



WorldTrips[®]



**National Marketing
Insurance Services of America**
1757 E. Baseline Rd.
Suite 126
Gilbert, AZ 85233
Phone: 800-647-4589
Fax: 866-793-4779

Arizona Office:
Adam Bates - Adam@ISAbrokers.com
Indiana Office:
Suzanne Munson - Suzanne@ISAbrokers.com
Georgia Office:
Rachel Piccione - Rachel@ISAbrokers.com
Website: www.insurancefortrips.com



DayTripper[®]

DayTripper from WorldTrips, a member of the Tokio Marine HCC group of companies, is with you and your group almost anywhere you may travel in the world. DayTripper coverage is designed for mission trips and other overseas excursions for large organizations.



Why Choose DayTripper®?

Whatever the reason, traveling internationally with a large group should be a pleasant experience. Emergencies and complications such as natural disasters, injury, or illness are a fact of life, and could be even tougher to manage for a large group of people. While we hope none of these incidents happen... we're here to help if they do. Coverage for eligible medical expenses in case of hospitalization – including a stay in an intensive care unit or outpatient treatment– emergency medical evacuation, and loss of checked baggage are just some of the benefits provided by DayTripper.

MY FAMILY HAS MEDICAL INSURANCE IN OUR HOME COUNTRY; DO WE NEED GROUP TRAVEL MEDICAL INSURANCE?

Often, the primary medical insurance in your home country will not cover you and your family while traveling abroad. Medical expenses can be very costly while abroad. DayTripper plans start at less than \$1 a day (per person) and include essentials such as medical translation assistance while being treated, doctor and hospital referrals, and assistance replacing lost prescriptions.

AFTER PURCHASING COVERAGE, HOW CAN I TRUST THE COMPANY TO BE THERE IF I NEED THEM?

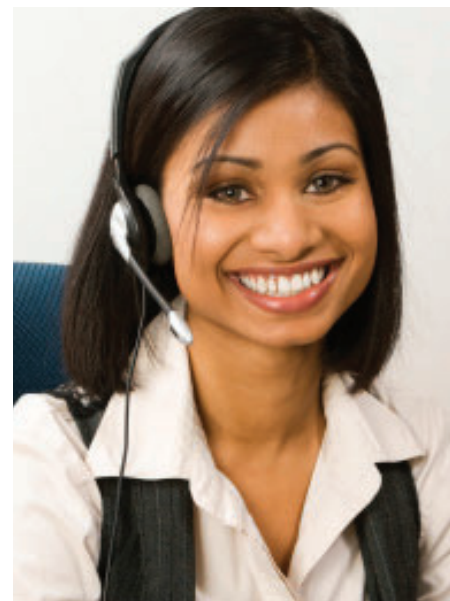
WorldTrips, headquartered in the United States in Carmel, Indiana, is a full-service company offering international travel medical insurance products designed to meet needs of consumers worldwide.

WorldTrips is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations and deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 3,000 employees are industry-leading experts.

Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.* Tokio Marine HCC holds a financial strength rating** of AA- for Standard & Poor's and Fitch Ratings and A++ (Superior) by A.M. Best Company.

*As of 12/08/22. **At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.

For more information about DayTripper, please visit worldtrips.com.



