

The Atlas Series

Comprehensive Insurance for International Travelers



Atlas International

For US Citizens Traveling Abroad

Atlas America

For Non-US Citizens Traveling Outside Their Home Country

Atlas Extra

For All International Travelers (Minimum period is 6 months)



MULTINATIONAL
UNDERWRITERS

Lloyd's Correspondent

Distributed and Administered by MultiNational Underwriters, Inc.

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Why Buy Travel Insurance?

The answer is easy. Whether you travel for business or pleasure, international travel involves risk. You may arrive at your destination to find that your luggage with personal items has disappeared. A personal emergency may necessitate your early return to your Home Country. A medical emergency may require hospitalization or even air evacuation. In most cases, your existing insurance will not provide adequate protection for these and other risks. Without appropriate travel insurance, you may be exposed to significant financial liability. MultiNational Underwriters, Inc. has designed The Atlas Series to take the risks out of international travel, so you can have an enjoyable and productive trip.

Am I Eligible For The Atlas Series?

If you are traveling outside of your Home Country and are at least 14 days old, you are eligible for coverage. If you are under age 70, you may select your Overall Maximum Limit, ranging from \$50,000 to \$1,000,000. If you are age 70 to 79, the Overall Maximum Limit available is \$50,000. If you are age 80 or older, the Overall Maximum Limit available is \$10,000. The minimum coverage period is 15 days and the maximum coverage period is 12 months. You may purchase coverage in a combination of monthly and 15-day increments, depending on your needs.

When Does Coverage Become Effective and When Does It End?

Your coverage becomes effective on the latest of: the date we receive your Application and correct premium, the moment you depart from your Home Country or the date you request on your Application. Your coverage will end on the earliest of: the end of the period for which you have paid a premium, the date requested on your Application, or the moment of your arrival upon return to your Home Country (unless you have started a Benefit Period or are eligible for Home Country Coverage under the Atlas Extra plan).

Does The Atlas Series Provide Any Home Country Coverage?

Yes. Under certain circumstances, the Atlas Series will provide limited Home Country Coverage. If you purchase the Atlas Series for at least 3 months, and you purchase the Incidental Home Country Rider, you are covered for medical expenses only during one Incidental trip to your Home Country of up to 10 days. If you started a Benefit Period while your insurance under the Atlas Series was in effect, you are covered for medical expenses only for the duration of the Benefit Period, regardless of whether you are at home or abroad. Your 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 have purchased Atlas Extra and have maintained coverage for at least 6 months, the plan provides Home Country Coverage for up to 30 days if you purchase the 30 day period at the time of application.

How is "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.

Which Plan Should I Purchase?

If you are a US citizen traveling abroad for 6 months or less, you should purchase Atlas International. If you are a non-US citizen traveling outside your Home Country for 6 months or less, you should purchase Atlas America. Regardless of your citizenship, if you are planning on traveling for 6 months or more, you should purchase Atlas Extra. The minimum period for Atlas Extra is 6 months.

What Is Covered?

All benefits, except Lost Checked Luggage, Accidental Death & Dismemberment and Common Carrier Accidental Death, are subject to the Deductible and Coinsurance. Policy Limits apply to all benefits:

Medical:

1. Inpatient and Outpatient charges made by a Hospital.
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case.
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist.
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services.
5. Charges for oxygen and other gases and anesthetics and their administration.
6. Charges for prescription drugs, for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs.
7. Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital.
8. Emergency local ambulance transport incurred in connection with Injury or Illness resulting in hospitalization.

Emergency Dental:

1. Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident which is covered under this insurance.
2. Emergency Dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain.

Emergency Evacuation:

If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters, Inc., the Atlas Series will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Emergency Reunion:

In the event of a covered Emergency Evacuation, the Atlas Series will provide the following benefits: The cost of an economy round trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized following Emergency Evacuation and reasonable expenses for lodging and meals for your relative, for a period not to exceed 10 days.

