

Atlas Professional

Health Coverage that Goes Far & Beyond

- Multi-Trip Travel Medical Insurance
- Emergency Medical Evacuation
- Astonishing Travel Assistance Services



International Services, Inc.
International Services, Inc.
5529 Barnsley Terrace
Glen Allen, VA 23059

Atlas Professional is an excellent choice for corporate executives and other professionals who require travel medical insurance coverage for numerous trips during the year. When you buy Atlas Professional, coverage is automatically in place for those last minute international trips. State of the art travel and emergency medical assistance services are part of every Atlas Professional policy. These features are accompanied by the same astonishing service you have come to expect from HCC Medical Insurance Services, one of the leaders in international travel medical insurance.

Atlas Professional is an annual policy available to individuals under 66 years of age who maintain medical coverage in their home countries. Dependent coverage is also available!

Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? HCCMIS is experienced in arranging Emergency Medical Evacuations. Atlas Professional will cover the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Professional will also cover the transportation, lodging and meal costs for a relative to join you after an Emergency Medical Evacuation.

Repatriation of Remains

What would your family do if disaster strikes while you are away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, Atlas Professional will arrange for and cover the costs associated with the repatriation of your remains.

Hospital Indemnity

If you are hospitalized, the world around you does not stop. What's more, in some places hospitals do not provide their patients basic necessities like meals, toothpaste or soap. If you are hospitalized as an inpatient for treatment of a covered illness or injury, Atlas Professional will provide \$100 for each night you spend in the hospital.

Trip Interruption

One of a traveler's biggest worries is the safety of his or her home while away. If you learn that a catastrophic event like a tornado, hurricane or flood has caused severe damage to your home while traveling abroad, Atlas Professional will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Home Country Coverage

Because Atlas Professional does not provide coverage in your home country, you are required to maintain other coverage in your home country. However, the plan does provide benefit period coverage in your home country. If you are treated for a covered injury or illness while traveling internationally, Atlas Professional will provide 180 days of coverage, beginning on the day of diagnosis or treatment, for that condition whether you are at home or abroad.

Other quality benefits offered by Atlas Professional:

Return of Minor Children: If you are expected to be hospitalized for more than 36 hours due to a covered injury or illness and covered children under 18 years of age will be left unattended as a result, Atlas Professional will cover the transportation cost for the children to return home.

Complications of Pregnancy: Atlas Professional offers coverage for Complications of Pregnancy during the first 26 weeks of gestation.

Political Evacuation: If, during the coverage period and after your arrival, the United States government issues a travel warning for your destination country, the Atlas Professional will coordinate your alternate departure arrangements from that country and cover the associated costs.

Hospitalization & Outpatient Treatment: If a covered illness or injury requires hospitalization, the plan provides coverage for costs associated with hospitalization care, including intensive care, and outpatient treatment.

Natural Disaster Benefit: Natural disasters can happen anywhere and at anytime. If a natural disaster occurs while on your trip causing you to become displaced from your accommodations, Atlas Professional will provide relief of \$100 a day to help cover the costs of alternative accommodations.

Optional Hazardous Sports Rider

If you plan to participate in hazardous sporting activities such as mountain climbing or whitewater rafting, you may consider our Sports Rider. This optional rider will provide medical coverage for injuries as a result of an accident during participation in one of these activities otherwise excluded from coverage.

Optional Terrorism Rider

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, Atlas Professional offers the optional Terrorism Rider, which provides medical coverage for injuries resulting from these acts.



What Is Excluded?

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

- Treatment for or related to any congenital condition
- Pregnancy, including but not limited to pre-natal care, post-natal care, newborn care and childbirth, except for complications of pregnancy within the first 26 weeks after conception
- Mental health disorders; substance abuse; willfully self-inflicted conditions
- 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 (does not apply to injuries)
- Venereal disease; treatment of individuals who are HIV+ or have AIDS or ARC
- Treatment by a chiropractor; diseases of the skin; expenses related to vision or hearing; immunizations and routine physical exams
- Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental Treatment due to covered accident
- Injury sustained while taking part in contact sports, non-recreational athletics, and thrill-seeking activities
- Charges for travel or accommodations, except as provided for in the local ambulance, emergency medical and political evacuations, repatriation of remains, emergency reunion, natural disaster and trip interruption benefits
- Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
- Acts of Terrorism, war, insurrection, riot or any variation thereof

Pre-existing Conditions

Charges resulting directly or indirectly from any pre-existing condition are excluded from this insurance. 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 your effective date.

