Medical Insurance Services Group
251 North Illinois Street, Suite 600, Indianapolis, IN, 46204 USA
Tel: 317-262-2132 Fax: 317-262-2140 Toll Free: 800-605-2282
orders@hccmis.com
hccmis.com

Atlas International® - For travel outside of the U.S.

$0 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.99	1.31	1.49	1.55	1.58
30-39	1.17	1.59	1.73	1.79	1.85
40-49	1.98	2.40	2.57	2.61	2.66
50-59	3.40	3.84	4.04	4.07	4.16
60-64	4.18	4.58	4.87	4.94	5.00
65-69	4.96	6.02	6.43	6.61	6.67
70-79	7.27	8.83	N/A	N/A	N/A
80+*	13.04	N/A	N/A	N/A	N/A
14d-17y	0.99	1.31	1.49	1.55	1.58

$500 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.71	0.94	1.06	1.11	1.14
30-39	0.85	1.15	1.24	1.29	1.34
40-49	1.42	1.72	1.85	1.88	1.92
50-59	2.45	2.76	2.92	2.93	2.99
60-64	3.01	3.29	3.50	3.55	3.60
65-69	3.57	4.32	4.64	4.76	4.81
70-79	5.24	6.34	N/A	N/A	N/A
80+*	9.38	N/A	N/A	N/A	N/A
14d-17y	0.71	0.94	1.06	1.11	1.14

$100 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.87	1.15	1.30	1.37	1.39
30-39	1.03	1.41	1.53	1.58	1.62
40-49	1.73	2.11	2.26	2.30	2.34
50-59	2.99	3.38	3.56	3.59	3.66
60-64	3.67	4.03	4.29	4.35	4.40
65-69	4.37	5.29	5.66	5.81	5.87
70-79	6.41	7.76	N/A	N/A	N/A
80+*	11.48	N/A	N/A	N/A	N/A
14d-17y	0.87	1.15	1.30	1.37	1.39

$1000 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.63	0.84	0.94	1.00	1.01
30-39	0.74	1.02	1.10	1.15	1.19
40-49	1.26	1.53	1.64	1.68	1.71
50-59	2.17	2.45	2.59	2.61	2.66
60-64	2.67	2.93	3.12	3.16	3.20
65-69	3.17	3.85	4.12	4.23	4.26
70-79	4.65	5.64	N/A	N/A	N/A
80+*	8.34	N/A	N/A	N/A	N/A
14d-17y	0.63	0.84	0.94	1.00	1.01

$250 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.79	1.05	1.19	1.24	1.26
30-39	0.94	1.28	1.39	1.43	1.49
40-49	1.58	1.92	2.06	2.09	2.13
50-59	2.71	3.07	3.24	3.26	3.32
60-64	3.35	3.66	3.89	3.96	4.00
65-69	3.97	4.81	5.14	5.29	5.34
70-79	5.82	7.07	N/A	N/A	N/A
80+*	10.42	N/A	N/A	N/A	N/A
14d-17y	0.79	1.05	1.19	1.24	1.26

$2500 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.55	0.73	0.83	0.87	0.88
30-39	0.65	0.90	0.97	1.01	1.04
40-49	1.10	1.35	1.43	1.46	1.49
50-59	1.90	2.14	2.27	2.28	2.32
60-64	2.34	2.56	2.73	2.77	2.80
65-69	2.77	3.37	3.61	3.70	3.73
70-79	4.07	4.94	N/A	N/A	N/A
80+*	7.30	N/A	N/A	N/A	N/A
14d-17y	0.55	0.73	0.83	0.87	0.88

Rates are shown in US dollars and are effective 04/01/2016. Rates are subject to change. Charges will include Surplus Lines taxes and fees when applicable.
*$10,000 Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to Tokio Marine HCC Medical Insurance Services Group in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:
1) a $25 cancellation fee will apply; and 2) only the unused portion of the plan cost will be refunded; and 3) only members who have no claims are eligible for premium refund.

