

# **Master Policy 231920-6**

## **[VISITORSECURE®]**

Assured: The Atlas/International Citizen Group Insurance Trust  
Hamilton, Bermuda

# Article 1 - Insuring

Certain Underwriters at Lloyds, London (“Underwriters”) promise to provide the benefits described in this Master Policy. Underwriters makes this promise in consideration of the **assured’s** application, each **member’s** application, and the payment of premium.

WorldTrips is hereby recognized by Underwriters as the plan administrator. All communications, notices and payments shall be transmitted through **us**. Receipt by **us** shall be considered receipt by Underwriters.

Underwriters’s agreement is subject to all terms, conditions, provisions and exclusions of this Master Policy, including any exhibits, schedules, endorsements, or riders attached hereto.

## WorldTrips

WorldTrips is a subsidiary of HCC Insurance Holdings, Inc., d/b/a Tokio Marine HCC. HCC Lloyd’s Syndicate 4141 is managed by HCC Underwriting Agency Ltd which is authorized by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 04632146. Registered office: 1 Aldgate, London EC3N 1RE, United Kingdom. Lloyd’s is authorised as an insurer in Spain by the Spanish insurance regulatory authority (Dirección General de Seguros y Fondos de Pensiones) under reference L0017.

These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

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# Article 2 – Important Notice Concerning the United States Patient Protection and Affordable Care Act

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.

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# Article 3 – Effective Date and Termination

This Master Policy is effective as of February 1, 2023 and shall remain in effect until January 31, 2024. Thereafter, this Master Policy may be renewed for successive 12-month periods. This Master Policy can be terminated at any time by either Underwriters or **us** giving at least 30 days advance written notice to the other party. Such termination of the Master Policy will have no effect on **certificates** issued to **members** prior to the

date of termination or on payments made or to be made by or to Underwriters under such **certificates**. No **certificates** will be issued after the date the Master Policy is terminated.

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## Article 4 - General Provisions

### Entire Agreement

The Master Policy, including any exhibits, schedules, endorsements and/or riders attached hereto, constitutes the entire agreement between Underwriters and **us**. The **certificate** issued to the **member**, including the **member's** application and any exhibits, schedules, endorsements and/or riders attached thereto, is an outline of the insurance provided by this Master Policy. The **certificate** does not extend or change the insurance provided by the Master Policy. The insurance described in the **certificate** is subject to all terms, conditions, provisions and exclusions of the Master Policy, including any exhibits, schedules, endorsements and/or riders attached hereto.

### Insolvency

The insolvency, bankruptcy, financial impairment, receivership, voluntary plan of arrangement with creditors or dissolution of **us** or any **member** shall not impose upon Underwriters any liability other than that specifically included in this insurance.

### Currency

The monetary limits and premiums stated in the Master Policy and any **certificate** issued hereunder are in U.S. dollars.

### Notice

Any notice to **you** shall be placed in the United States' mail, postage prepaid, and addressed to **your** mailing address on file as of the date the notice is mailed.

You may contact us at the below for cancellation or to update your information. **You** are required to notify **us** of any change in mailing address or change of **home country** within fifteen (15) days.

Online: <http://service.worldtrips.com/>

Postal Mail: WorldTrips  
P.O. Box 2058  
Farmington Hills, MI 48333  
USA

### Data Protection

**We** respect individual privacy and value **your** confidence. **We** restrict access to personal information to employees/partners who need to know that information to perform their jobs. Any employee that **we** determine is in violation of this policy will be subject to disciplinary action, up to and including termination and criminal prosecution.

**We** will not disclose **your** personal information to third parties outside WorldTrips and **our** partners unless ordered to do so to comply with the law of the countries in which **we** do business or when complying with the

legal process. You may review the WorldTrips privacy policy here: <https://www.worldtrips.com/about-worldtrips/privacy-policy>.

## Rights of Third Parties

**You** may assign benefits under this insurance to a **hospital, physician** or other provider. Any assignment shall not confer upon such **hospital, physician** or other provider, any right or privilege granted to **you** under this insurance except for the right to receive benefits, if any, which are determined to be due and payable hereunder. No **hospital, physician** or other provider shall have any direct or indirect claim or right of action against **us**.

## Law and Jurisdiction

No action of law or equity may be brought to recover benefits under this insurance until 60 days after the date the last claim was incurred during the **certificate period** or an applicable **benefit period**. No such action may be brought more than three (3) years after the date the last claim was incurred during the **certificate period** or an applicable **benefit period**. The validity, interpretation, and performance of this agreement shall be governed by and construed in accordance with the laws of Bermuda.

## Arbitration Notice

**EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE “ARBITRATION AND CLASS ACTION WAIVER” IN ARTICLE 10 BELOW, AND IF YOU DO NOT OPT-OUT AS SET FORTH IN THAT SAME SECTION, YOU AGREE THAT DISPUTES BETWEEN YOU AND WORLDTRIPS AND/OR THE UNDERWRITERS WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION, AND YOU WAIVE YOUR RIGHT TO BRING OR RESOLVE ANY DISPUTE AS, OR PARTICIPATE IN, A CLASS, CONSOLIDATED, REPRESENTATIVE, COLLECTIVE, OR PRIVATE ATTORNEY GENERAL ACTION OR ARBITRATION.**

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# Article 5 – Conditions Precedent

The following are conditions precedent to Underwriter’s liability under this insurance:

## Premium

- a. Rates: Rates shall be as set forth in the exhibit attached hereto.
- b. Payment: Payment of the required premium shall be remitted to Underwriters on or before the **member’s** certificate effective date or the continuation date (if applicable).
- c. Premiums will be refunded in full if a cancellation request is received prior to the certificate effective date.
- d. Premiums may be refunded after the certificate effective date subject to the following provisions:
  - a. A \$25 cancellation fee will apply for administrative costs incurred by **us**; and
  - b. Only the prorated portion of the premium will be refunded; and
  - c. **You** cannot have filed any claims to be eligible for a premium refund.
- e. Premium is considered to be paid on the date the payment instrument is received by Underwriters, provided such instrument provides immediately available funds.

## Misrepresentation and Fraud

### 1. Application:

**We** rely on the statements made by **you** on the application in connection with the making of the application in determining whether or not the individual(s) included on the application meets the eligibility requirements and the underwriting requirements for insurance hereunder. Any misstatement, concealment or fraud in the **participating organization's** application or the **member's** application, or in relation to any statement or warranty made by the **participating organization**, the **member**, or their authorized representative, whether in writing or otherwise, to **us** or **our** representatives, on or in connection with the application shall render this insurance null and void and all claims hereunder shall be forfeited, in addition to any and all other remedies available to **us**.

### 2. Claims:

**We** rely on the statements made by the **member** on the claimant's statement and in connection with the submission of any claim hereunder in determining whether or not and to what extent benefits under this insurance may be payable. Any misstatement, concealment or fraud in the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited, in addition to any and all other remedies available to **us**. If any claim under this insurance shall be in any respect fraudulent or if any fraudulent means or devices are used by the member or anyone acting on their behalf, this insurance shall be null and void and all claims hereunder shall be forfeited, in addition to any and all other remedies available to **us**.

## Waiver of Rights

**Our** failure to enforce or require compliance with any provision herein will not waive, modify or render such provision unenforceable at any other time, whether or not the circumstances are the same.

