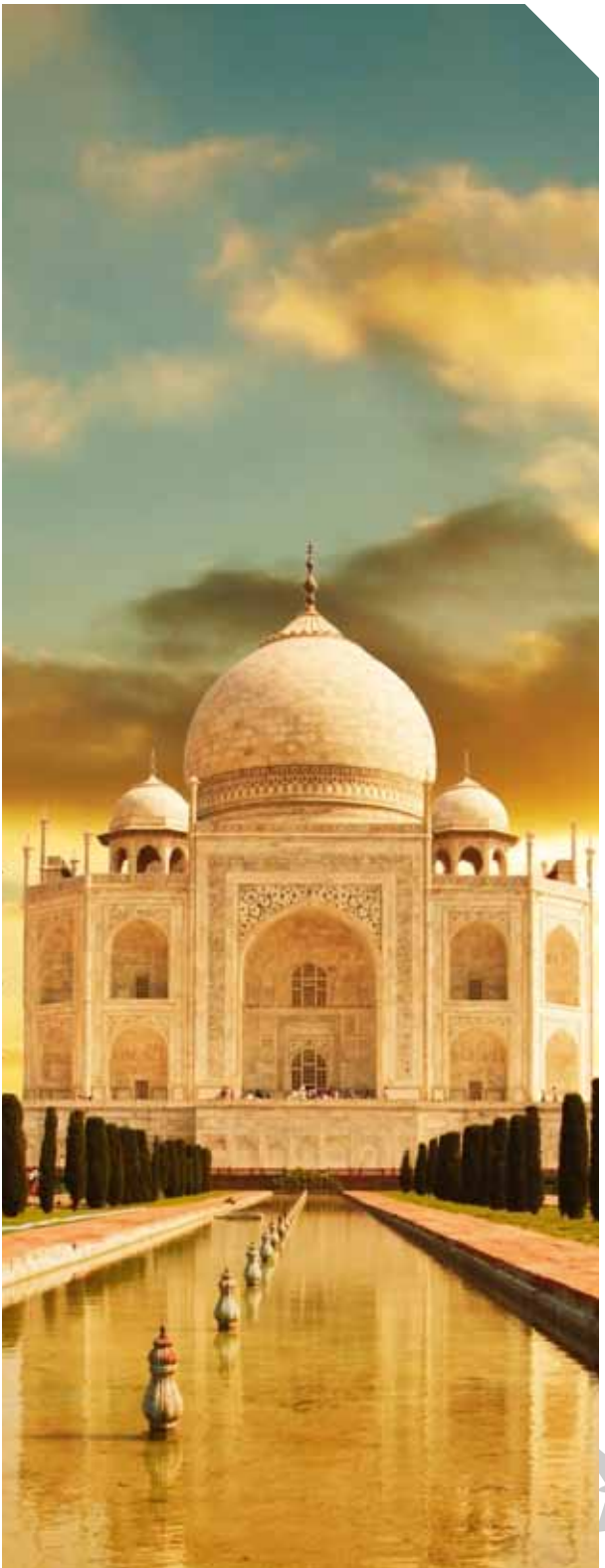


International
StudentInsurance.com

Atlas Travel Medical Insurance

See the World, Don't Carry It On Your Shoulders





Why choose *Atlas* Travel?

Whatever your reason, international travel should be a pleasant experience. Complications and emergencies such as illness, injury, and natural disasters are a fact of life. While we hope none of these happen, we're here to help if they do. Atlas Travel helps protect you from potential financial disaster while travelling abroad with benefits including inpatient and outpatient medical expenses, \$500,000 of coverage for emergency medical evacuation, coverage for lost checked baggage, and many other important benefits. Atlas Travel gives you the peace-of-mind you're looking for!

I have medical insurance in my home country; do I need travel medical insurance?

Many times the primary medical insurance in your home country will not cover you while traveling abroad and often will not provide important services, perhaps essential ones, in the event of an illness or injury. Atlas Travel includes these essentials such as 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?

Security Matters! – Atlas Travel is underwritten by Syndicate 4141 at Lloyd's, London. Lloyd's provides accident and health insurance to more than 1,000,000 people in over 100 countries. Lloyd's currently enjoys an A+ (Strong) rating from Standard & Poor's and is highly qualified to protect you on your next international trip.

