



Atlas

On-The-Go[®]

A Lot Can Happen to Disrupt a Trip After Departure. Protect Your Trip with Atlas On-The-Go[®] Travel Insurance.



Common Reasons for Trip Interruption

Your core Trip Interruption benefit can reimburse you for prepaid, nonrefundable trip expenses—up to 100% of your insured trip cost—if your trip is interrupted due to a covered reason.

Atlas On-The-Go can reimburse you if you are unable to continue your trip due to:

- Missed connection
- Sickness, injury, hospitalization, or death
- Quarantine of your host at your destination
- Inclement weather
- Terrorist incident
- Civil commotion, riot, or civil unrest
- Delay or cancellation of common carrier due to strike, inclement weather, natural disaster, or mechanical breakdown
- Government mandated shut down of air space

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

Travel Assistance Services Included in Your Plan

Wherever you travel with your Atlas On-The-Go coverage, you can rest easy knowing you have access to multilingual travel assistance services 365 days a year.

- Worldwide travel, medical, emergency, and security assistance
- Pet assistance
- Concierge services
- Embassy and consular service

- Medical referrals
- Language interpretation
- Assistance with lost or stolen luggage and personal items
- Coordination of personal effects collection and return
- Assistance with return of minor children
- Arrangements for aircraft and car return

Atlas On-The-Go Coverage Highlights

IMPORTANT NOTE: Coverage varies by state. Please review the Atlas On-The-Go Description of Coverage for your state of residency prior to purchasing an Atlas On-The-Go travel insurance plan. This plan is not available in Washington.

PRE-EXISTING CONDITIONS: WHAT YOU NEED TO KNOW

Atlas On-The-Go travel insurance does not have coverage for pre-existing conditions*. A 90-day lookback period for pre-existing conditions will apply before the effective date of a plan.

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

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

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

BENEFIT	LIMIT (PER PERSON)
Trip Interruption	Up to \$1,500
Travel Delay (5 hours or more)	Up to \$200 per day; \$1,500 maximum
Missed Connection	Up to \$500
Emergency Accident & Sickness Medical Expense (For NY policies: Emergency Injury & Sickness Medical Expense; coverage is Primary for all plans)	Up to \$50,000 (Primary coverage)
Dental Expense	Up to \$500
Medical Evacuation & Repatriation of Remains	Up to \$500,000
Baggage Damage or Loss	Up to \$1,500 Per Article Limit: Up to \$500
Baggage Delay (12 hours or more)	Up to \$500
Accidental Death & Dismemberment - 24 Hour	Up to \$25,000
Pre-Existing Condition Lookback Period	90 Days

Pricing Summary

TRIP LENGTH	BASE PLAN PRICE BY AGE RANGE (PRICE IS PER PERSON)			
	0-34	35-54	55-74	75+
0-3 Days	\$8	\$10	\$13	\$18
4-8 Days	\$18	\$22	\$27	\$38
9-14 Days	\$30	\$36	\$45	\$63
15-21 Days	\$45	\$53	\$66	\$93
22-30 Days	\$63	\$76	\$94	\$132
31-40 Days	\$84	\$101	\$126	\$176
41-50 Days	\$107	\$128	\$160	\$223
51-60 Days	\$131	\$157	\$195	\$273

Questions?

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

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

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

Disclosure (if Purchasing Through a Travel Retailer)

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

Purchasing travel insurance is not required in order to purchase any other products or services offered by this travel retailer. Unless individually licensed, the retailer's employee is not qualified or authorized to:

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