

# Atlas Corporate Travel

*Health Coverage that Goes Far & Beyond*



Atlas Corporate Travel

- Short-Term Corporate Travel Medical Insurance
- Emergency Medical Evacuation
- Astonishing Travel Assistance Services



**MultiNational  
Underwriters®**  
Lloyd's Coverholder

Atlas Corporate Travel is designed to meet a company's need to provide travel insurance to multiple employees who travel abroad throughout the year. Atlas Corporate Travel, a sister product of our industry-leading Atlas Travel Series, offers the same superior coverage while allowing the company to purchase blocks of days at a set rate as well as offering the flexibility to distribute them at a moment's notice. In addition, Atlas Corporate offers coverage to any employee or guest who meets the eligibility requirements along with the option of extending coverage up to 12 months. This new innovative product provides coverage for Acts of Terrorism and Natural Disasters along with state of the art travel and emergency medical assistance services as a part of every Atlas Corporate plan. All of this with the same astonishing service you have come to expect from MultiNational Underwriters®, the leader in international travel medical insurance.

### Why Provide Travel Insurance to Employees?

The answer is easy. International travel involves risk. An employee may arrive at their destination to find that his or her luggage containing personal or work-related items has disappeared. A personal emergency may necessitate early return to his or her Home Country. A medical emergency may require hospitalization or even air evacuation. In most cases, existing insurance will not provide adequate protection for these and other risks. Without appropriate travel insurance, your employees may lack adequate health care and be in jeopardy of significant financial liability. MultiNational Underwriters® can't take the risk out of international travel, but if the unforeseen happens, we will be there to help.

### How do I Obtain a Proposal?

Simply complete and return the attached Request for Proposal form to MultiNational Underwriters® by fax at 317-262-2140, or by mail at:

MultiNational Underwriters®  
107 S. Pennsylvania Street, Suite 500  
Indianapolis, IN 46204

You will then receive a daily rate based on the estimated annual travel and location of the company. To purchase a policy at the rate provided, an application would then need to be completed and submitted. Once your application has been approved, a personalized online Account Management System will be created. There you will be able to assign purchased days to employees and review account information. A minimum purchase of 100 days is required to begin an Atlas Corporate account and all days are valid throughout a 1 year policy period. A policy period begins on the Effective Date requested on the corporate application and lasts one year.

### Who is Eligible for Atlas Corporate Travel?

Any employee who is traveling outside of his or her Home Country and is under 66 years old is eligible for coverage. Dependents and guests of the employees are also eligible for coverage, provided they meet the same eligibility requirements as the employee, with the approval of the company. The Overall Maximum Limit ranges from \$50,000 to \$1,000,000, and the deductible options range from \$0 up to \$2,500. The maximum coverage period is 12 months.

### When Does Coverage Become Effective and When Does it End?

Your coverage becomes effective on the latest of: the moment we receive the employee's online Enrollment, or the moment of departure from his or her Home Country. Coverage will end on the earliest of: 12:01am\* on the last day of the period for which the employee was enrolled or the moment of return to his or her Home Country (unless a Benefit Period has begun).

\*Times expressed above are based on US Eastern Standard Time

### Pre-Trip Health and Safety Advisories

Call us for current passport, visa, inoculation and vaccine requirements as well as for up-to-date travel safety advisories

### Does Atlas Corporate Travel Provide any Home Country Coverage?

Yes. Atlas Corporate will provide limited Home Country Coverage during a Benefit Period. A Benefit Period begins on the first date a diagnosis or treatment of a covered Illness or Injury is received while outside his or her Home Country, and lasts for 180 days. If a Benefit Period has started while this insurance was in effect, the employee is covered only for Medical expenses related to the same covered Illness or Injury for the duration of the Benefit Period, regardless of whether they are at home or abroad.

**Home Country Defined** – If the employee is a US citizen, his or her Home Country is the United States, regardless of the location of their Principal Residence. If an employee is a non-US citizen, his or her Home Country is the country where they principally reside and receive regular mail.

