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## **Atlas Series Product Comparison**

Atlas Essential<sup>™</sup>, Atlas Travel<sup>®</sup>, and Atlas Premium<sup>™</sup>

The Atlas Series travel medical insurance plans from Tokio Marine HCC – MIS Group are available almost anywhere you may travel internationally for vacation, study abroad, business, and mission work. Atlas Essential represents the most economical version of our well-known Atlas line, while Atlas Premium provides the highest levels of coverage among the Atlas plans.

# What Does Atlas Cover?

#### **International Coverage**

#### Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? Tokio Marine HCC – MIS Group is experienced in arranging emergency medical evacuations. Atlas covers eligible expenses necessary 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 Premium and Atlas Travel cover transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

#### **Repatriation of Remains**

What would your family do if disaster struck while you were 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, Tokio Marine HCC – MIS Group will arrange for and cover eligible costs associated with the repatriation of your remains.

#### **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 Premium and Atlas Travel will cover the transportation cost for the children to return home.

#### Terrorism

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, and the country or region you're visiting is NOT under a level 3 or level 4 travel advisory, the Atlas line offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or level 4 ("do not travel") advisory.

#### **Political Evacuation**

If, during the coverage period and after your arrival, the United States government issues a level 3 or level 4 travel advisory for your destination country, Atlas Premium and Atlas Travel will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

#### Natural Disaster – Replacement Accommodations

Natural disasters can happen anywhere and at any time. If a natural disaster occurs on your trip, causing you to become displaced from your accommodations, Atlas Travel and Atlas Premium will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

#### **Atlas\* Quality Benefits**

#### Acute Onset of Pre-Existing Conditions

Atlas Travel and Atlas Premium provide a limited benefit up to the medical coverage life¬time maximum for eligible medical expenses. If you are younger than 80, you may be covered for an acute onset of a \*\*pre-existing condition. This also includes up to a \$25,000 lifetime maximum for emergency medical evacuation.

An acute onset of a pre-existing condition 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. Chronic and congenital conditions are excluded from coverage.

#### Hospitalization and Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for costs associated with hospitalization, including intensive care unit and outpatient treatment.

#### Sports

Atlas includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports- skiing, snowboarding, snorkeling, water skiing, and others- at no additional cost. Certain extreme sports are excluded from coverage.

#### **Complications of Pregnancy**

Atlas Premium and Atlas Travel offer coverage for complications of pregnancy during the first 26 weeks of gestation.

#### **Crisis Response**

Atlas Travel offers up to \$10,000 per certificate period (or up to \$100,000 if \*\*additional coverage is selected; \$100,000 for Atlas Premium) to offset costs associated with kidnapping such as ransom, crisis response expenses, and loss of personal belongings. This benefit includes access to the services of Unity Crisis Group for advice, coordination with law enforcement, and negotiations during a kidnapping.

#### Personal Liability

Atlas Travel offers up to \$10,000 per certificate period (\$100,000 for Atlas Premium) to offset the following types of court-entered eligible judgments or approved settlements incurred by the member:

- Third-party injury;
- Damage/loss of a third party's personal property;
- Damage/loss of a related third party's personal property.

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

The Atlas Series is underwritten by Lloyd's, London. Tokio Marine HCC - Medical Insurance Services Group (MIS Group) is a service company and a member of the Tokio Marine HCC group of companies. Tokio Marine HCC - MIS Group 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.

\*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by Tokio Marine HCC -MIS Group or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

\*\*A pre-existing condition is any condition:

•that at existed (with reasonable medical certainty) with 2 years prior to your effective date of coverage, whether or not it was known to you

\*\*\*A buy-up of an additional \$90,000 is available for selection, which includes the added benefit of a \$10,000 maximum for natural disaster evacuation.