Tokio Marine HCC Medical Insurance Services Group (MIS Group) is a service company that is regulated by the State of Indiana in our capacity as Third Party Administrator. 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.

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Atlas America® - For Non-US Citizens traveling to the U.S.

$0 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	1.69	2.17	2.38	2.85	3.15
30-39	2.31	3.20	3.69	3.74	4.03
40-49	3.42	4.27	4.76	5.36	5.98
50-59	5.09	6.42	7.86	8.47	9.06
60-64	5.94	7.79	10.25	10.61	11.33
65-69	6.72	8.61	11.45	11.81	12.58
70-79	9.69	12.41	N/A	N/A	N/A
80+*	15.43	N/A	N/A	N/A	N/A
14d-17y	1.69	2.17	2.38	2.85	3.15

$500 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	1.22	1.56	1.71	2.06	2.27
30-39	1.65	2.31	2.65	2.69	2.91
40-49	2.46	3.07	3.43	3.86	4.31
50-59	3.66	4.62	5.66	6.09	6.52
60-64	4.27	5.61	7.38	7.64	8.16
65-69	4.85	6.20	8.24	8.50	9.06
70-79	6.98	8.94	N/A	N/A	N/A
80+*	11.11	N/A	N/A	N/A	N/A
14d-17y	1.22	1.56	1.71	2.06	2.27

$100 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	1.49	1.91	2.09	2.51	2.77
30-39	2.03	2.82	3.25	3.30	3.54
40-49	3.01	3.75	4.19	4.72	5.26
50-59	4.48	5.64	6.92	7.45	7.97
60-64	5.22	6.85	9.02	9.34	9.96
65-69	5.92	7.58	10.07	10.39	11.07
70-79	8.53	10.92	N/A	N/A	N/A
80+*	13.58	N/A	N/A	N/A	N/A
14d-17y	1.49	1.91	2.09	2.51	2.77

$1000 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	1.08	1.39	1.52	1.82	2.02
30-39	1.47	2.05	2.35	2.40	2.58
40-49	2.18	2.73	3.04	3.43	3.83
50-59	3.25	4.10	5.03	5.41	5.79
60-64	3.79	4.99	6.56	6.79	7.25
65-69	4.30	5.51	7.32	7.55	8.05
70-79	6.20	7.94	N/A	N/A	N/A
80+*	9.87	N/A	N/A	N/A	N/A
14d-17y	1.08	1.39	1.52	1.82	2.02

$250 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	1.36	1.73	1.90	2.28	2.52
30-39	1.85	2.56	2.95	3.00	3.22
40-49	2.73	3.42	3.81	4.29	4.78
50-59	4.07	5.13	6.29	6.77	7.25
60-64	4.75	6.23	8.20	8.49	9.06
65-69	5.38	6.89	9.15	9.44	10.07
70-79	7.75	9.92	N/A	N/A	N/A
80+*	12.34	N/A	N/A	N/A	N/A
14d-17y	1.36	1.73	1.90	2.28	2.52

$2500 Deductible

Maximum Limit	$50,000	$100,000	$200,000	$500,000	$1,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	0.95	1.21	1.33	1.60	1.76
30-39	1.29	1.80	2.07	2.10	2.26
40-49	1.92	2.39	2.66	3.00	3.35
50-59	2.85	3.59	4.40	4.74	5.07
60-64	3.33	4.37	5.74	5.94	6.34
65-69	3.76	4.82	6.41	6.61	7.04
70-79	5.43	6.96	N/A	N/A	N/A
80+*	8.64	N/A	N/A	N/A	N/A
14d-17y	0.95	1.21	1.33	1.60	1.76

Rates are shown in US dollars and are effective 04/01/2016. Rates are subject to change. Charges will include Surplus Lines taxes and fees when applicable.
*$10,000 Maximum Limit for age 80 and over.

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1) a $25 cancellation fee will apply; and 2) only the unused portion of the plan cost will be refunded; and 3) only members who have no claims are eligible for premium refund.