Trip Interruption:

1. If, after you have departed, you learn of the death of a parent, spouse, sibling or child, or you learn of the substantial destruction of your Principal Residence by fire or weather, the Atlas Series will provide the following benefit: The cost of an economy one way air and/or ground transportation ticket for you to the area of your Principal Residence; or
2. Following a covered Emergency Evacuation, the attending Physician states that it is Medically Necessary for your return to your Home Country or to the area from which you were initially evacuated for continued treatment, recuperation and recovery, the Atlas Series will provide the following benefit: The cost of a one

way economy air and/or ground transportation ticket for your transportation from the area where you were hospitalized following the Emergency Evacuation, to the area where you were initially evacuated from, or to the terminal serving the area of your Principal Residence.

Repatriation of Remains:

In the event of a covered Injury or Illness resulting in your death, the Atlas Series will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

Lost Checked Luggage:

In the event your checked luggage is permanently lost by the carrier, the Atlas Plan will provide the following benefit: Up to \$250 for replacement of clothes and personal hygiene items, not to exceed \$50 for any one item. You must file a formal claim with the transportation provider and provide the Plan Administrator with copies of all claim forms and proof that the transportation provider has paid you its normal reimbursement for the lost checked luggage.

Accidental Death and Dismemberment:

In the event of your Accidental Death (except while traveling on a common carrier) or Dismemberment resulting from a covered Injury, the Atlas Series will provide the following benefit:

1. Accidental Death - Principal Sum of \$25,000 to the Beneficiary designated on your Application. The Principal Sum shall reduce by 50% (to \$12,500) if you are age 70 to 74 at time of Death, and an additional 50% (to \$6,250) if you are age 75 or older at time of Death.
2. Accidental Dismemberment
 - a. Loss of 2 eyes or 2 or more limbs - Principal Sum of \$25,000 to you.
 - b. Loss of 1 eye or limb - One-half of the Principal Sum (\$12,500) to you.
 - c. The Principal Sum(s) shall reduce by 50% if you are age 70 to 74 at time of Dismemberment, and an additional 50% if you are age 75 or older at time of Dismemberment.

Common Carrier Accidental Death:

In the event of your accidental death while traveling on board a commercial common carrier, the Atlas Series will provide the following benefit: Principal Sum of \$50,000 to the Beneficiary designated on your Application.

Return of Minor Child(ren):

If you are the only person age 18 or older, traveling with one or more Minor Children under the age of 18, who are also covered by the Atlas Series, and you are Hospitalized for treatment of a covered Illness or Injury, resulting in the child(ren) being left unattended for a period of time expected to exceed 36 hours, the Atlas Series will provide the following benefit: The cost of a one way economy air and/or ground transportation ticket for each covered Minor Child to the terminal serving the area of Principal Residence of each covered Minor Child.

What Are The Policy Limits?

Schedule of Benefits and Limits

Deductibles:	\$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 - 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.
Intensive Care Unit:	Usual, Reasonable and Customary charges.
Outpatient Treatment:	Usual, Reasonable and Customary charges.
All Other Eligible Expenses:	Usual, Reasonable and Customary charges.
Acute Onset of Pre-existing Condition:	Atlas Extra - \$2,500 limit; Atlas International - \$1,000.00 limit; Atlas America - No Coverage
Emergency Dental - Acute onset of pain:	\$100 limit per Certificate Period
Local Ambulance:	Usual, Reasonable and Customary charges.
Emergency Evacuation:	Overall Maximum Limit
Repatriation of Remains:	Overall Maximum Limit
Emergency Reunion:	\$10,000 limit per Certificate Period
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Accidental Death and Dismemberment:	Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500 Benefits reduce 50% at age 70 and an additional 50% at age 75.
Common Carrier Accidental Death:	\$50,000
Hospital Pre-Certification Penalty:	50% of Eligible Medical Expenses.
Optional Hazardous Sports Rider:	\$25,000 limit
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment 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.
Return of Minor Child(ren)	\$5,000 limit
Physical Therapy	\$50 per visit

What Is Excluded?