Schedule of Benefits

PLAN DETAILS					
Deductibles	\$0, \$100, \$250, \$500, \$1,000, \$2,500, or \$5,000 per certificate period.				
Overall Maximum Limit	Age 80 or older: \$10,000. Age 65 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$250,000, \$500,000, \$1,000,000, or \$2,000,000.				
Coinsurance	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.				
Eligible expenses are subject to deductible, overall maximum limit, and are per certificate period unless specifically indicated otherwise.					
BENEFIT	LIMIT				
Hospital Room and Board	Average semi-private room rate, including nursing services.				
Local Ambulance	Usual, reasonable and customary charges, only when covered illness or injury results in hospitalization as inpatient.				
Intensive Care Unit	Up to the overall maximum limit.				
Emergency Room Co-payment	<table border="0"> <tr> <td>Claims incurred in the U.S. You shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless you are admitted to the hospital. There will be no copayment for emergency room treatment of an injury.</td> <td>Claims incurred outside the U.S. No co-payment</td> </tr> </table>	Claims incurred in the U.S. You shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless you are admitted to the hospital. There will be no copayment for emergency room treatment of an injury.	Claims incurred outside the U.S. No co-payment		
Claims incurred in the U.S. You shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless you are admitted to the hospital. There will be no copayment for emergency room treatment of an injury.	Claims incurred outside the U.S. No co-payment				
Urgent Care Center Co-payment	<table border="0"> <tr> <td>Claims incurred in the U.S. For each visit, you shall be responsible for a \$15 co-payment. – co-payment is waived for members with a \$0 deductible – not subject to deductible</td> <td>Claims incurred outside the U.S. No co-payment</td> </tr> </table>	Claims incurred in the U.S. For each visit, you shall be responsible for a \$15 co-payment. – co-payment is waived for members with a \$0 deductible – not subject to deductible	Claims incurred outside the U.S. No co-payment		
Claims incurred in the U.S. For each visit, you shall be responsible for a \$15 co-payment. – co-payment is waived for members with a \$0 deductible – not subject to deductible	Claims incurred outside the U.S. No co-payment				
Outpatient Physical Therapy and Chiropractic Care	Up to \$50 maximum per day. Must be ordered in advance by a physician.				
All Other Eligible Medical Expenses	Up to the overall maximum limit.				
Acute Onset of Pre-existing Condition See benefits description	Up to the overall maximum limit Up to \$25,000 lifetime maximum for Emergency Medical Evacuation				
Terrorism	Up to \$50,000 lifetime maximum, eligible medical expenses only				
Emergency Dental (Acute Onset of Pain)	Up to \$300 – not subject to deductible				
Emergency Eye Exam for a Covered Loss	Up to \$150. \$50 deductible per occurrence (plan deductible is waived).				
EMERGENCY TRAVEL BENEFITS	LIMIT				
Emergency Medical Evacuation	Up to \$1,000,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition.– not subject to deductible, or overall maximum limit				
Return of Minor Children	Up to \$50,000 – not subject to deductible				
Pet Return	Up to \$1,000 – not subject to deductible				
Repatriation of Remains	Equal to the elected overall maximum limit - not subject to deductible or coinsurance This limit is for this benefit only and is not included in or subject to the overall maximum limit.				
Emergency Reunion	Up to \$100,000, subject to a maximum of 15 days – not subject to deductible				
Natural Disaster – Replacement Accommodations	Up to \$250 a day for up to 5 days – not subject to deductible				
Trip Interruption	Up to \$10,000 – not subject to deductible				
Travel Delay	Up to \$100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days.– not subject to deductible				
Lost Checked Luggage	Up to \$1000 – not subject to deductible				
Lost or Stolen Passport/Travel Visa	Up to \$100 – not subject to deductible				
Political Evacuation	Up to \$100,000 lifetime maximum – not subject to deductible				
Accidental Death & Dismemberment (excludes loss due to common carrier accident)	<table border="0"> <tr> <td>Ages 18 through 69 Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500</td> <td>Ages 70 through 74 Lifetime Maximum - \$12,500 Death - \$12,500 Loss of 2 Limbs - \$12,500 Loss of 1 Limb - \$6,250</td> </tr> <tr> <td>Under age 18 Lifetime Maximum - \$5,000 Death - \$5,000 Loss of 2 Limbs - \$5,000 Loss of 1 Limb - \$2,500</td> <td>Ages 75 and older Lifetime Maximum - \$6,250 Death - \$6,250 Loss of 2 Limbs - \$6,250 Loss of 1 Limb - \$3,125</td> </tr> </table>	Ages 18 through 69 Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500	Ages 70 through 74 Lifetime Maximum - \$12,500 Death - \$12,500 Loss of 2 Limbs - \$12,500 Loss of 1 Limb - \$6,250	Under age 18 Lifetime Maximum - \$5,000 Death - \$5,000 Loss of 2 Limbs - \$5,000 Loss of 1 Limb - \$2,500	Ages 75 and older Lifetime Maximum - \$6,250 Death - \$6,250 Loss of 2 Limbs - \$6,250 Loss of 1 Limb - \$3,125
Ages 18 through 69 Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500	Ages 70 through 74 Lifetime Maximum - \$12,500 Death - \$12,500 Loss of 2 Limbs - \$12,500 Loss of 1 Limb - \$6,250				
Under age 18 Lifetime Maximum - \$5,000 Death - \$5,000 Loss of 2 Limbs - \$5,000 Loss of 1 Limb - \$2,500	Ages 75 and older Lifetime Maximum - \$6,250 Death - \$6,250 Loss of 2 Limbs - \$6,250 Loss of 1 Limb - \$3,125				
\$250,000 maximum benefit any one family or group. – not subject to deductible, or overall maximum limit					
Optional Accidental Death & Dismemberment Rider (only available to members age 18 through age 69)	<table border="0"> <tr> <td>Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500</td> <td>- not subject to deductible or overall maximum limit</td> </tr> </table>	Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500	- not subject to deductible or overall maximum limit		
Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500	- not subject to deductible or overall maximum limit				
Common Carrier Accidental Death	<table border="0"> <tr> <td>Ages 18 through 69 Under age 18 Ages 70 through 74 Ages 75 and older</td> <td>\$50,000 \$10,000 \$25,000 \$12,500</td> </tr> <tr> <td></td> <td>Subject to a maximum of \$250,000 any one family or group. - not subject to deductible, or overall maximum limit</td> </tr> </table>	Ages 18 through 69 Under age 18 Ages 70 through 74 Ages 75 and older	\$50,000 \$10,000 \$25,000 \$12,500		Subject to a maximum of \$250,000 any one family or group. - not subject to deductible, or overall maximum limit
Ages 18 through 69 Under age 18 Ages 70 through 74 Ages 75 and older	\$50,000 \$10,000 \$25,000 \$12,500				
	Subject to a maximum of \$250,000 any one family or group. - not subject to deductible, or overall maximum limit				
Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to \$10,000 – not subject to deductible, or overall maximum limit Optional Crisis Response buy-up with Natural Disaster Evacuation Coverage. \$90,000 per certificate period, with \$10,000 maximum for Natural Disaster Evacuation.				
Hospital Indemnity	\$100 per day of inpatient hospitalization – not subject to deductible				
Personal Liability	Up to: \$25,000 lifetime maximum \$25,000 third person injury \$25,000 third person property \$2,500 related third person property – not subject to deductible, or overall maximum limit				
Optional Personal Liability Rider	Up to \$75,000 lifetime maximum – not subject to deductible or overall maximum limit				
Bedside Visit	Up to \$1,500 – not subject to deductible				
Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border – not subject to deductible				