<sup>•</sup>for which medical advice, diagnosis, care, or treatment was recommended or received within 2 years prior to your effective date of coverage

<sup>•</sup>which would cause a reasonably prudent person to seek medical advice, diagnosis, care, or treatment within 2 years prior to your effective date of coverage

## Atlas Series Schedule of Benefits and Limits

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Interregency Reunion         Up to \$150,000, subject to a maximum of 15 days (not subject to deductible).         No benefit         Up to \$150,000, subject to a maximum of 15 days (not subject to deductible).           Nutrual Disaster – Replacement         Up to \$150,000, subject to deductible).         No benefit         Up to \$150,000 (not subject to deductible).           Trip Delay         Up to \$100 of subject to deductible).         No benefit         Up to \$100 of subject to deductible).           Trip Delay         Up to \$100 of subject to deductible).         No benefit         Up to \$100 of or subject to deductible).           Trip Delay         Up to \$100 of day after a 12-hour delay period requing an unplanned commit that yet days maximum. Not subject to deductible).         No benefit         Up to \$100 of instablect to deductible).           Catchedod Lugage         Up to \$100 of instablect to deductible).         No benefit         Up to \$1000 filterime maximum (not subject to deductible).           Acciential Death and Dismember- carrier         More adapt to the stablect to inductible in deductible i				
subject to deductible ).         No benefit         Up to \$250 a day for 5 days (not subject to deductible ).           Accommodations         Up to \$100 a day day after a 12-hour delay period requiring an urplanned overnjist stay 2 days maximum. Not subject to deductible ).         No benefit         Up to \$500 a day of 5 days (not subject to deductible ).           Trip Delay         Up to \$100 a day after a 12-hour delay period requiring an urplanned overnjist stay 2 days maximum. Not subject to deductible ).         No benefit         Up to \$500 a day after a 12-hour delay period requiring an urplanned overnjist stay 2 days maximum. Not subject to deductible ).           Lost Checked Luggage         Up to \$100 a day day after a 12-hour delay period requiring an urplanned overnjist stay 2 days maximum. Not subject to deductible ).         No benefit         Up to \$100.00 (not subject to deductible ).           Accidental Death and Diamember carrier         Not subject to deductible or overall maximum limit.         No benefit         Up to \$100.00 (not subject to deductible ).           Members age 18         S5000 (not subject to deductible or overall maximum limit.         No benefit         No benefit           Members age 70 through 74         Lifetime max - \$52,000. Death - \$50,000. Deas of 2 limbs - \$50,000. Loss of 2 limbs - \$50,200. Loss of 1 limb - \$50,200. Loss of 1 limb -	•	deductible ).	to deductible ).	
Accommodations         Instrument           Tip Interruption         Up to \$10,000 (not subject to deductible).         No benefit         Up to \$100 adv after a 12-hour delay period requiring an voemight stay (2 days maximum. Not subject to deductible).           Instrument dovernight stay (2 days maximum. Not subject to deductible).         No benefit         Up to \$10,000 (not subject to deductible).           Isot Checked Luggage         Up to \$500 not subject to deductible).         No benefit         Up to \$150,000 (rist subject to deductible).           Accommodations         Value to \$10,000 (rist subject to deductible).         No benefit         Up to \$150,000 (rist subject to deductible).           Accidental Death and Dismember-carrier         S50,0000 (lass of 1 limbs - \$50,000, Loss of 2 limbs - \$50,000, Loss of 1 limbs - \$50,000, Loss of 2 limbs - \$50,000, Loss of 1 limbs - \$50,200, Loss of 2 limbs - \$50,000, L		subject to deductible ).		deductible ).