## Trade Sanctions

This Master Policy does not apply to the extent any trade or economic sanctions, or other laws or regulations prohibit **us** from providing insurance, including, but not limited, to the payment of claims.

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# Article 6 - Member Eligibility, Certificate Effective & Termination Dates

## Eligibility

1. Only individuals traveling outside of their **home country** who are at least 14 days of age are eligible for coverage under this plan. U.S. citizens must be traveling outside of the continental U.S., Alaska, Hawaii, Puerto Rico, and the U.S. Virgin Islands in order to be eligible. For individuals coming to the U.S. who are over age 65, coverage must be effective within 30 days of arrival.
2. Individuals ages 80 and above must select Plan A. Individuals ages 70 to 79 may select Plan A or Plan B. Individuals ages 60 to 69 may select Plan A, Plan B, or Plan C. Individuals age 59 and under may select any plan.

Should **you** make a change to the location of **your home country** during the **certificate period**, **you** are no longer eligible for coverage in the new **home country** except as provided under **home country** coverage as of the date **you** establish the new **home country**.

### Certificate Effective Date

Insurance hereunder is effective on the later of:

1. The moment **we** receive an application and correct premium if the application and payment is made online or by fax;
2. 12:01am U.S. Eastern Time on the date we receive an application and correct premium if the application and payment is made by mail;
3. The moment **you** depart from **your home country**; or
4. 12:01am U.S. Eastern Time on the date requested on the application if correct premium is received.

### Certificate Termination Date

Insurance hereunder terminates on the earlier of:

1. 11:59pm U.S. Eastern Time on the last day of the period for which premium has been paid; or
2. 11:59pm U.S. Eastern Time on the date requested on the application; or
3. The moment of arrival upon **your** return to **your home country** (unless **you** have started a benefit period or are eligible for home country coverage).

Coverage provided under this Master Policy is for a maximum duration of 364 days.

Notwithstanding the foregoing, coverage under all plans shall terminate on the date **we**, at **our** sole option, elect to cancel all **members** of the same sex, age, class or geographic location, provided **we** give no less than 30 days advance written notice by mail to **your** last known address.

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## Article 7 - Schedule of Benefits and Limits

All benefits, except Emergency Medical Evacuation, Repatriation of Remains, and Common Carrier Accidental Death and Dismemberment, are subject to deductible and are per injury or illness, up to the overall policy maximum, unless stated otherwise.

DEDUCTIBLE				
	Plan A	Plan B	Plan C	Plan D
Ages 14 days -59 years	\$0, \$50, or \$100			
Ages 60 -69 years	\$0, \$50, or \$100			
Ages 70 -79 years	\$100 or \$200			
Ages 80 and above	\$100 or \$200			
OVERALL POLICY MAXIMUM				

	Plan A	Plan B	Plan C	Plan D
Ages 14 days - 59 years	\$50,000	\$75,000	\$100,000	\$130,000
Ages 60 -69 years	\$50,000	\$75,000	\$100,000	
Ages 70-79 years	\$50,000	\$75,000		
Ages 80 and above	\$10,000			
INPATIENT TREATMENT				
	Plan A	Plan B	Plan C	Plan D
<b>Hospital Room &amp; Board, including miscellaneous unless specified</b>	\$1,450 per day, 30 days max	\$1,725 per day, 30 days max	\$2,000 per day, 30 days max	\$2,585 per day, 30 days max
<b>Intensive Care Unit, including miscellaneous unless specified</b>	\$2,200 per day, 8 days max	\$2,600 per day, 8 days max	\$3,000 per day, 8 days max	\$3,800 per day, 8 days max
<b>Surgery</b>	\$3,600 per session	\$4,800 per session	\$6,000 per session	\$7,800 per session
<b>Consultant physician</b>	\$450	\$475	\$500	\$650
<b>Private duty nurse</b>	\$550	\$550	\$550	\$700
<b>Physician visits</b>	\$60 per visit, 30 visits max	\$75 per visit, 30 visits max	\$90 per visit, 30 visits max	\$115 per visit, 30 visits max
OUTPATIENT TREATMENT				
	Plan A	Plan B	Plan C	Plan D
<b>Surgery</b>	\$3,300 per session	\$4,400 per session	\$5,500 per session	\$7,150 per session
<b>Outpatient Surgical Facility</b>	\$1,100	\$1,150	\$1,200	\$1,500
<b>Pre-admission Testing</b>	\$1,100	\$1,100	\$1,100	\$1,450
<b>Diagnostic X-ray and Labs</b>	\$500, plus \$400 for one CAT Scan, MRI or PET	\$550, plus \$450 for one CAT Scan, MRI or PET	\$600, plus \$500 for one CAT Scan, MRI or PET	\$750, plus \$650 for one CAT Scan, MRI or PET
<b>Emergency Room (all expenses incurred therein)</b>	\$375	\$485	\$600	\$785
<b>Observation Room Services (all expenses incurred therein)</b>	\$355	\$465	\$575	\$750
<b>Outpatient Prescription Drugs</b>	\$150	\$200	\$250	\$300

<b>Office Visits, including Urgent Care</b>	\$70 per visit, 10 visits max	\$85 per visit, 10 visits max	\$100 per visit, 10 visits max	\$130 per visit, 10 visits max
<b>MISCELLANEOUS INPATIENT &amp; OUTPATIENT TREATMENT</b>				
	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>
<b>Anesthesiologist</b>	\$825	\$1,110	\$1,375	\$1,775
<b>Assistant Surgeon</b>	\$825	\$1,110	\$1,375	\$1,775
<b>Local Ambulance</b>	\$500	\$500	\$500	\$500
<b>Dental Accident</b>	\$550	\$550	\$550	\$550
<b>Physical Therapy</b>	\$40 per visit, 1 visit per day, maximum 12 visits			
<b>Mental &amp; Nervous Disorder &amp; Substance Abuse</b>	Same as any Illness	Same as any Illness	Same as any Illness	Same as any Illness
<b>Durable Medical Equipment</b>	\$1,100	\$1,200	\$1,300	\$1,700
<b>Acute Onset of Pre-existing Condition</b> <i>See benefit description</i>	\$50,000 Lifetime Maximum for Eligible Medical Expenses	\$75,000 Lifetime Maximum for Eligible Medical Expenses	\$100,000 Lifetime Maximum for Eligible Medical Expenses	\$100,000 Lifetime Maximum for Eligible Medical Expenses
	\$25,000 Lifetime Maximum for Emergency Medical Evacuation			
<b>OTHER BENEFITS</b>				
<b>Not subject to deductible or overall policy maximum</b>				
	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>
<b>Emergency Medical Evacuation</b>	\$50,000 Lifetime Maximum, except as provided under Acute Onset of Pre-existing Condition. Available only to <b>members</b> under age 70.			
<b>Repatriation of Remains</b>	\$25,000			
<b>Local Burial &amp; Cremation</b>	\$5,000			
<b>Common Carrier Accidental Death &amp; Dismemberment</b>	\$25,000 Lifetime Maximum Principal Sum Death or Loss of Two Limbs – Principal Sum Loss of One Limb – One-half the Principal Sum  Subject to a maximum of \$125,000 any one family or group			



# Article 8 - Claim Procedures

## Claims Notification

All claims and related claim information, including a **proof of claim**, should be submitted to the Company at the contact information below, or online at <http://service.worldtrips.com/> as soon as possible.