You are eligible for medical and emergency medical evacuation expenses resulting from an acute onset of a pre-existing condition. 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.

This is a partial list of exclusions and limitations. Limits apply to all benefits. Please see the Certificate of Insurance for detailed information about these and other plan exclusions, limitations, benefits and provisions. Contact HCC Medical Insurance Services for a copy of the Certificate of Insurance or for more information.

Enrollment

You may access the online quoting and purchasing system by visiting the website listed on the front of this brochure, or you may complete the attached application and mail or fax along with your payment to your agent or to HCCMIS.

Purchasing an Additional Plan

Atlas Professional coverage is not renewable, but the plan may be re-purchased annually. Approximately 30 days prior to your termination date, date a letter and application will be mailed to you. Simply complete and return the application to continue under a new plan. All plan provisions must be re-satisfied under the new coverage.

Pre-certification & Claim Filing

To receive full benefits, pre-certification is required for hospitalization, surgery, emergency medical and political evacuations, emergency reunions, trip interruptions, repatriation of remains, CAT Scans, and MRIs. Pre-certification may be done by contacting HCCMIS by phone, e-mail or live chat or through Client Zone. Please see the certificate for more details.

You may file a claim by submitting a Claimant's Statement and Authorization Form. This form may be found online or you may contact HCCMIS for a copy. Complete the form, attach all itemized invoices and payment receipts, and send them to the address shown on the Claimant's Statement.

HCCMIS's Client Zone and World Service Center

HCCMIS's Client Zone is an online account management and resource tool that allows you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing, including downloading forms
- Pre-certify 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)

You may access Client Zone by logging in at <https://zone.hccmis.com/clientzone/>.

If you prefer to speak to one of our professional service representatives, you may contact our World Service Center by calling toll-free from various countries around the world or by calling collect. Our World Service Center can provide you with service in many different languages.

Atlas Professional Assistance Services

BagTrak®: We can help locate and return your lost checked baggage.

Cash Transfers and Lost Document Replacement: We can help you with cash transfers and give you instructions on replacing lost documents such as passports and visas.

LiveTravel® Services: Sometimes you don't have time to make last minute changes to your itinerary; let us do it for you!

Other Assistance Services: We can refer you to doctors and lawyers, aid in the replacement of lost prescriptions, and much, much more! Contact us or visit our website for more information on these excellent services.

Travel Assistance Services are not insurance benefits. Any assistance service provided is not a guarantee of any insurance benefit under Atlas Professional.

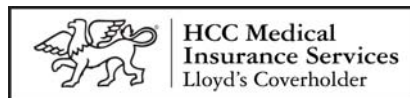
Hygeia/First Health PPO

The Hygeia/First Health Preferred Provider Organization offers an extensive network of providers throughout the United States. Hygeia/First Health and their participating providers work together to lower the cost of medical care. These savings are then passed on to you through a waiver of coinsurance when claims are submitted directly to HCCMIS by the provider.



Atlas Professional is underwritten by Syndicate 4141 at Lloyd's, London. The Plan Administrator is HCC Medical Insurance Services.

HCC Medical Insurance Services (HCCMIS), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.6 billion, shareholders' equity in excess of \$2.7 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.



