



Atlas Journey[®] Premier

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



Common Reasons for Trip Cancellation and Interruption

Your core Trip Cancellation and Trip Interruption benefit can reimburse you for prepaid, nonrefundable trip expenses—up to 100% of your insured trip cost for trip cancellations and up to 150% of your insured trip cost for trip interruptions—if you must cancel your trip due to a covered reason.

Atlas Journey Premier can reimburse you for a trip cancelled or interrupted due to:

- Sickness or injury that renders you or your traveling companion unable to travel
- Death, hospitalization, or quarantine of you or your traveling companion
- Death, hospitalization, or quarantine of your host at your destination
- Delay or cancellation of common carrier due to strike, inclement weather, natural disaster, or mechanical breakdown
- Traffic incident while en route to departure
- Cancellation of cruise due to insufficient or excessive water
- Cancellation of trip due to work reasons, including loss of job or requirement to work

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

Travel Assistance Services Included in Your Plan

Wherever you travel with your Atlas Journey Premier travel insurance, you can rest easy knowing you have access to multilingual travel assistance services 365 days a year.

Some travel assistance services include:

- 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 Journey Premier Coverage Highlights

IMPORTANT NOTE: Coverage varies by state. Please review the policy documents for your plan and state of residency prior to purchasing an Atlas Journey Premier travel insurance plan. This plan is not available in Washington.

PRE-EXISTING CONDITIONS: WHAT YOU NEED TO KNOW

The pre-existing condition* exclusion will be waived if you purchase your Atlas Journey coverage within 21 days of the date your first trip payment was received and you are medically able to travel at the time of purchase. If you do not purchase Atlas Journey insurance within 21 days of your initial trip payment, a 90-day lookback period will apply to pre-existing conditions.

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

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

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

In the State of California, operating as WorldTrips Insurance Services. California Non-Resident Producer License Number: 0G39705

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.

OPTIONAL COVERAGE UPGRADES

Add any of the following upgrades to your Atlas Journey Premier plan to customize and enhance your coverage:

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

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

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

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

Pricing Summary

Note: The chart only shows prices up to a \$5,000 trip cost. For trip costs over \$100,000, please call 866-400-6090.

Atlas Journey Premier and Preferred plans use Family Coverage Rating which includes children below age 18 at no additional cost in a family policy, one child per adult. (excludes Washington)

| TRIP COST | BASE PLAN PRICE BY AGE RANGE (PRICE IS PER PERSON) | | | | | | | |
|--------------------------|--|---------|---------|---------|---------|---------|---------|---------|
| | 0 - 17 | 18 - 34 | 35 - 59 | 60 - 69 | 70 - 74 | 75 - 79 | 80 - 84 | 85+ |
| \$1 - \$250 | \$43 | \$47 | \$69 | \$110 | \$144 | \$169 | \$223 | \$258 |
| \$251 - \$500 | \$48 | \$52 | \$77 | \$122 | \$160 | \$187 | \$248 | \$287 |
| \$501 - \$1,000 | \$50 | \$54 | \$79 | \$126 | \$165 | \$193 | \$256 | \$296 |
| \$1,001 - \$1,500 | \$63 | \$69 | \$101 | \$160 | \$209 | \$246 | \$325 | \$376 |
| \$1,501 - \$2,000 | \$79 | \$86 | \$126 | \$200 | \$262 | \$307 | \$407 | \$470 |
| \$2,001 - \$2,500 | \$94 | \$102 | \$149 | \$237 | \$310 | \$364 | \$481 | \$556 |
| \$2,501 - \$3,000 | \$111 | \$120 | \$177 | \$281 | \$367 | \$431 | \$570 | \$659 |
| \$3,001 - \$3,500 | \$127 | \$138 | \$202 | \$321 | \$419 | \$492 | \$651 | \$752 |
| \$3,501 - \$4,000 | \$145 | \$157 | \$231 | \$367 | \$480 | \$563 | \$745 | \$862 |
| \$4,001 - \$4,500 | \$167 | \$182 | \$267 | \$423 | \$553 | \$649 | \$859 | \$993 |
| \$4,501 - \$5,000 | \$187 | \$204 | \$299 | \$475 | \$620 | \$728 | \$963 | \$1,114 |