### What is Covered?

All benefits, except Hospital Indemnity, Lost Checked Luggage, Natural Disaster, Accidental Death & Dismemberment and Common Carrier Accidental Death, are subject to the Deductible and Coinsurance. Limits apply to all benefits (See Schedule of Benefits and Limits):

### Medical:

1. Inpatient and Outpatient charges made by a Hospital
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
5. Charges for oxygen and other gases and anesthetics and their administration
6. Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
7. Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital
8. Emergency local ambulance transport incurred in connection with Injury or Illness resulting in inpatient hospitalization

### Let us help you when you need help most:

- Medical Referrals
- Assistance with Prescription Drug Replacement
- Dispatch of a Doctor or Specialist
- Up-to-the-minute travel medical advisories

### Complications of Pregnancy:

Treatment of Complications of Pregnancy during the first 26 weeks of Pregnancy is covered under this insurance. Complications of Pregnancy is defined as: Illnesses whose diagnoses are distinct from Pregnancy, but are adversely affected by Pregnancy or caused by Pregnancy, and not associated with a normal Pregnancy. This includes: ectopic Pregnancy, spontaneous abortion, hyperemesis gravidarum, pre-eclampsia, eclampsia, missed abortion and conditions of comparable severity.

### Hospital Indemnity:

If an employee is hospitalized as an Inpatient for treatment of a covered illness or injury, Atlas Corporate will provide \$100 for each night spent in the hospital. This benefit is in addition to payments for other covered expenses and is not subject to Deductible or Coinsurance.

### Acute Onset of a Pre-Existing Condition:

Employees who are US citizens are automatically covered for an Acute Onset of a Preexisting Condition. At the time of application you may choose optional coverage for your employees who are non-US citizens for an additional premium. Coverage is available up to a \$15,000 Maximum for Eligible Medical Expenses and up to \$25,000 for Emergency Medical Evacuation. An Acute Onset of a Pre-existing Condition is a sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

### Emergency Dental:

The following Emergency Dental expenses are covered: Emergency Dental Treatment and Dental surgery necessary to restore or replace sound, natural teeth lost or damaged in an Accident that is covered under this insurance, subject to the Overall Maximum Limit; and Emergency Dental Treatment necessary to resolve acute, spontaneous and unexpected onset of pain, subject to a maximum benefit of \$100.

### Emergency Medical Evacuation:

If recommended by the attending Physician, who certifies that Evacuation is necessary to safeguard the employee's life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters®, Atlas Corporate will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

### Emergency Message Relay

We will relay messages to family, friends and co-workers, helping employees to maintain contact during an emergency.

### Emergency Reunion:

In the event of a covered Emergency Medical Evacuation, Atlas Corporate will provide the following benefits: The cost of an economy round-trip air and/or ground transportation ticket for one Relative (parent, spouse, sibling or child age 18 or older) for travel to the area where the employee is hospitalized following Emergency Medical Evacuation and reasonable expenses for lodging and meals for the Relative, for a period not to exceed 15 days.

### Return of Minor Children:

If an employee is the only person age 18 or older, traveling with one or more children under the age of 18 who are also covered by Atlas Corporate, and the employee is Hospitalized for treatment of a covered illness or injury resulting in the child(ren) being left unattended for a period of time expected to exceed 36 hours, Atlas Corporate will provide the following benefit: The cost of a one-way economy air and/or ground transportation ticket for each covered child to the terminal serving the area of Principal Residence of each covered child.

### Emergency Travel Arrangements

When family members need to join an employee in an emergency, we can make the arrangements.

### Terrorism

Atlas Corporate provides Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 lifetime maximum, provided all of the following conditions are met:

1. The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
2. The employee has no direct or indirect involvement in the Act of Terrorism.
3. The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to the date of arrival.
4. The employee has not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: 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.

For additional benefits covering Acts of Terrorism, including high limit AD&D and Permanent Total Disability coverage, review the MultiNational Accident Plan (MAP). Contact your representative for additional information about this exciting product offered by MultiNational Underwriters®.

### Accidental Death and Dismemberment:

In the event of an employee's Accidental Death (except while traveling on a Common Carrier) or Dismemberment resulting from a covered Injury, Atlas Corporate will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on the Application
- Loss of 2 eyes or 2 or more limbs – Principal Sum to employee
- Loss of 1 eye or limb – One-half of Principal Sum to employee

Age	Principal Sum
14 days to 17 years	\$5,000
18 to 65	\$25,000

The Accidental Death and Dismemberment benefit is not available for losses incurred during participation in a Hazardous Sport or in respect to losses resulting from an Act of Terrorism.

### **Common Carrier Accidental Death:**

In the event of an employee's Accidental Death while traveling on board a commercial Common Carrier, Atlas Corporate will provide the following benefit: Principal Sum of \$50,000 (\$25,000 for children under age 18), subject to a maximum of \$250,000 per family, to the Beneficiary designated on the Application. This benefit is not available in respect to losses resulting from an Act of Terrorism.