The Interruption         Up to \$10,000 Inst subject to deductible ).         No benefit         Up to \$15,000 Inst subject to deductible ).           Tip Delay         Up to \$100 aday after a 12-hour delay period requiring a unplaned overnight stay (2 days maximum. Not subject to deductible ).         No benefit         Up to \$10,000 Inst subject to deductible ).           Lest Checked Lugage         Up to \$500 Inst subject to deductible ).         No benefit         Up to \$10,000 Inst subject to deductible ).           Pelical Evacuation         Up to \$500 Inst subject to deductible ).         No benefit         Up to \$10,000 Inst subject to deductible ).           Accidental Death and Dismember carrie         No tablect to deductible , or overall maximum limit \$250,000. Death \$50,000. Loss of 2 limbs \$250,000. Death \$50,000. Loss of 2 limbs \$50,000. Death \$50,000. Loss of 2 limbs \$350,000. Loss of 1 limb \$250,000. Death \$50,000. Death \$50,000. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 1 limb \$32,200. Lister \$10,000 nertile \$30,000. Lister \$40,200. Loss of 1 limb \$31,250. Loss of 2 limbs \$30,000. Loss of 1 limb \$31,250. Loss of 1 limb \$32,250. Lister \$10,000 nertile \$30,200. Death \$50,000. Test \$2,500. Loss of 2 limbs \$30,000. Lister \$40,200. Loss of 1 limb \$32,250. Lister \$1,000 maximum limit. Up to \$30,000 nertile \$30,200. Death \$2,500,000 nertind \$30,000 nertile \$30,200. Death \$50,0000. Test \$2,500.		Up to \$250 a day for 5 days (not subject to deductible ).	No benefit	Up to \$500 a day for 5 days (not subject to deductible ).
urplaned overlight stay (2 days maximum. Not subject to deductible).         overlight stay (2 days maximum. Not subject to deductible).           Lost Checked Lucage         Up to \$100,000 (not subject to deductible).         No benefit         Up to \$100,000 (instaupiect to deductible).           Accidental Death and Dismember-carrier accidental Death and Dismember-carrier Accidental Death and Dismember-carrier accidental Death and Dismember-carrier Members up to age 18         Not subject to deductible, or overall maximum limit. \$250,000, Death \$50,000; Loss of 1 limb- \$50,000; Loss of 1 limb- \$50,000; Loss of 1 limb- \$50,000; Loss of 1 limb- \$50,000; Loss of 1 limb- \$250,000, Cass of 2 limbs- \$50,000; Loss of 1 limb- \$250,000; Loss of 1 limb-				
Lost Checked Luggage         Up to \$5000 (not subject to deductible).         No benefit         Up to \$100,000 (not subject to deductible).           Political Evacuation         Up to \$100,000 (lettime maximum (not subject to deductible).         No benefit         Up to \$100,000 (lettime maximum (not subject to deductible).           Accidental Death and Dismember- carrier         \$250,000 maximum benefit per any one family or group.         No benefit         No to subject to deductible, or overall maximum limit.           Accidental Death and Dismember- carrier         \$250,000 (lass of 1 limb-\$25,000.         No benefit         No to subject to deductible, or overall maximum limit.           Members age 18 through 69         Lifetime max. \$50,000, Death-\$50,000, Death-\$50,000 (loss of 2 limbs-\$5,500.000).         S50,0000 (loss of 1 limb-\$25,000.           Members age 70 through 74         Lifetime max. \$52,500. Death-\$52,500. Death-\$52,500. Death-\$52,500. Loss of 2 limbs-\$52,500. Death-\$52,500. Death-\$52,500. Death-\$52,500. Loss of 2 limbs-\$52,500. Death-\$52,500. Death-\$52,500. Loss of 2 limbs-\$52,500. Death-\$52,500. Death-\$52,500. Death-\$52,500. Loss of 2 limbs-\$52,500. Death-\$52,500. Death-\$62,500. Death-	Trip Delay	unplanned overnight stay (2 days maximum. Not subject	No benefit	Up to \$200 a day after a 12-hour delay period requiring an unplanned overnight stay (2 days maximum. Not subject to deductible ).
deductible i.         deductible i.         deductible i.           Accidental Desmember- carrier         Not subject to deductible, or overall maximum limit. \$250,000 maximum benefit per any one family or group.         No benefit         No benefit           Members age 18 through 69         Lifetime max. \$50,000, Death. \$50,000, Loss of 2 limbs- \$50,000, Loss of 1 limb- \$25,000.         Lifetime max. \$50,000, Death. \$100,000; Loss of 2 limbs- \$50,000, Loss of 1 limb- \$25,000.         Lifetime max. \$50,000, Death. \$100,000; Loss of 2 limbs- \$50,000, Loss of 1 limb- \$25,000.           Members age 70 through 74         Lifetime max. \$50,000, Loss of 1 limb- \$25,000.         Lifetime max. \$62,500, Loss of 1 limb- \$25,000.         Lifetime max. \$62,500, Death. \$10,000; Loss of 2 limbs- \$62,500, Loss of 1 limb- \$25,000.           Members age 70 through 74         Lifetime max. \$62,500, Loss of 1 limb- \$21,500, Loss of 2 limbs- \$62,500, Loss of 1 limb- \$21,500.         Lifetime max. \$62,500, Loss of 1 limb- \$25,000.           Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)         No taubject to deductible, or overall maximum limit. Up to age 18 \$250,000 per member, Age 70 to 74. \$12,500 per member, Age 70 to 74. \$12,500 per member, Age 75 and clder \$62,500.         No benefit         No benefit         No subject to deductible, or overall maximum limit. Up to \$10,000 lifetime maximum         S00,000 lifetime factor \$2,500.           Personal Liability         Up to \$100,000 per certificate Personal Liability         No benefit         No benefit         Up to \$100,000 per certificate s0,000 lifetime maximu	Lost Checked Luggage		No benefit	Up to \$1,000 (not subject to deductible ).