Online: <http://service.worldtrips.com/>

Postal Mail: WorldTrips  
P.O. Box 2005  
Farmington Hills, MI 48333  
USA

## Proof of Claim

**You** must send **proof of claim** for any expenses that you are requesting to be paid by **us**. This includes **treatment** or services for which the medical provider bills **us** directly. No payments will be made by **us** without **you** first submitting a **proof of claim**.

We must receive **proof of claim** within 60 days of the last day of **your certificate period** (or for claims incurred during a benefit period, 60 days from the date the claim is incurred).

A **proof of claim** must include all of the following:

1. A completed and signed Claimant's Statement and Authorization form, together with any/all required attachments;
2. Itemized bills from **physicians, hospitals** and other medical providers; and
3. Receipts for any expenses which have already been paid by **you** or on **your** behalf.

Subsequent to receipt of **proof of claim**, **we** may, at **our** sole discretion, request and require additional information, including but not limited to medical records necessary to confirm whether coverage exists for any claim prior to payment thereof.

## Claims Cooperation

**You** shall provide assistance and cooperate with **us** or **our** representatives in obtaining any other records **we** or they feel necessary to evaluate **your** claim or any incident giving rise to your claim. **You** shall provide, when asked, all authorizations necessary to obtain **your** medical records. If **you** do not fully cooperate with **us** and/or **our** investigation of the claim, **we** shall not be liable to pay any claim.

## Access to Additional Materials

**You** shall provide **us**, or **our** designated representatives, all information, documentation and medical information that **we** or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

## Other Insurance

**We** shall not pay any claim if there is other insurance which would, or would but for the existence of this insurance, pay such claim. This insurance will apply with respect to expenses in excess of the amount paid or payable under such other insurance. **We** shall not pay any claim in respect to care, treatment, services or supplies furnished by any insurance, program or agency funded by any government.

## Subrogation

**You** undertake to cooperate with **us** in the prosecution of any and all valid claims **you** may have against third parties arising out of any occurrence which results or may result in a loss payment by **us** and to account for any amounts recovered on the basis that **we** are entitled to recover first in full any sums paid by them before **you** share in any amount so recovered. Should **you** fail to prosecute any valid claims against third parties and **we** thereupon become liable to make payment under this insurance, then **we** shall be subrogated to all **your** rights. Any amount recovered **us** shall be used to pay the expenses of collection and reimburse **us** for any amount that **we** may have paid or become liable to pay under this insurance. Any remaining amounts shall be paid to **you**.

## Right of Recovery

In the event of overpayment of any claim hereunder because:

1. all or some of the expenses were not paid for by **you** or on **your** behalf or were subsequently recovered by **you** or on **your** behalf; or
2. any **relative** of **you** or any person in **your** family, whether or not that person is or was a member, is repaid for all or some of those expenses by a source other than **us**; or
3. all or some of the expenses were not Eligible Expenses; or
4. all or some of the expenses were paid or reimbursed based on incorrect benefit application.

**We** have the right to recover the amount of overpayment from **you** and/or the **hospital, physician** or other provider of services or supplies. The amount of the recovery is the difference between:

1. the amount of expenses actually paid by **us**; and
2. the amount of expenses which should have been paid by **us**.

If **you** or the **hospital, physician** or other provider of services or supplies does not promptly make any such refund to **us**, we may, in addition to any other remedies available, either:

1. reduce the amount of any future claim that is otherwise eligible for payment hereunder, to the full extent of the refund due to **us**; or
2. cancel this **certificate** issued to **you** by giving 30 days advance written notice by mail to **your** last known address.

## Claims Assistance

Every attempt will be made to help **you** understand the benefits provided by this insurance, however, any statement made by **our** employee will be deemed a representation and not a warranty. Actual benefit payment can only be determined at the time a claim is submitted and all facts are presented in writing. If a definite answer to a specific question is required, **you** can submit a written request, including all pertinent information and a statement from the attending **physician** (if applicable), and a written reply will be sent to **you** and kept on file.

## Patient Advocacy

**We** may determine that a particular claim or diagnosis occurring under this insurance may be placed under the Patient Advocacy program to ensure that **medically necessary** services and supplies are provided in the most cost-effective manner. In the event **we** determine that a claim or diagnosis meets the Patient Advocacy program requirements, **we** will notify **you**, and a Patient Advocate will be assigned. Thereafter, the Patient Advocate may make recommendations of alternative treatment settings and/or procedures and/or supplies, which may be more cost effective for **us** and/or **you**. Such recommendations will be made with input from **you** and **your physician(s)** and will be made only when it can be reasonably demonstrated that the **medically necessary** services and supplies can be provided in a more cost-effective manner to **us** and/or **you**. **We** will use best efforts to evaluate and recommend alternative treatment settings and/or procedures and/or supplies, which can reasonably be expected to result in the same or better care for **you**. **You**, in accepting the recommendations, agree to hold **us** harmless and **we** shall not be held liable or otherwise responsible for any treatment, service, supply, procedure or care provided to **you** except for the payment of benefits under this insurance. After **you** have been notified that the claim or diagnosis meets the Patient Advocacy program requirements, **we** reserve the rights to:

1. Make payment for treatments, services and/or supplies which are not covered under this insurance which would be beneficial to **you** and cost effective to **us**; and
2. Deny payment for expenses which would otherwise be covered under this insurance which are over the amount **we** would have paid had **you** followed the recommendations of the Patient Advocacy program.

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## Article 9 – Appeals and Complaints Procedure

### Appealing a Claim

In the event **we** deny all or part of a claim under this insurance, **you** may file a written appeal with **us**. The written appeal must include sufficient information to identify the claim under appeal and must specify the reason(s) for the appeal with supporting documentation, if applicable.

Please submit your written appeal online, by email, or by postal mail at the following:

Online: <http://service.worldtrips.com/>  
Email: [appeals@worldtrips.com](mailto:appeals@worldtrips.com)  
Postal Mail: WorldTrips Appeals  
P.O. Box 2058  
Farmington Hills, MI 48333  
USA

When **we** receive the appeal, **we** will review the claim and a written response will be sent to **you**. After **you** receive **our** response to the appeal, **you** may initiate a second appeal. With **our** receipt of the second appeal, medical and/or claims personnel who were not involved in the original claim determination or the initial appeal will review the claim. A final determination will be made and a letter will be sent to **you**.

**Please note that appealing a claim is not a requirement to following the complaints procedure detailed below.**

## Complaints Procedure

**We** are dedicated to providing a high-quality service and want to ensure that it is maintained at all times. If **you** feel that **we** or another party connected with this policy have not offered a first class service please contact **us** and **we** will do our best to resolve the problem.