### **Repatriation of Remains:**

In the event of a covered Injury or Illness resulting in an employee's death, Atlas Corporate will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of his or her Principal Residence, and reasonable costs of preparation of the remains necessary for transportation.

### **Emergency Cash Transfers**

We will assist employees in arranging and obtaining cash transfers anywhere in the world.

### **Lost Passport or Travel Documents Assistance**

Losing important documents is extremely troublesome. We can help employees notify the appropriate authorities for assistance with replacement of documents.

### **Natural Disaster Benefit:**

In the event of natural disaster (hurricane, flood, tornado, tsunami, etc) Atlas Corporate will provide the employee up to \$100 a day for 5 days if Displaced from planned, paid accommodations due to evacuation from forecasted disaster or following a disaster strike. Displaced is defined as required to depart a destination due to an evacuation ordered by prevailing authorities. Proof of paid accommodations must be submitted at time of claim.

### **Trip Interruption:**

1. If, after the employee has departed, he or she learns of the death of a parent, spouse, sibling or child, or learns of the substantial destruction of his or her Principal Residence by fire or weather, Atlas Corporate will provide the following benefit: The cost of an economy, one-way air and/or ground transportation ticket for travel to the area of their Principal Residence.
2. If, following a covered Emergency Medical Evacuation, the attending Physician states that it is Medically Necessary for the employee to return to his or her Home Country or to the area from which they were initially evacuated for continuing treatment, recuperation and recovery, Atlas Corporate will provide the following benefit: The cost of an economy, one-way air and/or ground transportation ticket for the employee's travel from the area where he or she was hospitalized following the Emergency Medical Evacuation to the area where they were initially evacuated from, or to the terminal serving the area of Principal Residence.

### **Livetravel Services**

We will make emergency travel and itinerary changes including rebooking flights, hotel reservations and ground transportation arrangements.

### **Lost Checked Luggage:**

In the event the employee's checked luggage is permanently lost by the transportation provider, Atlas Corporate will provide the following benefit: Up to \$250 for replacement of clothes and personal hygiene items, not to exceed \$50 for any one item. The employee must file a formal claim with the transportation provider and submit copies of all claim forms and proof that the transportation provider has paid its normal reimbursement for the lost checked luggage.

### **BagTrak**

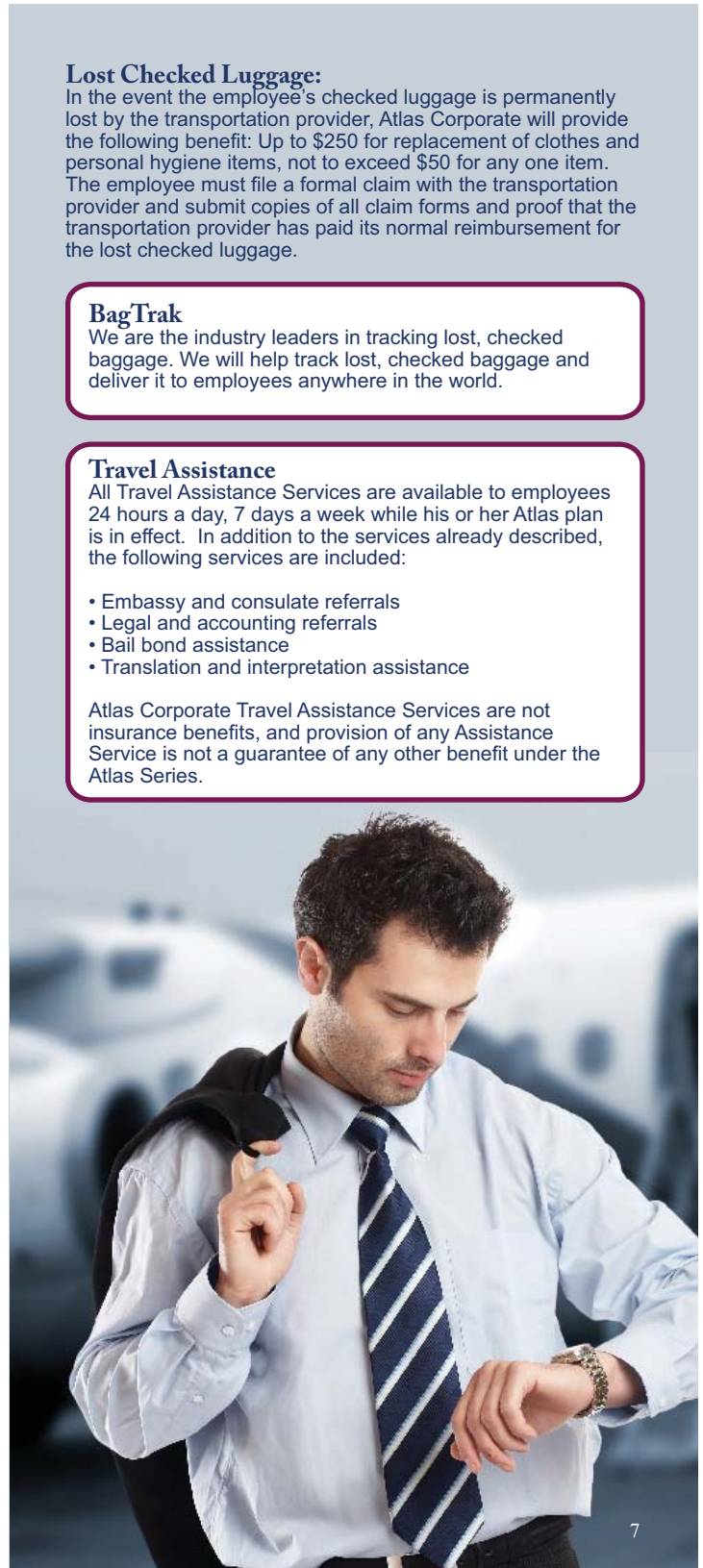
We are the industry leaders in tracking lost, checked baggage. We will help track lost, checked baggage and deliver it to employees anywhere in the world.