What's Covered by DayTripper®?



INTERNATIONAL COVERAGE

Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? WorldTrips is experienced in arranging emergency medical evacuations. DayTripper will cover the eligible expenses necessary to transport you from an initial treating facility to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. DayTripper will also cover the transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

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, DayTripper will arrange for and cover the eligible costs associated with the repatriation of your remains.

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, DayTripper will cover the eligible transportation cost for the children to return home.

Terrorism

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, and the country or region you're visiting is NOT under a level 3 or higher travel advisory, DayTripper offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or higher advisory in the 60 days prior to your arrival date.

Political Evacuation

If, during the coverage period and after your arrival, the U.S. Department of State issues a level 3 or higher travel advisory for your destination country, DayTripper will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

Natural Disaster – Replacement Accommodations

Natural disasters can happen anywhere and at any time. If a natural disaster occurs while on your trip, causing you to become displaced from your planned and paid accommodations, DayTripper will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

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, DayTripper will provide \$100 for each night you spend in the hospital.

OTHER QUALITY BENEFITS OFFERED BY DAYTRIPPER*

Acute Onset of Pre-Existing Conditions

DayTripper provides a limited benefit up to the medical coverage life-time maximum for eligible medical expenses. If you are younger than 80, you may be covered for an acute onset of a **pre-existing condition. This also includes up to a \$25,000 lifetime maximum for emergency medical evacuation.