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

- Pre-existing Conditions - Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance, except, if you purchase Atlas Extra or Atlas International, you are covered for charges resulting from an Acute Onset of a Pre-existing Condition, up to the limit set forth in the Schedule of Benefits and Limits. 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 5 years immediately preceding your effective date. 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 of the sudden and unexpected outbreak or recurrence.
- Treatment for or related to any congenital condition.
- Pregnancy, child birth, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
- Mental or Nervous Disorders or Substance Abuse.
- Not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period.
- Charges for use of Emergency Room for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness.
- Not Medically Necessary and administered or ordered by a Physician.
- Provided at no cost, or by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government sponsored plans.
- Charges which exceed Usual, Reasonable and Customary.
- Investigational, Experimental or for Research purposes.
- While confined primarily to receive Custodial Care, Educational or Rehabilitative care.
- Venereal Disease, AIDS or ARC.
- Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the relief of Acute, spontaneous and unexpected onset of pain.
- Eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures.
- Injury sustained while taking part in the following activities: Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact and

(continued on back page)

Exclusions (continued)

undertaken solely for leisure, recreational, entertainment or fitness purposes unless such sports or athletics are otherwise excluded by this provision. The following are excluded: Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher. Aviation, except when traveling solely as a passenger in a commercial aircraft. Hang gliding, sky diving, parachuting or bungee jumping; 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); Racing by any animal or motorized vehicle; and spelunking; and subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and Any other sport or athletic activity which is undertaken for thrill seeking and exposes you to abnormal or extreme risk of Injury.

16. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other

than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse.

17. Willfully self-inflicted Injury or Illness and immunizations and Routine Physical Exams.
18. The Deductible, and Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the policy limits.
19. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder.
20. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion and Trip Interruption sections of this insurance.
21. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
22. Organ or tissue transplants or related services.
23. War, insurrection, riot or any variation thereof.
24. Treatment by a Chiropractor.

This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact MultiNational Underwriters, Inc.

What If I Plan to Participate in a Sport or Athletic Activity that is Excluded?

The Optional Hazardous Sports Rider is available for the adventurous traveler. This Rider adds coverage for the Amateur sports, listed in exclusion #15. The maximum policy limit for Injuries under this Rider is \$25,000 and the Accidental Death and Dismemberment benefit is deleted during the course of the activity.

What If I Have an Acute Onset of a Pre-Existing Condition?

If you purchase Atlas Extra, you are covered up to \$2,500; or Atlas International, you are covered up to \$1,000 for a sudden and unexpected outbreak or recurrence of a Pre-existing Condition, which occurs spontaneously and without advance warning either in the form of a Physician recommendation or symptoms, and which occurs while this coverage is in effect. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

What Are the Pre-Certification Requirements?

All Hospitalizations, Surgeries, Emergency Evacuations, Emergency Reunions, Trip Interruptions, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-certified. Simply call, or have your Physician call, MultiNational Underwriters, Inc. with all information relative to your claim. Be sure to have your ID number available. If you do not

Pre-certify, medical expenses will be reduced by 50%, and all other expenses will be forfeited.

Who Is The Plan Administrator?

MultiNational Underwriters, Inc., headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international travelers. With over 40 years of experience in the international insurance market, the staff of MultiNational Underwriters, Inc. is ready to serve you. Our international claims specialists, medical professionals and customer service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Evacuation, you will find our service team to be prompt, compassionate, and of the highest professional quality.

Who Is The Insurer?

Lloyd's, the largest and oldest insurance market in the world, is the insurer of the Atlas Series. Rated A- by AM Best Company, and A by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena, and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

How Do I Apply?

It's easy. Just complete the enclosed Application and mail it, along with your payment, to MultiNational Underwriters, Inc., 107 S. Pennsylvania Street, Suite 402, Indianapolis, IN 46204. If paying by credit card, you may fax your application to 317.262.2140 or E-mail it to insurance@mnuui.com.