



Atlas Journey[®]

Travel Insurance

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

Atlas Journey offers three different plans so you can choose the amount of trip protection you need to fearlessly explore the world. Customize and enhance your coverage by adding optional upgrades to your Atlas Journey plan.



Why Do I Need Travel Insurance?



Your trip may be cancelled, delayed, or interrupted due to factors beyond your control



Your baggage or personal belongings could be delayed, lost, stolen, or damaged



You could get sick or hurt and need medical treatment or an emergency evacuation



You may need to supplement your existing health coverage as you travel within the U.S.



Your home country health insurance may not cover you abroad

Atlas Journey 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 Journey travel insurance plan. The Atlas Journey Premier and Economy plans are not available in Washington.

PRE-EXISTING CONDITIONS: WHAT YOU NEED TO KNOW

The pre-existing condition* exclusion will be waived if you purchase your Atlas Journey coverage within 21 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 Journey insurance within 21 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.

In the State of California, operating as WorldTrips Insurance Services. California Non-Resident Producer License Number: OG39705

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.

BENEFIT	LIMIT (PER PERSON)		
	Premier	Preferred	Economy
Trip Cancellation	100% of trip cost up to \$100,000	100% of trip cost up to \$100,000	100% of trip cost up to \$10,000
Single Occupancy Coverage for increased travel costs if your travel companion cancels	Yes	Yes	Yes
Trip Interruption	150% of trip cost	150% of trip cost	100% of trip cost
Travel Delay (5 hours or more)	Up to \$200 per day; \$2,000 maximum	Up to \$150 per day; \$2,000 maximum	Up to \$100 per day; \$500 maximum
Missed Connection	Up to \$2,000	Up to \$1,500	Up to \$500
Airline Reissue or Cancellation Fees	Up to \$500	Up to \$500	Up to \$250
*Travel Inconvenience (Not available for NY or WA)	Up to \$150 max per person; \$750 max per policy	Up to \$150 max per person; \$750 max per policy	--
Reinstate Frequent Traveler Awards	Up to \$500	Up to \$500	Up to \$250
**Emergency Accident & Sickness Medical Expense (For NY policies: Emergency Injury & Sickness Medical Expense; coverage is Primary for all plans)	Up to \$150,000 (Primary coverage)	Up to \$100,000 (Excess coverage with optional upgrade to primary coverage)	Up to \$10,000 (Excess coverage)
Dental Expense	Up to \$750	Up to \$750	Up to \$500
Medical Evacuation & Repatriation of Remains	Up to \$1,000,000	Up to \$1,000,000	Up to \$250,000
Baggage Damage or Loss (Excess)	Up to \$2,000 Per Article Limit: Up to \$500	Up to \$1,500 Per Article Limit: Up to \$500	Up to \$1,000 Per Article Limit: Up to \$250
Baggage Delay (12 hours or more)	Up to \$500	Up to \$300	Up to \$200
Accidental Death & Dismemberment - 24 Hour	Up to \$25,000	Up to \$20,000	Up to \$10,000
Waiver of the Pre-Existing Condition Exclusion	21 days of initial trip payment	21 days of initial trip payment	21 days of initial trip payment
Pre-Existing Condition Lookback Period	90 days	90 days	90 days

OPTIONAL COVERAGE UPGRADES

Add one or more of the following upgrades to your Atlas Journey trip cancellation plan to customize and enhance your coverage. Note that upgrade availability varies by plan level and may vary by state of residency.

- ***Cancel for Any Reason** – Choose 50% or 75% back for cancellation due to a non-covered reason
- ****Interrupt for Any Reason** – Interruption coverage for a non-covered reason
- **Adventure Sports** – Extends coverage to include sports such as safari, bungee jumping, hang gliding, & more
- *****Primary Medical** – Makes medical coverage primary, rather than a secondary
- **Rental Car Damage and Theft** – Adds collision damage waiver, coverage for theft of rental vehicle
- ******Medical Evacuation Upgrade** – Doubles medical evacuation coverage and offers evacuation to hospital of your choice
- **Pet Care** – Adds cancellation coverage for death/critical illness of your dog or cat; vet care if traveling with you
- **Baggage Upgrade** – Doubles baggage coverage and makes baggage coverage primary, rather than excess
- **Rental Accommodations Protection** – Interruption coverage if rental is unclean/overbooked or keys are lost
- **School Activities** – Adds cancellation coverage if student is required to take a test, school year is extended, or sporting event is scheduled
- **Hunting and Fishing** – Covers equipment and cancellation due to government restrictions
- **Destination Wedding** – Coverage in case destination wedding is cancelled

* The Cancel for Any Reason benefit is replaced and replaced with Cancel for Fortuitous Reason in New York.

** The Interrupt for Any Reason benefit is replaced with Interrupt for Fortuitous Reason in New York.

*** Medical coverage is primary for all plans in New York.

**** The Medical Evacuation Upgrade is not available in New York.

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.

Disclosure (if Purchasing Through a Travel Retailer)

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.