N/A |
| $80+* *$ | 7.69 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 1.15 | 1.44 | 1.63 | 2.07 | 2.35 | 2.47 |
|  | 30-39 | 1.39 | 1.92 | 2.27 | 2.42 | 2.69 | 2.83 |
|  | 40-49 | 2.01 | 2.47 | 2.85 | 3.36 | 3.87 | 4.05 |
|  | 50-59 | 3.31 | 4.11 | 5.19 | 5.88 | 6.49 | 6.82 |
|  | 60-64 | 4.21 | 5.45 | 7.39 | 8.05 | 8.83 | 9.29 |
|  | 65-69 | 4.92 | 6.20 | N/A | N/A | N/A | N/A |
|  | 70-79* | 7.47 | 9.44 | N/A | N/A | N/A | N/A |
|  | 80+** | 11.44 | N/A | N/A | N/A | N/A | N/A |

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## WorldTrips

Lloyd's
WorldTrips is 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.

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# Atlas Group International ${ }^{\circledR}$ - For travel outside of the U.S. 

## (Groups of 25+ People)

| $\begin{array}{c\|} \hline \text { Maximum } \\ \text { Limit } \end{array}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.88 | 1.06 | 1.34 | 1.46 | 1.62 | 1.65 |
| 30-39 | 1.11 | 1.38 | 1.66 | 1.80 | 2.02 | 2.08 |
| 40-49 | 1.84 | 2.05 | 2.43 | 2.58 | 2.85 | 2.94 |
| 50-59 | 3.24 | 3.32 | 3.83 | 4.09 | 4.51 | 4.66 |
| 60-64 | 3.97 | 3.95 | 4.66 | 4.96 | 5.44 | 5.59 |
| 65-69 | 4.52 | 4.98 | N/A | N/A | N/A | N/A |
| 70-79* | 7.33 | 8.09 | N/A | N/A | N/A | N/A |
| 80+** | 13.49 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 0.56 | 0.68 | 0.85 | 0.94 | 1.02 | 1.06 |
|  | 30-39 | 0.71 | 0.88 | 1.06 | 1.15 | 1.31 | 1.34 |
|  | 40-49 | 1.18 | 1.29 | 1.55 | 1.66 | 1.83 | 1.88 |
|  | 50-59 | 2.06 | 2.13 | 2.46 | 2.62 | 2.90 | 2.98 |
|  | 60-64 | 2.53 | 2.52 | 2.96 | 3.17 | 3.49 | 3.59 |
|  | 65-69 | 2.89 | 3.19 | N/A | N/A | N/A | N/A |
|  | 70-79* | 4.68 | 5.17 | N/A | N/A | N/A | N/A |
|  | 80+** | 8.63 | N/A | N/A | N/A | N/A | N/A |


|  | $\begin{gathered} \text { Maximum } \\ \text { Limit } \\ \hline \end{gathered}$ | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 0.79 | 0.95 | 1.18 | 1.32 | 1.44 | 1.48 |
|  | 30-39 | 1.00 | 1.24 | 1.50 | 1.62 | 1.79 | 1.84 |
|  | 40-49 | 1.65 | 1.82 | 2.17 | 2.31 | 2.55 | 2.62 |
|  | 50-59 | 2.89 | 2.98 | 3.43 | 3.66 | 4.04 | 4.16 |
|  | 60-64 | 3.54 | 3.54 | 4.17 | 4.43 | 4.85 | 4.99 |
|  | 65-69 | 4.06 | 4.45 | N/A | N/A | N/A | N/A |
|  | 70-79* | 6.56 | 7.23 | N/A | N/A | N/A | N/A |
|  | 80+** | 12.07 | N/A | N/A | N/A | N/A | N/A |


|  | Maximum Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1 Million | \$2 Million |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 0.48 | 0.59 | 0.73 | 0.81 | 0.88 | 0.91 |
|  | 30-39 | 0.61 | 0.77 | 0.92 | 1.00 | 1.12 | 1.15 |
|  | 40-49 | 1.02 | 1.13 | 1.33 | 1.41 | 1.56 | 1.62 |
|  | 50-59 | 1.78 | 1.82 | 2.12 | 2.25 | 2.48 | 2.57 |
|  | 60-64 | 2.19 | 2.17 | 2.58 | 2.74 | 2.99 | 3.09 |
|  | 65-69 | 2.50 | 2.75 | N/A | N/A | N/A | N/A |
|  | 70-79* | 4.06 | 4.47 | N/A | N/A | N/A | N/A |
|  | 80+** | 7.45 | N/A | N/A | N/A | N/A | N/A |


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| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.69 | 0.82 | 1.04 | 1.14 | 1.24 | 1.29 |
| 30-39 | 0.87 | 1.08 | 1.29 | 1.39 | 1.57 | 1.62 |
| 40-49 | 1.43 | 1.59 | 1.87 | 2.01 | 2.21 | 2.29 |
| 50-59 | 2.50 | 2.58 | 2.98 | 3.18 | 3.51 | 3.61 |
| 60-64 | 3.09 | 3.06 | 3.60 | 3.86 | 4.22 | 4.34 |
| 65-69 | 3.51 | 3.87 | N/A | N/A | N/A | N/A |
| 70-79* | 5.71 | 6.29 | N/A | N/A | N/A | N/A |
| 80+** | 10.46 | N/A | N/A | N/A | N/A | N/A |


