



Atlas Journey[®] Economy

A Lot Can Happen to Disrupt a Trip Before and After Departure. Protect Your Trip with Atlas Journey Economy 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 100% of your insured trip cost for trip interruptions—if you must cancel your trip due to a covered reason.

Atlas Journey Economy 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

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

Travel Assistance Services Include in Your Plan

Wherever you travel with your Atlas Journey Economy 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
- Arrangement of aircraft and car return

Atlas Journey Economy 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 Economy 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.

BENEFIT	LIMIT (PER PERSON)
Trip Cancellation	100% of trip cost up to \$10,000
Single Occupancy Coverage for increased travel costs if your travel companion cancels	Yes
Trip Interruption	Up to 100% of trip cost
Travel Delay (5 hours or more)	Up to \$100 per day; \$500 maximum
Missed Connection	Up to \$500
Change Fee Cancellation	Up to \$250
Loyalty/Frequent Flier Miles	Up to \$250
Emergency Accident & Sickness Medical Expense (For NY policies: Emergency Injury & Sickness Medical Expense; coverage is Primary for all plans)	Up to \$10,000 (Excess coverage)
Dental Expense	Up to \$500
Medical Evacuation & Repatriation of Remains	Up to \$250,000
Baggage Damage or Loss (Excess)	Up to \$1,000. Per Article Limit: \$250
Baggage Delay (12 hours or more)	Up to \$200
Accidental Death & Dismemberment - 24 Hour	Up to \$10,000
Waiver of the Pre-Existing Condition Exclusion	21 days of initial trip payment
Pre-Existing Condition Lookback Period	90 days

OPTIONAL COVERAGE UPGRADES

Add one or more of the following upgrades to your Atlas Journey Economy plan to customize and enhance your coverage.

- **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
- ***Medical Evacuation Upgrade** – Doubles medical evacuation coverage and offers evacuation to hospital of your choice
- **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

* The Medical Evacuation Upgrade is not available in New York.

Pricing Summary

Note: The chart only shows prices up to a \$5,000 trip cost. The trip cost maximum for this plan is \$10,000.

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	\$17	\$23	\$31	\$44	\$60	\$70	\$96	\$122
\$251 - \$500	\$19	\$26	\$34	\$49	\$67	\$78	\$106	\$136
\$501 - \$1,000	\$26	\$34	\$45	\$65	\$88	\$103	\$140	\$179
\$1,001 - \$1,500	\$35	\$46	\$61	\$88	\$119	\$139	\$190	\$242
\$1,501 - \$2,000	\$45	\$59	\$79	\$114	\$153	\$180	\$245	\$312
\$2,001 - \$2,500	\$56	\$75	\$99	\$143	\$192	\$225	\$307	\$392
\$2,501 - \$3,000	\$64	\$86	\$114	\$164	\$221	\$259	\$354	\$451
\$3,001 - \$3,500	\$74	\$99	\$131	\$188	\$254	\$297	\$406	\$517
\$3,501 - \$4,000	\$84	\$112	\$148	\$213	\$288	\$337	\$460	\$586
\$4,001 - \$4,500	\$90	\$120	\$159	\$229	\$308	\$361	\$493	\$628
\$4,501 - \$5,000	\$110	\$147	\$195	\$281	\$379	\$443	\$605	\$771