Tokio Marine HCC Medical Insurance Services Group (MIS Group) is a service company that is regulated by the State of Indiana in our capacity as Third Party Administrator. 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.

ATLAS TRAVEL® APPLICATION
Tokio Marine HCC - Medical Insurance Services Group
Lloyd's Coverholder

Please print clearly and provide complete information.

Last Name	First Name	MI
Complete Mailing Address and Telephone #:	Home Country:	Requested Effective Date (mm/dd/yy):
	Countries to be visited:	Date of Return (to Home Country):
E-mail Address (required for Extension of Coverage notification):		Maximum Coverage Limit Selected:
Beneficiary (include relationship to Applicant):		Maximum Deductible Selected:

Please complete for **all** individuals to be covered. List applicable rates for the Maximum Limit Option Selected. Column ***R***

#	**Last Name, First Name** as it should appear on ID Card	**Birth Date (mm/dd/yy)**	**Gender**	**Citizenship**	**Daily Rate***
1					
2					
3					
4					

***FLORIDA SURPLUS (Tax):** Traveling to FL to work? Yes / No (If Yes, multiply individual rates & Buy-Ups** by 1.0515 x # days)

A	Trip Duration (# of Days)	**A**	
B	Subtotal (add Column ***R***, #1 - #4 above) *(If FL, FL Tax applies)	**B**	
C	**ADD BUY-UPS?** ☐ Accidental Death & Dismemberment ☐ Crisis Response ☐ Personal Liability **(If FL, FL Tax applies)	**C**	
D	**TOTAL** Premium Due (multiply Lines B and C by Line A) *(If FL, FL Tax applies) (Then add Lines B & C for Total for Line D)	**D**	
E	**OPTIONAL** Express Delivery Charge: Add $20.00 for US Delivery, $30.00 Non-US Delivery	**E**	
F	**TOTAL AMOUNT DUE** (Add above Lines D and E together)	**F**	

Form of Payment: ☐ Credit Card ☐ Check/Money Order		Name as it appears on card:
Credit Card #:	Expiration Date (mm/yy):	Complete Billing Address (include daytime phone #):
Signature:		

Payment by Credit Card: By signing above, the cardholder authorizes Tokio Marine HCC - Medical Insurance Services Group to debit his or her Discover, VISA, MasterCard or American Express account for the amount specified above. Please submit this completed Application by mail or by fax to your Agent or to Tokio Marine HCC - MIS Group.

Tokio Marine HCC - Medical Insurance Services Group
251 North Illinois Street, Suite 600
Indianapolis, IN 46204

Checks and Money Orders should be made payable to HCC Medical Insurance Services. Please send your Check or Money Order along with this Application via mail or courier to:

HCC Medical Insurance Services
15748 Collection Center Dr.
Chicago, IL 60693-0157

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. Coverage purchased by credit card is subject to validation and acceptance by the credit card company.

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 that my insurance terminates upon my return to my Home Country unless I qualify for a Benefit Period or Home Country Coverage. I understand this insurance contains a Pre-existing Condition exclusion and other restrictions and exclusions. I understand that, prior to my current coverage expiration date, I can visit the Tokio Marine HCC – MIS Group Client Zone for transaction instructions regarding policy extensions and/or renewal eligibility. 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 Tokio Marine HCC - Medical Insurance Services Group. 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. Licensed insurance brokers and independent agents are compensated through commissions calculated as a percentage of premium for the purchase, renewal, placement or servicing of insurance coverage. Additionally, some licensed producers may also receive bonuses and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume or for the percentage of completed sales through Tokio Marine HCC - Medical Insurance Services Group. Please contact your insurance broker to obtain information about the specific compensation they may receive in connection with the issuance of your coverage. 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:	Date of Signature:
Signature of Spouse:	Date of Signature:

For more information or for assistance completing this application, please contact: Producer Number: 22324

HCC Medical Insurance Services
Phone: 800-605-2282
E-mail: orders@hccmis.com