



Atlas Journey[®] Group

A Lot Can Happen to Disrupt a Trip Before and After Departure.
Protect Your Trip with Atlas Journey Group 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 Group can reimburse you for a trip cancelled or interrupted due to:

- Sickness or injury that renders you, your family member, your traveling companion, your traveling companion's family member, your business partner, your traveling chaperone, or your traveling trip leader unable to travel
- Death or hospitalization of you, your family member, your traveling companion, your traveling companion's family member, your business partner, your traveling chaperone, or your traveling trip leader
- Delay or cancellation of common carrier due to strike, inclement weather, natural disaster, or mechanical breakdown
- Traffic incident while en route to departure
- Terrorist incident that occurs within 30 days of your trip's scheduled departure date in a city listed on your itinerary

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 Group travel insurance, 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
- Assistance with lost or stolen travel documents

Atlas Journey Group 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 Group travel insurance plan.

PRE-EXISTING CONDITIONS: WHAT YOU NEED TO KNOW

The pre-existing condition* exclusion will be waived if you purchase your Atlas Journey Group coverage on or before the date of your final trip payment you are medically able to travel at the time of purchase. If you do not purchase Atlas Journey Group insurance on or before the date of your final 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.*

BENEFIT	LIMIT (PER PERSON)
Trip Cancellation	100% of trip cost; \$25,000 maximum per person; \$500,000 maximum per group
Trip Interruption	150% of trip cost
Travel Delay (5 Hours or More)	Up to \$200 per day; \$1,000 maximum
Missed Connection	Up to \$500
Airline Reissue or Cancellation Fees	Up to \$500
Reinstate Frequent Traveler Awards	Up to \$500
Emergency Accident & Sickness Medical Expense	Up to \$25,000 (primary coverage)
Dental Expense	Up to \$750
Medical Evacuation & Repatriation of Remains	Up to \$250,000
Baggage Damage or Loss (Excess)	Up to \$1,000; \$250 maximum per article
Baggage Delay (12 Hours or More)	Up to \$300
Waiver of the Pre-Existing Condition Exclusion	Final trip payment
Pre-Existing Conditions Lookback Period	90 days

Pricing Summary

Note: Pricing based on age and percentage of trip cost. Plan price is per person. Minimum trip cost is \$350.

Age	0 - 59	60+
Plan Price	4.3% of trip cost	10.15% of trip cost

NOTE: Atlas Journey Group is not currently available in the states of Washington, Oregon, or New York. See Journey Together for coverage in Minnesota.

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: 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.

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.