WorldTrips®

Atlas Cruiser®

Platinum

A Lot Can Happen to Disrupt a Trip Before and After Departure. Protect Your Trip Investment with Atlas Cruiser Platinum Travel Insurance.

Common Reasons for Trip Cancellation and Interruption

Your Trip Cancellation and Trip Interruption benefit can reimburse you for prepaid, nonrefundable trip expenses—up to 100% of your insured trip cost for trip cancellations and up to 100% of your insured trip cost for trip interruptions—if you must cancel your trip due to a covered reason.

Atlas Cruiser Platinum can reimburse you for a trip cancelled or interrupted due to:

- Sickness or injury that renders you or your traveling companion unable to travel
- Death, hospitalization, or quarantine of you or your traveling companion
- Death, hospitalization, or quarantine of your host at your destination
- Delay or cancellation of common carrier due to strike, inclement weather, natural disaster, or mechanical breakdown
- Traffic incident while en route to departure
- Cancellation of cruise due to insufficient or excessive water
- Cancellation of trip due to work reasons, including loss of job or requirement to work

View the policy documents for your plan and state of residency for a full list of covered reasons for trip cancellation.

Travel Assistance Services Included in Your Plan

Wherever you travel with your Atlas Cruiser Platinum coverage, you can rest easy knowing you have access to multilingual travel assistance services 365 days a year.

- Worldwide travel, medical, emergency, and security assistance
- Pet assistance
- Concierge services
- Embassy and consular service
- Medical referrals
- Language interpretation
- Assistance with lost or stolen luggage and personal items
- Coordination of personal effects collection and return
- Assistance with return of minor children
- Arrangements for aircraft and car return

Pre-Existing Conditions: What You Need to Know

The pre-existing condition* exclusion will be waived if you purchase your Atlas Cruiser Platinum coverage within 14 days of the date your first trip payment was received and you are medically able to travel at the time of purchase. If you do not purchase Atlas Cruiser Platinum insurance within 14 days of your initial trip payment, a 90-day lookback period will apply to pre-existing conditions.

*Pre-existing condition means an illness, disease, or other condition during the 90-day period immediately prior to your effective date of coverage for which you: 1) received a test, examination, or medical treatment; 2) received a recommendation for a test, examination, or medical treatment; or 3) took or received a prescription for drugs or medicine.

Item (3) above does not apply to a condition which is treated or controlled solely through the taking of prescription medication and remains treated or controlled without any adjustment or **change in the required prescription throughout the 90-day period before your coverage effective date.

**Change in required prescription means the dosage or frequency of a medication has been increased, reduced, stopped, and/or new medications have been prescribed due to the worsening of an underlying condition that's being treated with the medication, unless the change is: 1) between a brand name and a generic medication with comparable dosage; or 2) an adjustment to insulin or anti-coagulant dosage.

WorldTrips' Atlas Journey, Atlas Cruiser, and Atlas On-The-Go trip protection insurance products are underwritten by Tokio Marine HCC's U.S. Specialty Insurance Company (USSIC). USSIC is a Texas-domiciled insurance company operating on an admitted basis throughout the United States. Coverage is available to U.S. residents of the U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. Coverage may not be available in all states.

Atlas Cruiser Platinum Coverage Highlights

IMPORTANT NOTE: Coverage varies by state. Please review the policy documents for your plan and state of residency prior to purchasing an Atlas Cruiser Platinum travel insurance plan.

BENEFIT	LIMIT (PER PERSON)
Trip Cancellation	Up to $50,000
Reinstate Frequent Traveler Awards	Up to $250
Airline Reissue or Cancellation	Up to $500
Trip Interruption	Up to $50,000
Travel Delay (5 Hours or More)	Up to $150 per day; $750 max
Missed Connection	Up to $500
Travel Inconvenience	Up to $100 per event; $300 max
Accidental Death & Dismemberment - 24 Hour	Up to $10,000
Emergency Accident & Sickness Medical Expense	Up to $25,000
Dental Expenses	Up to $500
Medical Evacuation & Repatriation of Remains	Up to $100,000
Baggage Damage or Loss (Excess)	Up to $500 per article; up to $1,500 max
Baggage Delay (12 Hours or More)	Up to $750
Waiver of the Pre-Existing Condition Exclusion	14 days of initial trip payment
Pre-Existing Condition Lookback Period	90 Days

Pricing Summary

Note: Pricing based on percentage of trip cost. Minimum trip cost is $350

AGE	BASE COST
0-49	6.0%
50-69	7.75%
70-74	10.0%
75-79	12.0%
80+	17.0%

Note: Atlas Cruiser Platinum is not currently available in the states of New York or Washington.

OPTIONAL COVERAGE UPGRADES

Add Trip Cancellation for Any Reason to your Atlas Cruiser Platinum plan to customize and enhance your coverage.

- **Trip Cancellation for Any Reason –** Choose 50% or 75% of trip cost back due to cancellation for a non-covered reason
- **Primary Coverage: Emergency Accident and Sickness Medical Expense –** Makes medical coverage primary, rather than excess (Not available in New Hampshire; medical coverage is always primary for New Hampshire plans.)
- **Medical Evacuation Hospital of Choice and Increased Maximum Benefit Limit –** Allows hospital of choice for medical evacuation and increases the Medical Evacuation benefit maximum to $200,000

Questions?

In the U.S., call: 866-400-6090. All other locations, call: +1 603-328-6387. We will accept collect calls or call you back. Or contact your Travel Advisor.

In the State of California, operating as WorldTrips Insurance Services. California Non-Resident Producer License Number: 0G39705

The travel retailer is not an insurer and does not have any liability for any coverage amounts. The travel retailer is not qualified or authorized to answer technical questions about the benefits, exclusions, or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. The travel retailer and its employees may offer and disseminate travel insurance under the direction of the licensed insurance carrier and/or administrator. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact the licensed insurance carrier or administrator.

Purchasing travel insurance is not required in order to purchase any other products or services offered by this travel retailer.

Unless individually licensed, the retailer's employee is not qualified or authorized to:

- Answer technical questions about the benefits, exclusions, or conditions of any of the insurance offered by the travel retailer.
- Evaluate the adequacy of the prospective insured's existing insurance coverage.