

Atlas Professional

Health Coverage that Goes Far & Beyond



- Multi-Trip Travel Medical Insurance
- Emergency Medical Evacuation
- Astonishing Travel Assistance Services

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Atlas Professional is an excellent choice for corporate executives and other professionals who require travel medical insurance coverage for numerous trips during the year. When you buy Atlas Professional, coverage is automatically in place for those last minute international trips. State of the art travel and emergency medical assistance services are part of every Atlas Professional policy. These features are accompanied by the same astonishing service you have come to expect from MultiNational Underwriters®, the leader in international travel medical insurance.

Atlas Professional is an annual policy available to individuals under 66 years of age who maintain medical coverage in their home countries. Dependent coverage is also available!

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 Professional 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 Professional 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 Professional will arrange for and cover the costs associated with the repatriation of your 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 you are hospitalized as an inpatient for treatment of a covered illness or injury, Atlas Professional will provide \$100 for each night you spend 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 Professional will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Home Country Coverage

Because Atlas Professional does not provide coverage in your home country, you are required to maintain other coverage in your home country. However, the plan does provide benefit period coverage in your home country. If you are treated for a covered injury or illness while traveling internationally, Atlas Professional will provide 180 days of coverage, beginning on the day of diagnosis or treatment, for that condition whether you are at home or abroad.

Other quality benefits offered by the Atlas Professional:

Return of Minor Children: If you are 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 Professional will cover the transportation cost for the children to return home.

Complications of Pregnancy: Atlas Professional offers coverage for Complications of Pregnancy during the first 26 weeks of gestation.

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.

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 you to become displaced from your accommodations, Atlas Professional will provide relief of \$100 a day to help cover the costs of alternative accommodations.

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 as a result of an accident during participation in one of these activities otherwise excluded from coverage.

Optional Terrorism Rider

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 Professional offers the optional Terrorism Rider, which provides medical coverage for injuries resulting from these acts.



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 covered accident
- Injury sustained while taking part 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, 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.

You 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.

Purchasing an Additional Plan

Atlas Professional coverage is not renewable, but the plan may be re-purchased annually. Approximately 30 days prior to your termination date, a letter and application will be mailed to you. Simply complete and return the application to continue under a new plan. All plan provisions must be re-satisfied under the new 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 or through Client Zone. 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 Professional 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 Professional 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

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ATLAS PROFESSIONAL APPLICATION
MultiNational Underwriters®
Lloyd's Coverholder

Please select your area of coverage:	<input type="checkbox"/> Excluding the US	<input type="checkbox"/> Including the US *Available to Non-US citizens and residents only
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Names of all individuals to be covered.					
	Name (Last, First)	Birth Date (mm/dd/yy)	Citizenship	Passport #	Annual Premium
Insured:		/ /			
Spouse		/ /			
Child 1		/ /			
Child 2		/ /			
Child 3		/ /			

Subtotal (A): _____

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

Enter Factor for Atlas Terrorism Rider, if Selected (1.4). Otherwise Enter 1.0 (C): _____

Total Amount Due (multiply A x B x C): _____

Requested Effective Date (mm/dd/yy): / /		E-Mail Address:	
Send Certificate of Insurance to (Name):		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	
Complete Mailing Address:		Credit Card #: _____ Expiration Date (mm/yy) _____	
		Name as it appears on card:	
Telephone #:	Fax #:	Complete Billing Address:	Daytime Phone #:
Name of Beneficiary:		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.			
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 this insurance contains a Pre-existing Condition exclusion, a Pre-notification Penalty and other restrictions and exclusions. I understand that coverage under this insurance is not renewable and successive periods of insurance will require re-satisfaction of the Deductible, Pre-existing Condition provision, and all other conditions of the insurance following acceptance of a new Application. 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 MultiNational Underwriters®. 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. 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.			
Signature of Applicant:		Signature of Spouse:	
Date of Signature:		Date of Signature:	

For more information or for assistance completing this application, please contact:
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Producer Number: 22324029

ANNUAL PREMIUM	Excluding US Coverage	Including US Coverage (Available to Non-US citizens and residents only)
Professional	\$200.00	\$300.00
Spouse and 2 Dependents (Under age 19)	\$100.00	\$150.00
Each Additional Dependent (Under age 19)	\$40.00	\$60.00
Optional Hazardous Sports Rider	1.2	
Optional Atlas Terrorism Rider	1.4	
Rates valid through 12/31/08		
Rates include Surplus Lines taxes and fees when applicable		
Premiums are non-refundable after departure from Home Country. All premiums are considered fully earned once your Policy becomes effective. Prior to your effective date, you may notify us in writing for a refund. Additional cancellation fees may apply.		



For more information about these other products, please contact us!

Atlas Travel Series: Comprehensive travel medical insurance for individuals and families traveling internationally.

Atlas Group Travel: The same quality coverage as the Atlas Travel Series product at a discount group rate making it ideal for student groups, missionary organizations and corporations.

StudentSecureSM: A comprehensive medical insurance plan designed specifically to meet the needs of students studying abroad.

CitizenSecureSM: Annually renewable major medical coverage for individuals and families. This plan is available to citizens in locations around the world.

GroupSecureSM: Dependable, high quality medical insurance for US-based organizations with employees overseas or non-US organizations employing expatriates, third-country nationals, or key local nationals.

MultiNational Accident Plan: Coverage for accidents that result in disability or death, including Acts of War and Terrorism.

IC+ International Term Life: Term life insurance for citizens of the world requiring personal and business protections.

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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