### **Travel Assistance**

All Travel Assistance Services are available to employees 24 hours a day, 7 days a week while his or her Atlas plan is in effect. In addition to the services already described, the following services are included:

- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

Atlas Corporate Travel Assistance Services are not insurance benefits, and provision of any Assistance Service is not a guarantee of any other benefit under the Atlas Series.



## Schedule of Benefits and Limits

Deductibles:	\$0, \$100, \$250, \$500, \$1,000, or \$2,500 Per Certificate Period
Coinsurance – Claims incurred in US or Canada:	For the Certificate Period, Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit
Coinsurance – Claims incurred outside US or Canada:	For the Certificate Period, Underwriters will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit
Hospital Room and Board:	Average Semi-private room rate, including nursing services
Local Ambulance:	Usual, Reasonable and Customary charges
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance)
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Physical Therapy:	\$50 Maximum per visit
All Other Eligible Medical Expenses:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$15,000 limit per Certificate Period for Eligible Medical Expenses \$25,000 limit per Certificate Period for Emergency Medical Evacuation Available to all US citizens. Available to non-US citizens only if elected by employer
Emergency Dental:	Accident – Overall Maximum Limit Acute Onset of Pain - \$100 limit per Certificate Period
Emergency Medical Evacuation:	Overall Maximum Limit
Emergency Reunion:	\$15,000 limit per Certificate Period
Return of Minor Children:	\$5,000 limit per Certificate Period
Terrorism:	\$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only
Accidental Death and Dismemberment:	Principal Sum \$25,000 Adults age 18-65 \$ 5,000 Children age 17 and below
Common Carrier Accidental Death:	\$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per family
Repatriation of Remains:	Overall Maximum Limit
Natural Disaster Benefit:	Maximum \$100 a day for 5 days
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Hospital Pre-Notification Penalty:	50% of Eligible Medical Expenses
Optional Hazardous Sports Rider:	Overall Maximum Limit
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment and Common Carrier Accidental Death):	\$50,000, \$100,000, \$250,000, \$500,000 or \$1,000,000

## What Is Excluded?

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

1. Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance. If the employee is a US citizen, or if the optional Acute Onset of a Pre-existing Condition coverage for non-US citizens is selected, the employee is covered for Medical and Emergency Medical Evacuation charges resulting from an Acute Onset of a Pre-existing Condition, up to the limit set forth in the Schedule of Benefits and Limits. A Pre-existing Condition is any Illness, Injury or medical condition or chronic or recurring Illness or Injury or medical condition, including any associated complications or consequences, which existed at or during the 2 years immediately preceding the employee's Effective Date. An Acute Onset is a sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence
2. Treatment for or related to any congenital condition
3. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
4. False labor, edema, prolonged labor, prescribed rest during the period of Pregnancy, morning sickness and conditions of comparable severity associated with management of a difficult Pregnancy, and not constituting a medically distinct Complication of Pregnancy, and all charges related to Pregnancy after the 26th week of Pregnancy
5. Mental Health Disorders or Substance Abuse
6. Charges which are not Incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period
7. Charges for use of Emergency Room within the US for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
8. Not Medically Necessary and administered or ordered by a Physician
9. Provided at no cost, by a family member, or by a person who ordinarily resides with the employee, or which are attributable to or recoverable from any other party including government-sponsored plans
10. Charges which exceed Usual, Reasonable and Customary
11. Investigational, Experimental or for Research Purposes
12. While confined primarily to receive Custodial Care, Educational or Rehabilitative care
13. Venereal disease, and treatment of individuals who are HIV+ or have AIDS or ARC
14. Treatment by a Chiropractor
15. Diseases of the skin
16. Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the relief of acute, spontaneous and unexpected onset of pain

17. Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures
18. Injury sustained while taking part in the following activities: Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact and undertaken solely for leisure, recreational, entertainment or fitness purposes unless such sports or athletics are otherwise excluded by this provision. The following are excluded: Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; Aviation, except when traveling solely as a passenger in a commercial aircraft; Hang gliding, sky diving, parachuting or bungee jumping; Snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); Racing by any animal or motorized vehicle; and spelunking; and subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or athletic activity which is undertaken for thrill seeking and exposes the employee to abnormal or extreme risk of injury
19. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse
20. Willfully self-inflicted Injury or Illness and immunizations and Routine Physical Exams
21. The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits
22. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder
23. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion, Natural Disaster, and Trip Interruption sections of this insurance
24. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
25. Organ or tissue transplants or related services
26. Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof

**This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact MultiNational Underwriters®.**

### **What if an Employee Plans to Participate in a Sport or Athletic Activity that is Excluded?**

The Optional Hazardous Sports Rider is available for the adventurous traveler. This Rider adds coverage for the Amateur sports listed in exclusion #18. The maximum coverage under this Rider is the Overall Maximum Limit selected. The Accidental Death and Dismemberment benefit is deleted during the course of the activity.

### **What are the Pre-notification Requirements?**

All Hospitalizations, Surgeries, Emergency Medical Evacuations, Emergency Reunions, Trip Interruptions, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-notified. The employee may simply call, or have his or her Physician call, MultiNational Underwriters® with all information relative to the claim. An employee may also pre-notify by submitting details through Client Zone. If the employee does not Pre-notify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

### **Who is the Plan Administrator?**

MultiNational Underwriters®, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international travelers. As the flagship company of the Noel Group, we benefit from the experience of a corporate leadership team that covers over 6 million travelers a year. Our international claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional.

### **Who is the Insurer?**

Lloyd's, the largest and oldest insurance market in the world, is the insurer of Atlas Corporate Travel. Rated 'A' (Excellent) by AM Best Company and 'A' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

### **How do I Enroll Employees?**

Employees are enrolled for coverage through the online Account Management System. Coverage can begin as early as the day the information is submitted up until the last day of the annual policy period. Within the system, a designated company administrator will not only have access to enroll employees, but will also be able to add days into the bank, view account history, print individual ID cards and much more.

### **How do I Extend Coverage for an Employee?**

You may extend coverage for an employee using the online Account Management System up to a maximum of 12 months from the initial Effective Date, subtracting the number of days extended from your balance. Provided there is no break in coverage, the employee will not be required to re-satisfy the Deductible and Coinsurance nor will benefit limits be reset.



### What if an Employee Returns Home Early from a Trip?

If a trip is cut short, any unused days may be credited into the bank with proof of early return, such as a copy of a passport stamp or airline ticket. Proof of early return may be submitted via fax or mail accompanied by a brief request in writing to credit the days.

### Can I Renew a Policy?

Yes, a policy may be renewed. You may renew a policy within 30 days prior to the termination date via the online Account Management System. In order to renew your policy, a minimum of 100 days must be purchased. Any unused days as of the termination date will roll over into the new policy period. Daily rates are subject to change at time of renewal. If a renewal is not desired, unused days will be refunded up to a maximum of 20% of the initial purchase of days for the final policy period.

### Client Relations

Whether the employee has misplaced his or her ID card or benefit booklet, needs assistance with a claim, or has a question about benefits, MNU is always ready to respond. Frequently, these and other issues can be addressed with a short visit to Client Zone. Client Zone is an online account management and resource tool that allows the employee to:

- Change personal information
- Reprint ID cards
- Obtain details about claim filing, including downloading necessary forms
- Pre-Notify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)
- Access health and wellness information
- View and download brochures, obtain policy information, or get quotes for other products offered by MultiNational Underwriters®

An employee may access Client Zone by logging in at <https://zone.mnui.com/clientzone/>.