Please send your written appeal online, by email, or by postal mail at the following:

Online: <http://service.worldtrips.com/>  
Email: [appeals@worldtrips.com](mailto:appeals@worldtrips.com)  
Postal Mail: WorldTrips Appeals  
P.O. Box 2058  
Farmington Hills, MI 48333  
USA

**We** will acknowledge receipt of **your** complaint promptly after receiving it.

If **you** are a UK citizen and **you** have not been given an answer within 8 (eight) weeks or should you remain dissatisfied, **you** may refer **your** complaint to Lloyd's, who will investigate and assess **your** complaint. Lloyd's contact details are as follows:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225  
Web: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

This complaints procedure does not affect any legal right **you** have to take action. Once **you** have received **your** final response from Lloyd's, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service:

Financial Ombudsman Service  
Exchange Tower, Harbour Exchange Square, London, E14 9SR  
Phone: +44 (0) 20 7964 0500  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you have purchased your policy online or by other electronic means within the European Union (EU) you may also make your complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

# Article 10 – Arbitration and Class Action Waiver

Excluding claims for injunctive or other equitable relief, any dispute or controversy between a Member and any of the WorldTrips, Underwriters or their affiliates arising out of or relating to this Master Policy, including without limitation, any and all disputes, claims (whether in tort, contract, statutory or otherwise) or disagreements concerning the existence, breach, interpretation, application or termination of this Master Policy, shall be resolved by final and binding arbitration pursuant to the Federal Arbitration Act and in accordance with the JAMS Inc. Comprehensive Arbitration Rules & Procedures then in effect. Such claims shall be arbitrated on an individual basis only and the parties waive any right or authority for any claims to be resolved in a class, consolidated, representative, collective or private attorney general action or arbitration. Instructions regarding how to commence an arbitration are available on the JAMS website, located at <https://www.jamsadr.com>. The arbitration shall take place in Houston, Texas or at the option of the party seeking relief, by telephone, online, or via written submissions alone, and be administered by JAMS. The arbitral tribunal (“Tribunal”) shall be composed of one arbitrator, who shall be independent and impartial. If the parties fail to agree on the arbitrator within twenty (20) calendar days after the initiation of an arbitration hereunder, JAMS shall appoint the arbitrator. The arbitration shall be conducted in the English language. The decision of the arbitrator will be final and binding on the parties. Judgment on any award(s) rendered by the arbitrator may be entered in any court having jurisdiction thereof. The arbitrator shall have the authority to determine arbitrability of any disputes arising out of or relating to this Master Policy. Nothing in this Section shall prevent either party from seeking immediate injunctive relief from any court of competent jurisdiction, and any such request shall not be deemed incompatible with the agreement to arbitrate or a waiver of the right to arbitrate. The parties undertake to keep confidential all awards in their arbitration, together with all confidential information, all materials in the proceedings created for the purpose of the arbitration and all other documents produced by the other party in the proceedings and not otherwise in the public domain, save and to the extent that disclosure may be required of a party by legal duty, to protect or pursue a legal right or to enforce or challenge an award in legal proceedings before a court or other judicial authority. The arbitrator shall award all fees and expenses, including reasonable attorney’s fees, to the prevailing party. This agreement to arbitrate does not apply to claims Members may have for medical malpractice against their medical providers.

Members may choose to opt out of the agreement to arbitrate by mailing a written opt-out notice (“Notice”) to WorldTrips. The Notice must be postmarked no later than sixty (60) days after the last day of **your certificate period**. The Notice must be mailed to: HCC Insurance Holdings, 13403 Northwest Freeway, Houston, Texas 77040, to the attention of General Counsel. This procedure is the only mechanism by which **you** can opt out of the agreement to arbitrate. Opting out of the agreement to arbitrate has no effect on any other parts of this Master Policy, or any previous or future arbitration agreements that **you** have entered into with WorldTrips.

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## Article 11 - Eligible Expenses

Subject to the limits set forth in the Schedule of Benefits and Limits, and subject to the conditions and restrictions contained in this provision, **we** will pay the following expenses incurred while this insurance is in effect.

# Medical & Repatriation Expenses

## Inpatient Benefits

### YOU ARE COVERED FOR:

1. Hospital room and board expenses including:
  - a. Daily room and board and nursing services not to exceed the amount and duration specified in the Schedule of Benefits and Limits; and
  - b. Services, supplies, and other **hospital** miscellaneous which are routinely provided by the **hospital** to persons for use while **inpatient**; and
  - c. Diagnostic testing using radiology, ultrasonic or laboratory services (psychometric, intelligence, competency, behavioral and educational testing are not included); and
  - d. Care in an **extended care facility** following direct transfer from an acute care **hospital**, provided such care is recommended by the attending **physician** for convalescence related to the **illness** or **injury** for which **you** were hospitalized as **inpatient**. **Extended care facility** benefits accrue toward the limits for Hospital Room and Board.
2. Intensive Care Unit:
  - a. Daily room and board and nursing services in **intensive care unit** not to exceed the amount and duration specified in the Schedule of Benefits and Limits; and
  - b. Services, supplies, and other **hospital** miscellaneous which are routinely provided by the **hospital** to persons for use while **inpatient**; and
  - c. Diagnostic testing using radiology, ultrasonic or laboratory services.
3. Inpatient Surgery: Professional services provided by a **physician**, **specialist physician**, and/or surgeon for diagnosis, treatment, and surgery of a covered condition. All covered expenses relating to an **inpatient surgery**, including **physician** consultations prior to and after **surgery**, will be paid under the **inpatient surgery** benefit.
4. **Inpatient** professional fees for a consultant **physician** when the consultant **physician** has been requested and approved by the attending **physician**.
5. Routine pre-admission testing consisting of major diagnostic procedures, including but not limited to CAT scans, NMR's, and blood chemistries, will be payable under the "Hospital Miscellaneous" benefit.
6. Private duty nursing care while hospitalized as **inpatient**, when ordered by a licensed **physician**, and if **medically necessary**, but not to include general nursing care provided by the **hospital**.
7. **Physician** visits while **you** are hospitalized as **inpatient**, limited to one visit per day and when hospitalization is not related to **surgery**.

### YOU ARE NOT COVERED IF:

1. Expenses arise directly or indirectly from anything in the General Exclusions.

## Outpatient Benefits

### YOU ARE COVERED FOR:

1. Outpatient Surgery: Professional services provided by a **physician**, **specialist physician**, and/or **surgeon** for diagnosis, treatment, and surgery of a covered condition. All covered expenses relating to an **outpatient surgery** will be paid under the Outpatient Surgery benefit unless otherwise covered by the Outpatient Surgical Facility benefit.

2. Outpatient Surgical Facility: Miscellaneous charges, including operating room, laboratory tests and x-ray exams, professional fees, anesthesia, drugs or medicines (but not for take home drugs), therapeutic services and supplies, when related to an **outpatient** surgery covered hereunder.
3. Routine pre-admission testing including but not limited to complete blood count, urinalysis, and chest x-ray completed within seven days prior to the date of **hospital** admission.
4. Diagnostic testing using radiology, ultrasonic or laboratory services other than such services that are related to a covered **outpatient surgery**.
5. Emergency room expenses, including charges for use of the emergency room itself and any supplies or other charges incurred during use of the emergency room for a covered **injury**, even if **hospital** confinement is not required, or for a covered **illness** which results in hospitalization as **inpatient**.
6. Observation room services, when an observation stay (a period not to exceed 48 hours) meets the following conditions:
  - a. The patient is clinically unstable for discharge; and
  - b. Clinical monitoring, and/or laboratory, radiologic, or other testing is necessary in order to assess the patient's need for hospitalization; or
  - c. The treatment plan is not established or, based upon the patient's condition, is anticipated to be completed within a period not to exceed 48 hours; or
  - d. Changes in status or condition are anticipated and immediate medical intervention may be required.
7. For drugs which require prescription by a **physician** for treatment of a covered **injury** or **illness**, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs, and for a maximum supply of 60 days per prescription.
8. Charges for **physician, virtual physician, and urgent care center** office visits, including injections administered during visit, for visits not covered under the Outpatient Surgery Benefit.