Accidental Death and Dismember- carrier         Not subject to deductible, or overall maximum limit.         No subject to deductible, or overall maximum limit.         No subject to deductible, or overall maximum limit.         No benefit         Not subject to deductible, or overall maximum limi	Political Evacuation		No benefit	Up to \$150,000 lifetime maximum (not subject to deductible ).
Members up to age 18         Lifetime max\$5,000; Loss of 1 limb- \$25,000;         Lifetime max\$5,000; Death- \$5,000; Loss of 2 limbs- \$5,000; Loss of 1 limb- \$25,000.           Members age 18 through 69         Lifetime max\$50,000; Death- \$50,000; Loss of 2 limbs- \$-550,000; Loss of 1 limb- \$25,000.         Lifetime max\$510,000; Loss of 2 limbs- \$-550,000; Loss of 1 limb- \$25,000.           Members age 70 through 74         Lifetime max\$512,500; Death- \$12,500; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$25,000.         Lifetime max\$52,500; Death- \$12,500; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$25,000; Death- \$12,500; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$25,000; Death- \$12,500; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$3,125.           Common Carrier Accidental Death (\$250,000 per member; Age 18 to 69 -\$50,000 per member; Age 18 to 69 -\$50,000 per member; Age 18 to 69 -\$50,000 per member; Age 18 to 69 -\$50,000 per member; Age 18 to 69 -\$50,000 per member; Age 19 to 54 -\$52,000 per member; Age 18 to 69 -\$50,000 per member; Age 10 to 310,000 noxin unit. Optional buy-up to \$10,000 maximum first. Optional buy-up to \$10,000 maximum first. Dup to \$10,000 lifetime maximum \$10,000 time person property \$10,0000 tind person property \$10,0000 time person property \$10,0000 time	Accidental Death and Dismember- carrier	Not subject to deductible, or overall maximum limit.	No benefit	Not subject to deductible, or overall maximum limit \$250,000
Members age 18 through 69         Lifetime max\$50,000; Loss of 1 limb-\$2,500.         of 1 limb-\$2,500.           Members age 18 through 69         Lifetime max\$50,000; Loss of 2 limbs-\$25,000. Optional Accidental Death & Dismemberment buy-up of \$50,000 to lifetime max\$12,500; Death-\$12,500; Loss of 2 limbs-\$25,000.         Lifetime max\$12,500; Death-\$12,500; Loss of 2 limbs-\$25,000.           Members age 70 through 74         Lifetime max\$12,500; Death-\$12,500; Loss of 1 limb-\$2,520.         Lifetime max\$12,500; Death-\$12,500; Loss of 2 limbs-\$25,000.           Members age 75 and older         Lifetime max\$6,250; Death-\$6,250; Loss of 2 limbs-\$25,000         Lifetime max\$6,250; Death-\$6,250; Loss of 2 limbs-\$25,000           Common Carrier Accidental Death (\$252,000) optional backgroup of anily or group)         Not subject to deductible, or overall maximum limit. Up to age 18-\$25,000 per member; Age 18 to 69-\$50,000 per member; Age 75 and older \$40,250; Death 10 and				maximum benefit for any one family or group. Lifetime max \$5,000; Death- \$5,000; Loss of 2 limbs- \$5,000; Loss
- \$50,000; Loss of 1 limb- \$25,000. Optional Accidental Death & Dismemberment buy-up of \$50,000 to lifetime maximum \$100,000.       \$100,000; Loss of 1 limb- \$50,000.         Members age 70 through 74       Lifetime max. \$12,500; Death- \$12,500; Loss of 2 limbs- \$12,500; Loss of 1 limb- \$6,250.       Lifetime max. \$6,250; Death- \$6,250; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$3,125.         Members age 75 and older       Lifetime max. \$6,250; Death- \$6,250; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$3,125.       Not subject to deductible, or overall maximum limit. Up to age 18-\$25,000 per member; Age 75 and older \$6,250.       Not subject to deductible, or overall maximum limit. Up to age 18-\$25,000 per member; Age 75 and older \$6,250.         Crisis Response- Ransom, Personal Belongings, and Crisis Response Fees and Expenses       Up to \$10,000 per certificate period, with \$10,000 maximum for Natural Disaster Evacuation       No benefit       No benefit         Personal Liability       Up to : \$10,000 third person property \$10,000 third person property \$10,000 third person property \$10,000 third person property \$2,500 related third person property \$100,000 third person property \$2,500 related third person pr		\$5,000; Loss of 1 limb- \$2,500.		of 1 limb- \$2,500.