An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition benefit will only apply if all of the following conditions are met:

- a) The Acute onset of a Pre-Existing Condition does not directly or indirectly relate to a chronic condition or congenital condition;
- b) Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;
- c) You must be under eighty (80) years of age;
- d) You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider;
- e) You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;
- f) You must be traveling outside your home country

Hospitalization & Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization, including intensive care unit and outpatient treatment.

Sports Coverage

DayTripper includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports—skiing and snowboarding (recreational downhill and/or cross country), snorkeling, water skiing, and others—at no additional cost. Certain extreme sports are excluded from coverage.

COMPLICATIONS OF PREGNANCY

DayTripper offers coverage for complications of pregnancy during the first 26 weeks of gestation.

Crisis Response

DayTripper offers up to \$10,000 (or up to \$100,000 if additional coverage is selected) to offset costs associated with kidnapping, such as ransom, crisis response expenses, and loss of personal belongings. This benefit includes access to the services of Unity Crisis Group for advice, coordination with law enforcement, and negotiations during a kidnapping.

Personal Liability

DayTripper offers up to \$25,000 (or up to \$100,000 if additional coverage is selected) to offset the following types of court-entered eligible judgments or approved settlements incurred by the member.

- Third-party injury;
- Damage/loss of a third party's personal property;
- Damage/loss of a related third party's personal property.

Enrollment and Filing a Claim

HOME COUNTRY COVERAGE

Incidental Home Country Coverage

You must have purchased three months of coverage for the Incidental Home Country Coverage to be in effect.

For individuals with U.S. as home country, for every three-month period during which the member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days.

For individuals with a home country other than the U.S., for every three-month period during which the member is covered hereunder, medical expenses incurred in the member's home country are covered up to a maximum of 30 days.

Any benefit accrued under a single three-month period does not accumulate to another period. Failure of the member to continue his or her international trip or the member returning to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any incidental home country coverage.

Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, including when you return to your home country, the benefit period applies for up to 90 days only to eligible medical expenses directly related to an injury or illness that was diagnosed or treated while the certificate was in effect. The benefit period begins on the first day of diagnosis or treatment of a covered injury or illness made while you are outside

your home country. The benefit period applies whether or not you return to your home country.

Enrollment

You may access the online quoting and purchasing system, or you may complete an application and mail or fax it, along with your payment, to your agent or to WorldTrips.

CLAIM FILING

You may file a claim by completing and submitting a Claimant's Statement and Authorization form along with proof of claim (itemized bills, payment receipts, etc.).

You may complete and submit the form and necessary attachments online through Client Zone at zone.worldtrips.com/clientzone/ or through our Customer Service page at www.worldtrips.com/customer-service OR you may download the claim form from our Document Downloads page at www.worldtrips.com/downloads and submit it alongside proof of claim via postal mail to the address on the form.

We must receive proof of claim within 60 days of the last day of your certificate period (or for claims incurred during a benefit period, 60 days from the date the claim is incurred).

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

DayTripper is underwritten by Lloyd's. WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency, Ltd.

*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by WorldTrips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

**Pre-existing condition means any injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

OUTSTANDING CUSTOMER SERVICE

Client Zone and World Service Center

WorldTrips' Client Zone is an online account management and resource tool available to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

LOG IN TO CLIENT ZONE AT:

<https://zone.worldtrips.com/clientzone>

If you prefer to speak to a professional service representative, contact WorldTrips' World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

WORLDWIDE TRAVEL AND MEDICAL ASSISTANCE

Atlas DayTripper[®] includes valuable travel and medical assistance services, which are available 7 days a week, 365 days a year. Contact WorldTrips to access any of these services.

Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

Provider Referrals

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

Travel Document Replacement

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

OTHER TRAVEL ASSISTANCE SERVICES*

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Translation Assistance
- Credit Card / Traveler's Check Replacement

*For a complete list of available assistance services or for more information, please contact WorldTrips. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

I
Insurance Services of America
1757 E. Baseline Rd. #126
Gilbert, AZ 85233