**YOU ARE NOT COVERED IF:**

1. Expenses arise directly or indirectly from anything in the General Exclusions.

## **Inpatient or Outpatient Benefits**

**YOU ARE COVERED FOR:**

1. Professional services provided by an anesthesiologist and/or assistant **surgeon** up to 25% each of the **Usual, reasonable and customary** charge of the primary **surgeon**. Standby availability will not be deemed to be a professional service and therefore will not be covered hereunder.
2. Emergency Local Ambulance transport necessarily incurred in connection with **injury** or **illness** resulting in **inpatient** hospitalization.
3. Emergency Dental Treatment necessary to restore or replace natural teeth lost or damaged in an **accident** which was covered under this insurance.
4. **Medically necessary** rental of **durable medical equipment** (consisting of a standard basic hospital bed and or a standard basic wheelchair) up to the purchase prices.
5. **Physical therapy** if prescribed by a **physician** who is not affiliated with the **physical therapy** practice, necessarily incurred to continue recovery from a covered Injury or Illness.
6. Treatment for mental and nervous disorders, including **substance abuse**, as specified in the Schedule of Benefits. **Physician** visits are limited to one per day.

**YOU ARE NOT COVERED IF:**

1. Expenses arise directly or indirectly from anything in the General Exclusions.

## Emergency Medical Evacuation

### YOU ARE COVERED FOR:

1. Emergency air transportation to a suitable airport nearest to the **hospital** where **you** will receive treatment; and
2. Emergency ground transportation necessarily preceding emergency air transportation; and from the destination airport to the **hospital** where **you** will receive treatment.

### YOU ARE NOT COVERED unless **you** fulfill the following conditions:

1. The evacuation is recommended by the attending **physician** who certifies that it is **medically necessary** and that transportation by any other method would result in the loss of **your** life or limb; and
2. The evacuation is agreed upon by **you** or **your relative**; and
3. Travel arrangements, excluding Emergency Local Ambulance, are approved in advance and coordinated by **us**.

### YOU ARE NOT COVERED IF:

1. The **illness** or **injury** giving rise to the expense is not covered under this insurance; or
2. **Medically necessary** treatment, services and supplies can be provided locally; or
3. If transportation by any other method would not result in the loss of **your** life or limb; or
4. The condition giving rise to the Emergency Medical Evacuation did not occur **suddenly and unexpectedly** and without advance warning, either in the form of **physician** recommendation or symptoms which would have caused a prudent person to seek medical attention prior to the onset of the emergency; or
5. Expenses are directly or indirectly from anything in the General Exclusions.

**We** will provide Emergency Medical Evacuation only to the nearest **hospital** that is qualified to provide the **medically necessary** treatment, services and supplies to prevent **your** loss of life or limb.

The timeliness of arrangements can be affected by circumstances which are not within **our** control such as: availability of transportation equipment and staff, delays or restrictions on flights caused by mechanical problems, government officials, telecommunications problems, weather and other acts of God. **We** shall not be held liable for any delays that are not within **our** direct and immediate control.

Notwithstanding the foregoing, and if **you** are visiting the U.S., **we** will pay for expenses to return **you** to **your home country** if the attending **physician** and **our** medical consultant agree that transfer to **your home country** is more appropriate than transfer to the nearest qualified **hospital**.

## Repatriation Of Remains

### YOU ARE COVERED FOR:

1. Air or ground transportation of bodily remains or ashes to the airport or ground transportation terminal nearest **your** principal residence; and
2. Reasonable costs of preparation of the remains necessary for transportation.

### YOU ARE NOT COVERED unless **you** fulfill the following conditions:

1. The **illness** or **injury** giving rise to the expense are covered under this insurance; and
2. Travel arrangements are approved in advance and coordinated by **us**.



**YOU ARE NOT COVERED IF:**

1. Expenses arise directly or indirectly from anything in the General Exclusions.

**We** are held harmless and shall not be held liable for loss of or any damage or other impairment to bodily remains incurred during the repatriation process or otherwise.

The timeliness of arrangements can be affected by circumstances which are not within **our** control such as: availability of transportation equipment and staff, delays or restrictions on flights caused by mechanical problems, government officials, telecommunications problems, weather and other acts of God. **We** shall not be held liable for any delays that are not within **our** direct and immediate control.

## Local Burial or Cremation

**YOU ARE COVERED FOR:**

1. For **you** to be buried or cremated in the country of death in lieu of Repatriation of Remains up to the specified benefit maximum.

**YOU ARE NOT COVERED** unless **you** fulfill the following conditions:

1. The **illness** or **injury** giving rise to the expense is covered under this insurance; and
2. Travel arrangements are approved in advance and coordinated by **us**.

**YOU ARE NOT COVERED IF:**

1. The death occurs in **your home country**; or
2. The Emergency Medical Evacuation or Repatriation of Remains benefit is used; or
3. Expenses arise directly or indirectly from anything in the General Exclusions.

The timeliness of arrangements can be affected by circumstances which are not within **our** control such as: availability of transportation equipment and staff, delays or restrictions on flights caused by mechanical problems, government officials, telecommunications problems, weather and other acts of God. **We** shall not be held liable for any delays that are not within **our** direct and immediate control.

## Common Carrier Accidental Death Benefit

**YOU ARE COVERED FOR:**

1. The amount indicated in the Schedule of Benefits to the beneficiary.

**YOU ARE NOT COVERED** unless **you** fulfill the following conditions:

1. The **accident** giving rise to the **accidental death** must occur while **you** are a fare paying passenger on a regularly scheduled trip on board a commercial airline or cruise line;
2. Death must occur with 30 days of the sudden, unintentional and unexpected occurrence and not be contributed to by **illness** or disease; and
3. The maximum liability under this Common Carrier Accidental Death Benefit for a group or family is limited to \$125,000.

**YOU ARE NOT COVERED IF:**

1. Expenses arise directly or indirectly from anything in the General Exclusions.

The following definitions apply to Common Carrier Accidental Death coverage:

**Accidental Death** means a sudden, unintentional and unexpected occurrence caused solely by external, visible means resulting in **injury to you** and **your** subsequent death. Death must occur within 30 days of the sudden, unintentional and unexpected occurrence and not be contributed to by **illness** or disease.

**Accidental Dismemberment** means a sudden, unintentional and unexpected occurrence caused solely by external, visible means and resulting in complete severance from the body of one or more limbs or eyes and not contributed to by illness or disease. For purposes of the Accidental Death and Dismemberment benefit, the term "limb" shall mean: the arm when the severance is at or above (toward the elbow) the wrist, or the leg when the severance is at or above (toward the knee) the ankle. Loss of eye(s) shall mean: complete, permanent, irrevocable loss of sight.

**Beneficiary** means the individual named in **your** application to be the recipient of any Accidental Death or Common Carrier Accidental Death benefit. If **you** do not designate a **beneficiary** on the application, the **beneficiary** is automatically in the order as follows:

**Members** age 18 or older: 1. Spouse (if any), 2. Children (if any) equally, 3. **Your** estate.

**Members** under age 18: 1. Custodial Parent(s) (if any), 2. Siblings (if any) equally, 3. **Your** estate.

## Leisure, Recreational, Entertainment, or Fitness Sports & Activities

### YOU ARE COVERED FOR:

1. **You** are covered for taking part in amateur/non-professional sports and activities, unless it is excluded below. Coverage is for recreational purposes incidental to a trip.