251 North Illinois Street, Suite 600
Indianapolis, Indiana 46204

Phone: 800-605-2282 / 317-262-2132 / Fax: 317-262-2140

Schedule of Benefits

Deductibles:	\$250 per person, per trip
Coinsurance - Claims incurred in US or Canada:	For each trip, Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider.
Coinsurance - Claims incurred outside US or Canada:	For each trip, 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 when Covered Illness or Injury results in hospitalization
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance) This benefit is in addition to all other medical benefits provided.
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$5,000 limit per Certificate Period for Eligible Medical Expenses \$25,000 limit per Certificate Period for Emergency Medical Evacuation
Emergency Dental:	Accident – Overall Maximum Limit Acute Onset of Pain – \$100 limit per Certificate Period
Emergency Medical Evacuation:	\$500,000 Maximum Lifetime Limit
Emergency Reunion:	\$15,000 limit per Certificate Period
Return of Minor Children:	\$ 5,000 limit per Certificate Period
Accidental Death and Dismemberment:	Death - \$25,000 adult, \$5,000 children under age 18; Loss of 2 Limbs - \$25,000 adult, \$5,000 children under age 18; Loss of 1 Limb - \$12,500 adult, \$2,500 children under age 18; \$250,000 Maximum per family
Common Carrier Accidental Death:	\$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per family (No Benefit for loss resulting from Hijacking)
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Political Evacuation:	\$10,000 Maximum Lifetime Limit
Hospital Pre-certification Penalty:	50% of Eligible Medical Expenses
Optional Hazardous Sports Rider:	Overall Maximum Limit
Optional Atlas Terrorism Rider:	\$50,000 Maximum Lifetime Limit, Medical Expenses only
Overall Maximum Limit per Certificate Period	\$1,000,000

Coverage Periods

Atlas Professional is an annual plan that provides multiple-trip coverage to Members while traveling outside of his or her Home Country. Coverage Periods may not exceed 30 days. Coverage Periods end the moment of return to the Home Country or 30 days after the Coverage Period has begun, whichever is first. Spouse and/or Dependents (under age 19), if included on the plan, are covered during the same Coverage Period, provided they accompany the Member on the trip.

Acute Onset of Pre-existing Conditions

Acute Onset of a Pre-existing Condition: You are covered for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$5,000 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.

Atlas Terrorism Rider

The Optional Atlas Terrorism Rider 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. You have 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 your date of arrival.
4. You have 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.

Optional Hazardous Sports Coverage

The Optional Hazardous Sports Rider is available for the adventurous traveler. For an additional 20% premium, this Rider adds coverage for the Amateur sports listed in the following exclusion.

Injury resulting from participation in the following activities:

- a. Amateur Athletics, Contact Sports, and professional sports or athletic activities. Non-contact and non-organized/non-sanctioned amateur sports or athletic activities engaged in by the Member solely for leisure, recreational, entertainment or fitness purposes are not excluded unless they are excluded by (b) through (j) of this provision; and
- b. mountaineering where ropes or guides are normally used; and
- c. aviation (except when traveling solely as a passenger in a commercial aircraft); and
- d. hang gliding, skydiving, parachuting or bungee jumping; and
- e. 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); and
- f. racing by any animal or motorized vehicle; and
- g. spelunking; and
- h. subaqua pursuits involving underwater breathing apparatus; and
- i. jet skiing; and
- j. any other sport or athletic activity which is undertaken for thrill seeking and exposes the Member to abnormal or extraordinary risk of Injury.

The maximum policy limit for Injuries under this Rider is the Overall Maximum Limit. The Accidental Death and Dismemberment benefit is deleted during participation in Hazardous Sports Activities. Purchase of the Rider does not include coverage for sports participated in for wage, reward or profit.

**ATLAS PROFESSIONAL APPLICATION
HCC Medical Insurance Services
Lloyd's Coverholder**

Please select your area of coverage:	Excluding the US	Including the US *Available to non-US citizens and residents only
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Names of all individuals to be covered.					
	Name (Last, First)	Birth Date (mm/dd/yy)	Citizenship	Passport #	Annual Premium
Insured:		/ /			
Spouse		/ /			
Child 1		/ /			
Child 2		/ /			
Child 3		/ /			

Subtotal (A): _____

Enter Factor for Hazardous Sports Rider, if Selected (1.2). Otherwise Enter 1.0 (B): _____