Members age 70 through 74         Lifetime max\$12,500; Death- \$12,500; Loss of 2 limbs- s0,250; Death- \$12,500; Loss of 1 limb- \$6,250.           Members age 75 and older         Lifetime max\$6,250; Death- \$6,250; Deat	Members age 18 through 69	- \$50,000; Loss of 1 limb- \$25,000. Optional Accidental Death & Dismemberment buy-up of \$50,000 to lifetime		Lifetime max \$100,000; Death- \$100,000; Loss of 2 limbs- \$100,000; Loss of 1 limb- \$50,000.
Members age 75 and olderLifetime max \$6,250; Death- \$6,250; Loss of 2 limbs- \$6,250; Loss of 1 limb- \$3,125.Lifetime max \$6,250; Death- \$6,250; Loss of 2 limbs- \$6 \$6,250; Loss of 1 limb- \$3,125.Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)Not subject to deductible, or overall maximum limit. Up to to age 18- \$25,000 per member; Age 18 to 69- \$50,000 per member; Age 70 to 74- \$12,500 per member; Age 75 and older- \$6,250.No benefitNo benefitCrisis Response- Ransom, Personal Belongings, and Crisis Response Fees and ExpensesUp to \$10,000 (not subject to deductible, or overall maximum limit). Optional buy-up to \$100,000 per certific cate period, with \$10,000 maximum for Natural Disaster EvacuationNo benefitUp to \$100,000 per certificate period, with \$10,000 maximum maximum limit).Personal LiabilityUp to \$10,000 lifetime maximum \$10,000 lifetime maximum limit. Optional buy-up to \$90,000 lifetime maximum.Border Entry ProtectionUp to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)No benefitUp to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)	Members age 70 through 74	Lifetime max \$12,500; Death- \$12,500; Loss of 2		Lifetime max \$12,500; Death- \$12,500; Loss of 2 limbs- \$12,500;
Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)       Not subject to deductible, or overall maximum limit. Up to age 18 \$25,000 per member; Age 18 to 69 \$50,000 per member; Age 70 to 74 \$12,500 per member; Age 75 and older \$6,250.       Not subject to deductible, or overall maximum limit. Up to age 18 \$25,000 per member; Age 70 to 74 \$12,500 per member; Age 75       Not benefit       Not subject to deductible, or overall maximum limit. Up to 70 to 74 \$12,500 per member; Age 75 and older \$6,250.         Crisis Response- Ransom, Personal Belongings, and Crisis Response Fees and Expenses       Up to \$10,000 (not subject to deductible, or overall maximum limit). Optional buy-up to \$100,000 per certifi- texecuation       No benefit       Up to \$100,000 per certificate period, with \$10,000 maxim Natural Disaster Evacuation (not subject to deductible, or maximum limit).         Personal Liability       Up to: \$10,000 third person injury \$10,000 third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.       No benefit       Up to: \$100,000 third person injury \$100,000 third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)       No benefit       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)	Members age 75 and older	Lifetime max \$6,250; Death- \$6,250; Loss of 2 limbs-		Lifetime max \$6,250; Death- \$6,250; Loss of 2 limbs- \$6,250; Loss
group)       per member; Age 70 to 74-\$12,500 per member; Age 75 and older-\$6,250.       70 to 74-\$12,500 per member; Age 75 and older-\$6,250.         Crisis Response-Ransom, Personal Belongings, and Crisis Response Fees and Expenses       Up to \$100,000 (not subject to deductible, or overall maximum limit). Optional buy-up to \$100,000 per certifi- cate period, with \$10,000 maximum for Natural Disaster Evacuation       No benefit       Up to: \$10,000 lifetime maximum \$10,000 lifetime maximum \$10,000 third person injury \$10,000 third person property \$10,000 third person property \$10,000 third person property \$2,500 related third person property \$2,500 related third person property \$10,000 lifetime maximum.       No benefit       Up to: \$100,000 lifetime maximum \$100,000 third person injury \$10,000 third person property \$2,500 related third person property \$10,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)       No benefit       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)		Not subject to deductible, or overall maximum limit. Up	No benefit	Not subject to deductible, or overall maximum limit. Up to age