### YOU ARE NOT COVERED unless **you** fulfill the following conditions:

1. **You** must ensure that appropriate safety equipment (such as protective headwear, life jackets etc.) is worn at all times.

### YOU ARE NOT COVERED IF:

1. The activity is organized athletics involving regular or scheduled practice and/or games; or
2. The activity is performed in a professional capacity or for any wage, reward, or profit; or
3. Expenses arise directly or indirectly from anything in the General Exclusions; or
4. Any of the excluded items listed below:

- All-Terrain Vehicles
- American Football
- Aussie Rules Football
- Aviation (except when traveling solely as a passenger in a commercial aircraft)
- Base Jumping
- Big Game Hunting
- Bobsleigh
- Boxing
- Cave Diving
- Cliff Jumping
- Hang-Gliding
- Heli-Skiing
- Hot Air Ballooning as a Pilot
- Ice Hockey
- Jousting
- Kite-Surfing
- Luge
- Martial Arts
- Modern Pentathlon

- Motorized Dirt Bikes
- Mountaineering at elevations of 4,500 meters or higher
- Outdoor Endurance Events
- Parachuting
- Paragliding
- Parasailing
- Powerlifting
- Quad Biking
- Racing by any Animal, Motorized Vehicle, or BMX, and Speed Trials and Speedway
- Rugby
- Running with the Bulls
- Skeleton
- Sky Surfing
- Snow Skiing and Snowboarding, except recreational downhill skiing, snowboarding

and/or cross-country snow skiing (no cover provided for recreational downhill skiing or snowboarding while skiing away from prepared and marked in-bound territories and/or for any skiing or snowboarding against the advice of the local ski school or local authoritative body)

- Snow Mobiles
- Spelunking
- Sub Aqua Pursuits involving underwater breathing apparatus unless accompanied by a certified instructor at depths less than 10 meters, or PADI/NAUI/SSI certified
- Tractors
- Whitewater Rafting
- Wrestling

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## Article 12 - Terrorism

This policy does not cover **injuries** or **illnesses** resulting from an Act of Terrorism.

### YOU ARE NOT COVERED FOR:

1. Loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, cost or expense:
  - a. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
  - b. The use of any biological, chemical, **cyber**, radioactive or nuclear agent, material, device or weapon; however, this exclusion shall not apply where **you** are exposed to nuclear radioactive and/or radioactive material for the purpose of medical treatment;
  - c. Any Act of Terrorism;
  - d. Coverage for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a), (b) or (c) above; or
  - e. Expenses arise directly or indirectly from anything in the General Exclusions.

For the purpose of this insurance, an “Act of Terrorism” means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If **we** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon **you**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

The following definitions apply to Terrorism:

**Cyber** means the use or operations, as a means for inflicting harm, of any computer, computer software program, malicious code, computer virus or process or any other electronic system.

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## Article 13 - Pre-Existing Medical Conditions

This policy does not cover charges, in whole or in part, resulting from, related to, arising from, or necessitated by a **pre-existing condition(s)**, except and unless charges resulted directly from an **acute onset of pre-existing condition** in which case the charges will be covered only according to the Terms of the Acute Onset of Pre-existing Conditions provision.

**Pre-existing Condition** means any **injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment** that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, **treated**, or disclosed to **us** prior to the effective date, and including any and all subsequent, **chronic** or recurring complications or consequences related thereto or resulting or arising therefrom.

### Acute Onset of Pre-Existing Condition

Subject to all other terms, conditions and limitations of this Master Policy, in the event **you** experience an **acute onset of a pre-existing condition** during the **certificate period** for which immediate **treatment** is essential and necessary to stabilize the **pre-existing condition**, this Master Policy will cover **eligible medical expenses** incurred during the **certificate period** with respect to an **acute onset of the pre-existing condition** provided that at the time of the **acute onset of a pre-existing condition**. The benefit will apply only if all of the following conditions are met:

- (a) The **Acute onset of a Pre-Existing Condition** does not directly or indirectly relate to a **chronic condition** or **congenital condition**;
- (b) **Treatment** must be obtained within twenty-four (24) hours of the sudden and **unexpected** outbreak or reoccurrence;
- (c) You must be under seventy (70) years of age;
- (d) You must not be traveling against or in disregard of the recommendations, established **treatment** programs, or medical advice of a physician or other healthcare provider;
- (e) You must not be traveling with the intent or purpose to seek or obtain **treatment** for the **pre-existing condition**;
- (f) You must be traveling outside your Home Country

Such coverage shall be subject to all other policy terms, conditions and exclusions, including the General Exclusions and the limits set forth in Schedule of Benefits and Limits.

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## Article 14 - General Exclusions

### Excluded Conditions, Treatments (includes Diagnoses, Tests, and Examinations), Services, Supplies, Acts, Omissions, and/or Events:

1. **Illness** that begins by occurrence of symptoms and/or receipt of **treatment** within the first two (2) days of coverage beginning with and including the certificate effective date, if coverage was purchased on the same day as the coverage effective date.
2. **Pre-existing Conditions**, except charges resulting directly from an acute onset of pre-existing condition, as herein defined, subject to the limits set forth in the Schedule of Benefits and Limits.
3. Birth defects and congenital illnesses. Birth defects are deemed to include hereditary conditions.
4. Pregnancy, termination of pregnancy, routine prenatal care, childbirth, postnatal care, and charges incurred by a child under the age of 14 days.
5. Impotency or sexual dysfunction.
6. All **sexually transmitted diseases** and conditions.
7. HIV, AIDS, or ARC, and all diseases caused by and/or related to HIV.
8. All forms of cancer / neoplasm.
9. Acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, hypertrophic and atrophic conditions of skin, nevus.
10. Sleep apnea or other sleep disorders.
11. Obesity or weight modification, including but not limited to wiring of the teeth and all forms of intestinal bypass **surgery**.
12. Intentional self-inflicted **injury** or **illness** and/or suicide or attempted suicide whether sane or insane.
13. **Injury** sustained that is due wholly or partially to the effects of intoxication or drugs other than drugs taken in accordance with treatment prescribed by a **physician** and except drugs prescribed for the treatment of substance abuse.
14. **Injury** sustained while operating any motorized vehicle, aircraft or watercraft whether registered or not while under the influence of alcohol as defined under the law of the jurisdiction where the **injury** occurs or with a .08 Blood Alcohol Content (BAC), whichever is lower.
15. Routine medical examinations, including but not limited to vaccinations, immunizations, annual check-ups, the issue of medical certificates and attestations, and examinations as to the suitability of employment or travel.
16. Dental treatment and treatment of the temporomandibular joint, except for emergency dental treatment necessary to replace natural teeth lost or damaged in an **accident** covered hereunder.
17. Promotion or prevention of conception including but not limited to: artificial insemination, treatment for infertility, sterilization or reversal of sterilization.
18. Organ or tissue transplants or related services.
19. Eye **surgery**, such as corrective refractory **surgery**, when the primary purpose is to correct nearsightedness, farsightedness or astigmatism.