Your Time Matters! – Manage your account, renew coverage, file claims, locate healthcare providers, and more – all online – with Student Zone. Or call HCCMIS's World Service Center from many countries around the world collect or toll-free.

So get out and see the world with Atlas Travel from HCCMIS by your side. It's health coverage around the world.

For more information about Atlas Travel, please visit

<http://www.InternationalStudentInsurance.com>

Schedule of Benefits

| Benefit | Limit |
|--|---|
| Deductibles | \$0, \$100, \$250, \$500, \$1,000 or \$2,500 per Certificate Period |
| Coinsurance <i>(Claims incurred in US or Canada)</i> | 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. <i>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.</i> |
| Coinsurance <i>(Claims incurred outside US or Canada)</i> | 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, when covered illness or injury results in hospitalization as Inpatient |
| Intensive Care Unit | Usual, Reasonable and Customary charges |
| Hospital Indemnity | \$100 per day of Inpatient hospitalization <i>(not subject to Deductible or Coinsurance)</i> |
| Physical Therapy | \$50 Maximum per visit |
| All Other Eligible Medical Expenses | Usual, Reasonable and Customary charges |
| Acute Onset of Pre-existing Condition | \$15,000 Lifetime Maximum for Eligible Medical Expenses \$25,000 Lifetime Maximum for Emergency Medical Evacuation Only available to Members under age 70 |
| Emergency Dental <i>(Acute Onset of Pain)</i> | \$100 limit per Certificate Period <i>(not subject to Deductible or Coinsurance)</i> |
| Emergency Medical Evacuation | \$500,000 Lifetime Maximum, except as provided under Acute Onset of Pre-existing Condition <i>(not subject to Deductible or Coinsurance)</i> |
| Return of Minor Children | \$5,000 per Certificate Period <i>(not subject to Deductible or Coinsurance)</i> |
| Repatriation of Remains | Overall Maximum Limit <i>(not subject to Deductible or Coinsurance)</i> |
| Emergency Reunion | \$15,000 limit per Certificate Period, subject to a maximum of 15 days <i>(not subject to Deductible or Coinsurance)</i> |

| Benefit | Limit |
|---|---|
| Natural Disaster | Maximum \$100 a day for 5 days <i>(not subject to Deductible or Coinsurance)</i> |
| Trip Interruption | \$5,000 limit per Certificate Period <i>(not subject to Deductible or Coinsurance)</i> |
| Lost Checked Luggage | \$250 limit per Certificate Period <i>(not subject to Deductible or Coinsurance)</i> |
| Political Evacuation | \$10,000 Lifetime Maximum <i>(not subject to Deductible or Coinsurance)</i> |
| Terrorism | \$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only. |
| Accidental Death and Dismemberment <i>Members age 18 and older</i> | Lifetime Maximum – \$25,000 Death – \$25,000 Loss of 2 Limbs – \$25,000 Loss of 1 Limb – \$12,500 Benefits reduce 50% at age 70 and an additional 50% at age 75. |
| Accidental Death and Dismemberment <i>Members under age 18</i> | Lifetime Maximum – \$5,000 Death – \$5,000 Loss of 2 Limbs – \$5,000 Loss of 1 Limb – \$2,500 \$250,000 Maximum Benefit any one family <i>(not subject to Deductible or Coinsurance)</i> <i>(excludes loss due to Common Carrier Accident)</i> |
| Common Carrier Accidental Death <i>Members age 18 and older</i> | \$50,000 per Member |
| Common Carrier Accidental Death <i>Members under age 18</i> | \$25,000 per Member Subject to a Maximum of \$250,000 any one family <i>(not subject to Deductible or Coinsurance)</i> |
| Hospital Pre-certification Penalty | 50% of Eligible Medical Expenses |
| Optional Sports Rider | Overall Maximum Limit |
| Maximum per Injury / Illness | Age 80 or older: \$10,000. Age 70 to 79: \$50,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000 |
| Overall Maximum Limit per Certificate Period | Age 80 or older: \$10,000. Age 70 to 79: \$50,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000 <i>(Includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death)</i> |

What's covered by Atlas Travel?