Crisis Response- Ransom, Personal Belongings, and Crisis Response Fees and Expenses       Up to \$10,000 (not subject to deductible, or overall maximum limit). Optional buy-up to \$100,000 per certifi- cate period, with \$10,000 maximum for Natural Disaster       No benefit       Up to \$100,000 per certificate period, with \$10,000 maxim Natural Disaster Evacuation (not subject to deductible, or maximum limit).         Personal Liability       Up to: \$10,000 lifetime maximum \$10,000 third person injury \$10,000 third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.       No benefit       Up to: \$100,000 third person injury \$10,000 third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)       No benefit       Up to \$\$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)		per member; Age 70 to 74- \$12,500 per member; Age 75		18- \$25,000 per member; Age 18 to 69- \$50,000 per member; Age 70 to 74- \$12,500 per member; Age 75 and older- \$6,250.
Personal Liability       Up to: \$10,000 third person injury \$10,000 third person injury \$10,000 third person property \$2,500 related third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.       No benefit       Up to: \$100,000 third person injury \$100,000 third person injury \$100,000 third person property - not subject to deductible, or overall maximum limit. Optional buy-up to \$90,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)       No benefit       Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)	Belongings, and Crisis Response Fees and	Up to \$10,000 (not subject to deductible, or overall maximum limit). Optional buy-up to \$100,000 per certificate period, with \$10,000 maximum for Natural Disaster	No benefit	Up to \$100,000 per certificate period, with \$10,000 maximum for Natural Disaster Evacuation (not subject to deductible, or overall maximum limit).
\$10,000 third person injury       \$10,000 third person property         \$10,000 third person property       \$10,000 third person property         \$2,500 related third person property       \$2,500 related third person property         . not subject to deductible, or overall maximum.       \$10,000 third person property         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrace at the U.S. border (not subject to deductible)       No benefit	Personal Liability	Up to:	No benefit	
\$10,000 third person property       \$10,000 third person property         2,500 related third person property       \$2,500 related third person property         - not subject to deductible, or overall maximum limit.       Optional buy-up to \$90,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrace at the U.S. border (not subject to deductible)    No benefit Up to \$500 if traveling on a valid B-2 visa and denied entrace at the U.S. border (not subject to deductible)				
\$2,500 related third person property       \$2,500 related third person property         - not subject to deductible, or overall maximum limit.       Optional buy-up to \$90,000 lifetime maximum.         Border Entry Protection       Up to \$500 if traveling on a valid B-2 visa and denied entrace at the U.S. border (not subject to deductible)       No benefit       Up to \$500 if traveling on a valid B-2 visa and denied entrace at the U.S. border (not subject to deductible)				
Optional buy-up to \$90,000 lifetime maximum.         No benefit         Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible)         No benefit         Up to \$500 if traveling on a valid B-2 visa and denied entrance		\$2,500 related third person property		\$2,500 related third person property
Border Entry Protection Up to \$500 if traveling on a valid B-2 visa and denied entra entrance at the U.S. border (not subject to deductible) No benefit U.S. border (not subject to deductible)				- not subject to deductible, or overall maximum limit
Bedside Visit Up to \$1.500 (not subject to deductible ) No benefit Up to \$1.500 (not subject to deductible )	Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied	No benefit	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible )
		Up to \$1,500 (not subject to deductible )	No benefit	Up to \$1,500 (not subject to deductible )
Local Burial or Cremation Up to \$5,000 lifetime maximum (not subject to deductible). Up to \$5,000 lifetime maximum (not subject to deductible or coinsurance).	Local Burial or Cremation			Up to \$5,000 lifetime maximum (not subject to deductible).





### Contact Us

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### Mind over risk

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