20. Corrective devices and medical appliances, including eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, and any examination or fitting related to these devices, dentures or dental appliances, and all vision and hearing tests and examinations.
21. Orthoptics and visual eye training.
22. Orthopedic shoes, orthopedic prescription devices to be attached to or placed in shoes, treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions, and treatment of corns, calluses or toenails.
23. Hair loss including wigs, hair transplants or any drug that promises hair growth, whether or not prescribed.
24. Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy, holistic care of any nature, massage and kinesiotherapy.
25. Psychometric, intelligence, competency, behavioral and educational testing.
26. Cosmetic or aesthetic reasons, except for reconstructive **surgery** when the reconstructive **surgery** is directly related to and follows a **surgery** which was covered hereunder.
27. Modifications of the physical body intended to improve the psychological, mental or emotional well-being, including but not limited to sex-change **surgery**.
28. Exercise programs, whether or not prescribed or recommended by a **physician**.
29. Incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
30. Cryo preservation and implantation or re-implantation of living cells.
31. Genetic or predictive testing.
32. **Investigational, experimental or for research** purposes.
33. While confined primarily to receive **custodial care, educational or rehabilitative care**, or any medical treatment in any establishment for the care of the aged.
34. Not **medically necessary**.
35. Not administered by or under the supervision of a **physician**, and products that can be purchased without a doctor's prescription.
36. Provided by a **relative**, family member or any person who ordinarily resides with **you**.
37. Provided by **home nursing care**.
38. Provided by a chiropractor.
39. Provided at no cost to **you**.
40. Failure to keep a scheduled appointment.
41. Payable under any government system, including the Australian Medicare system.
42. Payable under Worker's Compensation or Employer's Liability Laws, or by any coverage provided or required by law.
43. Charges exceeding **usual, reasonable and customary**.
44. Charges resulting from or occurring during the commission of a violation of law, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
45. Any illness or injury incurred as a result of epidemics, pandemics, public health emergencies, natural disasters, or other disease outbreak conditions that may affect a person's health when, prior to your effective date, any of the following were issued:
  - a. The United States Centers for Disease Control & Prevention had issued a Warning/Alert Level 3 or higher for a location or destination, including common carriers; or
  - b. The United States Centers for Disease Control & Prevention had issued a Global or Worldwide Warning/Alert Level 3 or higher.

This exclusion is applicable when 1) any of the above were in effect within 60 days immediately prior to **your** effective date or 2) within 10 days following the date the alert/warning is issued **you** have failed to

depart the country or location. This exclusion does not apply to charges resulting from COVID-19/SARS-CoV-2.

46. War, military action or while on duty as a member of a police or military force unit.
47. Travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, and Repatriation of Remains sections of this insurance.
48. Diagnosis, treatment, services, or supplies provided by Home Nursing Care.
49. Incurred within **your home country**.
50. Incurred outside **your certificate period**.
51. Submitted to **us** for payment more than 60 days after the last day of the **certificate period**.
52. When departure from the **home country** is to obtain treatment in the destination country/countries.
53. Complications or consequences of a treatment or condition not covered hereunder.
54. Not included as Eligible Expenses as described herein.

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## Article 15 - General Definitions

**Accident** means a sudden, unintentional and unexpected occurrence caused by external, visible means and resulting in **injury to you**. The cause or one of the causes of such **accident** is external to **your** own body and occurs beyond **your** control.

**Accidental Death** means a sudden, unintentional and unexpected occurrence caused solely by external, visible means resulting in **injury to you** and **your** subsequent death. Death must occur within 30 days of the sudden, unintentional and unexpected occurrence and not be contributed to by **illness** or disease.

**Accidental Dismemberment** means a sudden, unintentional and unexpected occurrence caused solely by external, visible means and resulting in complete severance from the body of one or more limbs or eyes and not contributed to by illness or disease. For purposes of the Accidental Death and Dismemberment benefit, the term "limb" shall mean: the arm when the severance is at or above (toward the elbow) the wrist, or the leg when the severance is at or above (toward the knee) the ankle. Loss of eye(s) shall mean: complete, permanent, irrevocable loss of sight.

**Acute Onset of Pre-existing Condition** means a **sudden and unexpected** outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A **pre-existing condition** that is a **chronic** or **congenital**, or that gradually becomes worse over time is not acute onset of a pre-existing condition. An Acute Onset of Pre-existing Condition does not include any condition for which, as of the Effective date, the Insured Person (i) knew or reasonably foresaw he/she would receive, (ii) knew he/she should receive, (iii) had scheduled, or (iv) was told that he/she must or should receive, any medical care, drugs or **treatment**.

**Assured** means the TheAtlas/International Citizen Group Insurance Trust, Hamilton, Bermuda.

**Beneficiary** means the individual named in **your** application to be the recipient of any Accidental Death or Common Carrier Accidental Death benefit. If **you** do not designate a **beneficiary** on the application, the **beneficiary** is automatically as follows:

**Members** age 18 or older: 1. Spouse (if any), 2. Children (if any) equally, 3. **Your** estate.

**Members** under age 18: 1. Custodial Parent(s) (if any), 2. Siblings (if any) equally, 3. **Your** estate.

**Certificate** means the document issued to **you** that provides evidence of benefits payable under the Master Policy and that will confirm the plan type, period of cover, **home country**, certificate number, special terms and/or conditions, **deductible**, chosen benefit list, and geographical area of cover.

**Certificate Period** means the period of time beginning on the date and time of the **certificate effective date** and ending on the date and time of the **certificate termination date**. The maximum certificate period is 364 days.

**Chronic** means any condition that usually persists three months or longer.

**Congenital** means any medical condition, disorder, abnormality, deformity, **illness**, **injury** present at birth regardless of cause or manifestation, and whether or not previously diagnosed.

**Common Carrier** means an airplane, bus, train or watercraft operating for commercial purposes and carrying fare-paying passengers on regularly scheduled and published routes.

**Custodial Care** means that type of care or service, wherever furnished and by whatever name called, that is designed primarily to assist **you** in performing the activities of daily living. Custodial care also includes non-acute care for the comatose, semi-comatose, paralyzed or mentally incompetent patients.

**Cyber** means the use or operations, as a means for inflicting harm, of any computer, computer software program, malicious code, computer virus or process or any other electronic system.

**Deductible** means the dollar amount of eligible expenses, specified in the Schedule of Benefits and Limits that **you** must pay per **injury** or **illness** before eligible expenses are paid.

**Durable Medical Equipment** means a standard basic hospital bed and/or a standard basic wheelchair.

**Educational or Rehabilitative Care** means care for restoration (by education or training) of one's ability to function in a normal or near normal manner following an **illness** or **injury**. This type of care includes, but is not limited to, vocational or occupational therapy and speech therapy.

**Emergency** means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing **your** life or limb in danger if medical attention is not provided within 24 hours.

**Extended Care Facility** means an institution, or a distinct part of an institution, which is licensed as a **hospital**, **extended care facility** or rehabilitation facility by the state in which it operates; and is regularly engaged in providing 24-hour skilled nursing care under the regular supervision of a **physician** and the direct supervision of a registered nurse; and maintains a daily record on each patient; and provides each patient with a planned program of observation prescribed by a **physician**; and provides each patient with active treatment of an **illness** or **injury**. **Extended care facility** does not include a facility primarily for rest, the aged, **substance abuse** treatment, **custodial care**, nursing care or for care of **mental health disorders** or the mentally incompetent.

**Home Country** means the country where **you** principally reside and receive regular mail. U.S. Citizens are not eligible for coverage within the U.S., except as provided under home country coverage, regardless of the location of **your** principal residence.

**Home Health Care Agency** means a public or private agency or one of its subdivisions, which operates pursuant to law and is regularly engaged in providing home nursing care under the supervision of a registered nurse, and maintains a daily record on each patient, and provides each patient with a planned program of observation and treatment by a **physician**.