Enter Factor for Atlas Terrorism Rider, if Selected (1.4). Otherwise Enter 1.0 (C): _____

Total Amount Due (multiply A x B x C): _____

Requested Effective Date (mm/dd/yy): / /		E-Mail Address:	
Send Certificate of Insurance to (Name):		Payment Mode:	Check/Money Order: Discover Card MasterCard VISA American Express
Complete Mailing Address:		Credit Card #:	Expiration Date
		Name as it appears on card:	
Telephone #:	Fax #:	Complete Billing Address:	Daytime Phone #:
Name of Beneficiary:		Signature:	
<p>Check or Money Orders should be made payable, in US dollars, to HCC Medical Insurance Services. If paying by credit card, I authorize HCC Medical Insurance Services to debit my Discover, VISA, MasterCard or American Express account for the amount specified above. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. Total payment for the initial term of coverage requested must be entirely paid in U.S. dollars at time of Application or prior to the Effective Date of Coverage.</p> <p>I hereby apply for membership in the Atlas/International Citizen Group Insurance Trust, for the insurance provided to members by Lloyd's. I understand that only losses resulting from Accidents which occur outside my Home Country, while in a covered Country as listed on my Application are covered. I understand that all premiums are non-refundable after departure from Home Country. I understand this insurance is not renewable. I understand that the information contained herein is a summary of benefits, limitations and exclusions and that I may obtain a complete copy of the Master Policy by contacting HCC Medical Insurance Services. I understand that Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under the insurance. I understand that Lloyd's operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I understand and agree that the insurance agent/broker, if any, assisting with this Application is a representative of the Applicant. Licensed insurance brokers and independent agents are compensated through commissions calculated as a percentage of premium for the purchase, renewal, placement or servicing of insurance coverage. Additionally, some licensed producers may also receive bonuses and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume or for the percentage of completed sales through HCC Medical Insurance Services. Please contact your insurance broker to obtain information about the specific compensation they may receive in connection with the issuance of your coverage. If signed by a representative of the Applicant, the undersigned warrants his/her capacity to so act. If signed as guardian or proxy of the Applicant, the undersigned warrants his/her capacity to so act. By acceptance of coverage and/or submission of any claim for benefits, the Applicant ratifies the authority of the signer to so act and bind the Applicant. Rates include Surplus Lines Taxes and Fees, when applicable.</p>			
Signature of Applicant:		Signature of Spouse:	
Date of Signature:		Date of Signature:	

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Producer ID Number: 22342-9022		Producer Name: International Services, Inc.	
Company Name: International Services, Inc.		Street Address: 5529 Barnsley Terrace	
City: Glen Allen	State: VA	Postal Code: 23059	
Country:	Telephone: 877-593-5403	Fax: 877.593.5409	
E-Mail Address: insurance@ztravelinsurance.com		Signature:	

ANNUAL PREMIUM	Excluding US Coverage	Including US Coverage (Available to non-US citizens and residents only)
Professional	\$200.00	\$300.00
Spouse and 2 Dependents (Under age 19)	\$100.00	\$150.00
Each Additional Dependent (Under age 19)	\$40.00	\$60.00
Optional Hazardous Sports Rider	1.2	
Optional Atlas Terrorism Rider	1.4	

Rates valid through 12/31/09

Rates include Surplus Lines taxes and fees when applicable

Premiums are non-refundable after departure from Home Country. All premiums are considered fully earned once your Policy becomes effective. Prior to your effective date, you may notify us in writing for a refund. Additional cancellation fees may apply.



For more information about these other products, please contact us!

Atlas Travel Series: Comprehensive travel medical insurance for individuals and families traveling internationally.

Atlas Group Travel: The same quality coverage as the Atlas Travel Series product at a discount group rate making it appropriate for student groups, missionary organizations and corporations.

StudentSecureSM: A comprehensive medical insurance plan designed specifically to meet the needs of students studying abroad.

CitizenSecureSM: Annually renewable major medical coverage for individuals and families. This plan is available to citizens in locations around the world.

GroupSecureSM: 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: HCCMIS 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.



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