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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Age | Daily | Daily | Daily | Daily | Daily | Daily |
|  | 14d-29y | 0.40 | 0.50 | 0.65 | 0.71 | 0.79 | 0.82 |
|  | 30-39 | 0.52 | 0.66 | 0.82 | 0.88 | 0.99 | 1.05 |
|  | 40-49 | 0.84 | 0.98 | 1.16 | 1.24 | 1.39 | 1.47 |
|  | 50-59 | 1.47 | 1.57 | 1.84 | 1.97 | 2.21 | 2.32 |
|  | 60-64 | 1.81 | 1.89 | 2.24 | 2.39 | 2.67 | 2.81 |
|  | 65-69 | 2.07 | 2.37 | N/A | N/A | N/A | N/A |
|  | 70-79* | 3.36 | 3.84 | N/A | N/A | N/A | N/A |
|  | 80+** | 6.18 | N/A | N/A | N/A | N/A | N/A |


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| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| $14 \mathrm{~d}-29 \mathrm{y}$ | 0.61 | 0.73 | 0.93 | 1.01 | 1.12 | 1.15 |
| 30-39 | 0.79 | 0.97 | 1.16 | 1.26 | 1.42 | 1.46 |
| 40-49 | 1.29 | 1.42 | 1.69 | 1.80 | 2.01 | 2.06 |
| 50-59 | 2.28 | 2.32 | 2.69 | 2.86 | 3.15 | 3.26 |
| 60-64 | 2.77 | 2.75 | 3.25 | 3.46 | 3.79 | 3.92 |
| 65-69 | 3.16 | 3.47 | N/A | N/A | N/A | N/A |
| 70-79* | 5.13 | 5.64 | N/A | N/A | N/A | N/A |
| 80+** | 9.42 | N/A | N/A | N/A | N/A | N/A |

[^1]WorldTrips is 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.

Group Travel Medical Program WorldTrips

## Lloyd's Coverholder



IF APPLICABLE: Census information should be provided via spreadsheet (CSV file) containing the following information for each individual to be covered: First Name, Last Name, Gender, DOB, US Citizen? (y/n), Home Country, Departure Date, Return Date, Email address. A sample spreadsheet will be provided.

understand that coverage purchased by credit card is subject to validation and acceptance by the credit card company. If requesting cancellation, I understand that I must notify WorldTrips, in writing, prior to the effective date for a full refund and that express delivery charges are not refundable.*If I have slected a monthly plan, I hereby request and authorize WorldTrips to debit my Credit Card account for the proper installment amounts on the due dates of the installments. This authorization will remain in effect for the duration of the Coverage Period elected or until revoked by me in writing.

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/Internationa 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 genera health insurance policy but is intended for use by members in the event of a sudden and unexpected event while traveling or studying outside their Home Country(ies) Those on study abroad programs certify that they are Full-time Students, Scholars, or other eligible Participants as required by the definitions of the policy. The Sponsor and all group participants understand that insurance terminates upon return to the Home Country unless qualifying for a Benefit Period or Home Country Coverage. The Sponsor and all group participants understand this insurance may contain a Pre-existing Condition exclusion and other restrictions and exclusions. The Sponsor and all group participants understand that renewal of this insurance is subject to continued eligibility and will not be effective unless confirmed in writing by WorldTrips. Renewal eligibility is subject to plan type. If individual coverage is not renewed or extended, 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 Enrollment. 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 WorldTrips. It is the responsibility of Indian residents purchasing insurance cover to obtain permission from the Central Government and Reserve Bank of India. 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 llinois 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, and as a representative, authorize WorldTrips to provide any applicable claims Explanation of Benefits (EOB) to assist communication in the claims process. 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. 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, each group participant ratifies the authority of the signer to so act and bind the group participant. Rates include surplus lines taxes and fees where applicable. Arbitration Notice: EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE "ARBITRATION AND CLASS ACTION WAIVER" IN YOUR POLICY WORDING, AND IF YOU DO NOT OPT-OUT AS SET FORTH IN THAT SAME SECTION, YOU AGREE THAT DISPUTES BETWEEN YOU AND WORLDTRIPS 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 Sponsor

Date of Signature

## FOR PRODUCER USE ONLY

| Producer ID Number: | Producer name: |
| :--- | :--- |
| Producer Signature: | Date: |
| INTERNAL USE ONLY |  |
| COMM: | Client ID\#: |
| Group\#: |  |
| Supmitted by | Date: |

Phone: 800-605-2282
E-mail: orders@hccmis.com


[^0]:    Rates are shown in US dollars and are effective 07/15/2020. Rates are subject to change.
    Charges will include Surplus Lines taxes and fees when applicable.
    *\$100,000 Maximum Limit for ages $65-79$; ** $\$ 10,000$ Maximum Limit for age 80 and over.

    If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to WorldTrips in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:

    1) a $\$ 25$ cancellation fee will apply; 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.
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    Charges will include Surplus Lines taxes and fees when applicable.
    *\$100,000 Maximum Limit for ages 65-79; **\$10,000 Maximum Limit for age 80 and over

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