At times, there is simply no substitute for human intervention. MNU's Client Relations team is available 24 hours a day, 7 days a week to answer questions and may be reached at no cost through our worldwide toll-free numbers. Immediate support is available in several languages and can be provided in many others with the assistance of a translator. If a translator is needed, the MNU Client Relations Specialist will arrange one. You may contact Client Relations by e-mail via [insurance@mnui.com](mailto:insurance@mnui.com) or by phoning 800-605-2282 or 317-262-2132 (collect calls accepted).

### MultiNational Underwriters® International Travel Solutions

MultiNational Underwriters® is a member of the Noel Group, founded in 1985. Noel Group is a worldwide family of travel service, assistance and insurance companies built on solid corporate values and unrivaled customer service. We offer a broad range of travel insurance plans and assistance services for individuals, corporations, missionaries, schools and other international organizations requiring access to global travel solutions regardless of their location. Our organizational culture is based on integrity, keeping our promises, and giving back to the global and local communities through humanitarian efforts.

You have choices when buying travel insurance and assistance services for your next international trip. Doesn't it make sense to work with a company that keeps its promises, values its customers and is committed to helping others? Allow us to show you the difference an enlightened corporate culture can make when you need help in an unfamiliar place. Through our subsidiaries and a nationwide network of distributors, MultiNational Underwriters® helps millions of customers to have peace of mind in their international travel.

### Other Products Provided by MultiNational Underwriters®

**StudentSecure<sup>SM</sup>:** A comprehensive medical insurance plan designed specifically to meet the needs of students studying abroad.

**International Citizen Series:** Annually renewable major medical coverage for individuals and families. This plan is available to citizens of all countries of the world.

**MultiNational Group Benefit Plan:** Dependable, high quality medical insurance for US-based organizations with employees overseas or non-US organizations employing expatriates, third-country nationals, or key local nationals.

**MultiNational Accident Plan:** Coverage for accidents that result in disability or death, including Acts of War and Terrorism.

**IC+ International Term Life:** Term life insurance for citizens of the world requiring personal and business protections.

### Privacy Policy

MultiNational Underwriters® respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.



**ATLAS CORPORATE TRAVEL REQUEST FOR PROPOSAL**  
**MultiNational Underwriters®**  
**Lloyd's Coverholder**

Omitted information may cause delay in the preparation of a proposal for the Group.

Name of Company:		Telephone:	
Street Address:		City:	State:
Country:	Postal Code:	Contact Person:	
Website Address:		Email:	

**TRAVEL / EMPLOYEE INFORMATION:**

<i>Provide an employee count by gender/age for each of the following scenarios:</i>	<i>Males between the ages of:</i>					<i>Females between the ages of:</i>				
	18-29	30-39	40-49	50-59	60-65	18-29	30-39	40-49	50-59	60-65
Estimated number of US based employees to travel abroad:										
Estimated number of Non-US based employees to travel abroad (excluding the US or Canada):										
Estimated number of Non-US based employees to travel inside the US or Canada:										

**BENEFIT OPTIONS DESIRED:**

Desired Number of Travel Days (min. 100 days):	
Desired Effective Date (1 <sup>st</sup> of the month) mm/dd/yy:	/ 01 /

Deductible	<input type="checkbox"/> \$0 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
Maximum Benefit	<input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$250,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000
Hazardous Sports Rider	<input type="checkbox"/> Yes <input type="checkbox"/> No
Acute Onset of a Pre-Existing Condition for non-US Citizens (coverage is included for US citizens)	<input type="checkbox"/> Yes <input type="checkbox"/> No

**ADDITIONAL COMMENTS:**

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MNU's privacy policy may be found at <a href="http://www.mnui.com">www.mnui.com</a> , or by contacting MNU for a copy.

Producer Name:	Company:	Producer Number:
This form is intended to provide MultiNational Underwriters® with information necessary to provide you with competitive rates for medical coverage. No insurance is in effect until you are notified in writing. Thank you for your interest in the Atlas Corporate Travel plan.		
Signature: (Authorized representative of group)		Printed Name:  Date:



**MultiNational  
Underwriters®**  
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107 S. Pennsylvania St., Ste 500 Indianapolis, IN 46204  
Phone 800.605.2282 or 317.262.2132 Fax 317.262.2140  
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PBC:155.101.08.07