**Home Nursing Care** means services provided by a **home health care** agency and supervised by a registered nurse, which are directed toward the personal care of a patient, provided always that such care is provided in lieu of **medically necessary inpatient** care in a **hospital**.

**Hospital** means an institution which operates as a **hospital** pursuant to law, and is licensed by the state or country in which it operates; and operates primarily for the reception, care and treatment of sick or injured



persons as **inpatients**; and provides 24-hour nursing service by registered nurses on duty or call; and has a staff of one or more **physicians** available at all times; and provides organized facilities and equipment for diagnosis and treatment of acute medical conditions on its premises; and is not primarily a rehabilitation facility, long-term care facility, **extended care facility**, nursing, rest, **custodial care** or convalescent home, a place for the aged, drug addicts, alcoholics or runaways; or similar establishment.

**Illness** means a sickness, disorder, pathology, abnormality, ailment, disease or any other medical, physical or health condition. **Illness** does not include learning disabilities, attitudinal disorders or disciplinary problems.

**Injury** means an unexpected and unforeseen harm to the body caused by an **accident** that requires medical treatment.

**Inpatient** means a patient who occupies a hospital bed for more than 24 hours for medical treatment and whose admission was recommended by a **physician**.

**Intensive Care Unit** means a cardiac care unit or other unit or area of a **hospital** that meets the required standards of the Joint Commission on Accreditation of Hospitals for Special Care Units.

**Investigational, Experimental or for Research Purposes** means procedures, services or supplies that are by nature or composition, or are used or applied, in a way which deviates from generally accepted standards of current medical practice.

**Medically Necessary** means a service or supply which is necessary and appropriate for the diagnosis or treatment of an **illness** or **injury** based on generally accepted current medical practice as determined by **us**. A service or supply will not be considered **medically necessary** if it is provided only as a convenience to **you** or the provider, and/or is not appropriate for **your** diagnosis or symptoms, and/or exceeds in scope, duration or intensity that level of care which is needed to provide safe, adequate and appropriate diagnosis or treatment of an **illness** or **injury**.

**Member** means an individual who is covered under this insurance.

**Mental Health Disorder** means a mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioral symptoms; or a disease of the mind or personality, evidenced by abnormal behavior; or a disorder of conduct evidenced by socially deviant behavior. Mental health disorders include: psychosis, depression, schizophrenia, bipolar affective disorder, and those psychiatric illnesses listed in the current edition of the diagnostic and Statistical Manual for Mental Disorders of the American Psychiatric Association.

**Observation** means the use of a bed and periodic monitoring and/or short term treatment by a **hospital's** nursing or other staff. These services are considered reasonable and necessary to evaluate a patient's condition to determine the need for possible **inpatient** admission. Observation care provides a method of evaluation and treatment as an alternative to **inpatient** hospitalization. The services may be considered eligible for coverage only when provided under a **physician's** order or under the order of another person who is authorized by state statute and the **hospital's** by laws to admit patients and order outpatient testing. The observation services must be patient-specific and not part of a standard operating procedure or facility protocol for a given diagnosis or service.

**Outpatient** means a **member** who receives **medically necessary** treatment by a **physician** for **injury** or **illness** that does not require overnight stay in a **hospital**.

**Physician** means a Doctor of Medicine (MD), Doctor of Dental Surgery (DDS), Doctor of Dental Medicine (DDM), Doctor of Podiatry (DPM), Doctor of Osteopathy (DO), a licensed Physical Therapist or Physiotherapist, and a Doctor of Psychiatry and a Doctor of Psychology (Psy.D). Physician also includes an Advanced Practice Registered Nurse (APRN), a Certified Nurse Practitioner (CNP), Certified Registered Nurse Anesthetist (CRNA), Nurse Midwife or a Physician Assistant (PA) under the direction of a medical doctor. A physician must be

currently licensed by the jurisdiction in which the services are provided, and the services must be within the scope of that license and covered under this Master Policy.

**Quarantine** means **your** strict isolation imposed by a **physician** or government authority to prevent the spread of disease. An embargo preventing **you** from entering a country is not a **quarantine**.

**Relative** means biological or stepparent; biological or stepchild; current spouse; biological or stepsiblings; or parent, children, or sibling in law.

**Routine Medical Examination** means an examination of the physical body by a **physician** for preventative or informative purposes only, and not for the diagnosis or treatment of any condition.

**Sexually Transmitted Diseases** means diseases including but not limited to syphilis, gonorrhea, chlamydiosis, trichomoniasis, genital herpes, and Human Papillomavirus (HPV).

**Specialist Physician** means a doctor of medicine (MD) who has completed the training for and has become certified in a specialty or sub-specialty of the medical arts. Specialist Physician does not include a Doctor of Chiropractic (DC), a Doctor of Psychiatry (PsyD) or Doctor of Psychology (PhD). A **physician** must be currently licensed by the jurisdiction in which the services are provided, and the services must be within the scope of that license.

**Spouse** means **your** legal spouse or domestic partner. Such relationship must have met all requirements of a valid marriage contract, domestic partnership, or civil union in the state or country where the parties' ceremony was performed.

**Substance Abuse** means alcohol, drug or chemical abuse, overuse or dependency.

**Sudden(ly)/Unexpected(ly)** means quickly with little or no warning, not expected and unforeseen.

**Surgery or Surgical Procedure** means an invasive diagnostic procedure or the treatment of **illness** or **injury** by manual or instrumental operations performed by a physician while the patient is under general or local anesthesia.

**Terms** means all terms, provisions, conditions, definitions, **deductibles**, **coinsurance**, limits, sub-limits, limitations, wordings, restrictions, requirements, qualifications and/or exclusions that bind the Insured Person as set forth in the Master Policy, Application and any Riders.

**Treated/ Treating/Treatment** means any and all services and procedures rendered in the management and/or care of a patient for the purpose of identifying, diagnosing, treating, curing, preventing, controlling and/or combating any **illness** or **injury**, including without limitation: verbal or written advice, consultation, examination, discussion, diagnostic testing or evaluation of any kind, pharmacotherapy or other medication, and/or surgery.

**Urgent Care Center** means a U.S. medical facility separate from a **hospital** emergency department where ambulatory patients can be treated on a walk-in basis without an appointment and receive immediate, non-routine urgent care for an **injury** or **illness** presented on an episodic basis.

**Usual, Reasonable and Customary** means the lesser of the following:

1. One and a half times (150%) of the charges payable under the United States Medicare program, for claims incurred outside the PPO network within the U.S., or
2. Most common charge for similar services, medicines or supplies within the geographic area in which the charge is incurred, so long as those charges are reasonable. What is defined as **usual, reasonable and customary** charges will be determined by **us**. In determining whether a charge is **usual, reasonable and customary**, **we** may consider one or more of the following factors: the level of skill, extent of training,

and experience required to perform the procedure or service; the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services; the severity or nature of the **illness** or **injury** being treated; the amount charged for the same or comparable services, medicines or supplies in the locality; the amount charged for the same or comparable services, medicines or supplies in other parts of the country where the charges are incurred; the cost to the provider of providing the service, medicine or supply; such other factors **we**, in the reasonable exercise of discretion, determine are appropriate.

**Virtual Physician Visit** means a live consultation conducted over the internet or phone between **you** and a **physician**.

**You/Your** means each insured person named in the **certificate**.

**We/Us/Our** means WorldTrips.