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? HCCMIS is experienced in arranging Emergency Medical Evacuations. Atlas Travel 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 Travel 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 event of your death while traveling abroad, Atlas Travel 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 Travel 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 Travel will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Home Country Coverage

Incidental Home Country Coverage – Atlas Travel will provide you 15 days of incidental coverage for trips to your Home Country for every 3 months of coverage purchased. Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be eligible for this benefit, which covers medical expenses only. Return to your Home Country must not be taken for the purpose of obtaining treatment of an illness or injury that began while traveling.

Benefit Period Medical Coverage – A Benefit Period begins on the first day you receive medical attention for a covered illness or injury, either in the form of diagnosis or treatment, while you are outside of your home country, and it lasts 180 days. If your coverage terminates during a Benefit Period, Atlas

Travel will continue to cover you for the duration of the Benefit Period for eligible medical expenses only that directly relate to the covered condition for which the Benefit Period began, whether you are abroad or in your home country.

End of Trip Home Country Medical Coverage – If you are covered under Atlas Travel and outside of your Home Country continuously (except for covered Incidental Trips as described above) for six (6) months or more you may purchase an additional 30 days of End of Trip Home Country Medical Coverage.

Home Country Defined – If you are a US citizen, your Home Country is the United States, regardless of the location of your Principal Residence. If you are not a US citizen, your Home Country is the country where you principally reside and receive regular mail.

Acute Onset of Pre-Existing Conditions

If you are under age 70, you are covered for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$15,000 lifetime maximum for eligible medical expenses and up to \$25,000 lifetime maximum 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.

Other quality benefits offered by Atlas Travel

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 Travel will cover the transportation cost for the children to return home.

Complications of Pregnancy – Atlas Travel offers coverage for Complications of Pregnancy during the first 26 weeks of gestation.

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, Atlas Travel offers coverage for medical expenses resulting from these acts.

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

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 Travel will provide relief of \$100 a day to help cover the costs of alternative accommodations.

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.

Optional Sports Coverage

Available for extreme sports trips or the adventurous traveler. For an additional 20% premium, this Rider adds coverage for the Amateur sports listed in the exclusion section of this brochure.

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

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



Exclusions, Enrollment & Filing a Claim

What Is Excluded?

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

- Charges resulting directly or indirectly from any pre-existing condition, except Members under 70 years of age are covered for an Acute Onset of a Pre-existing Condition subject to the limits set forth in the Schedule of Benefits
- 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
- Injury resulting from participation in the following activities:
 - a.** Amateur Athletics and 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 a reasonably prudent person would use ropes or guides or at elevations of 4,500 meters or higher; 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 activity which is undertaken for thrill seeking and exposes the Member to abnormal risk of Injury.

- Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental Treatment due to covered accident or for emergency relief of acute onset of pain
- Charges for travel or accommodations, except as provided for in the local ambulance, emergency medical and political evacuations, repatriation of remains, emergency reunion, return of minor children, 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, except as provided for herein, war, insurrection, riot or any variation thereof
- Charges for treatment of any condition(s) when the purpose of departing the Home Country was to obtain treatment in the destination country countries
- Treatment of all forms of cancer/ neoplasm

This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact International Student Insurance.

Enrollment

The fastest and easiest way to enroll is to access the online quoting and purchasing system on our website, or to call our customer care team:

<http://www.InternationalStudentInsurance.com>

Toll Free USA (888) 247-1387

Direct +1 (904) 247-1387

You may also complete an application form and mail or fax it in along with your payment.

Extensions and Renewals

Coverage under Atlas Travel may be extended up to 12 months. After 12 months of continuous coverage, Atlas International holders may renew their coverage, after which the deductible and coinsurance will need to be re-satisfied. A new plan must be purchased after 36 months of coverage under Atlas International and after 12 months of coverage under Atlas America. Extensions and renewals may be completed through Student Zone.

Pre-certification

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 Student Zone. Please see the certificate for more details.

Claim Filing

You may file a claim by submitting a Claimant's Statement and Authorization Form. This form may be found online, or you may contact us 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.

Underwriter

Atlas Travel is underwritten by Syndicate 4141 at Lloyd's, London. Lloyd's provides accident and health insurance to more than 1,000,000 people in over 100 countries. Lloyd's currently enjoys an A+ (Strong) rating from Standard & Poor's and is highly qualified to protect you on your next international trip.

Administrator

HCC Medical Insurance Services, LLC (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 wholly-owned subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of \$8.8 billion, shareholders' equity of \$3.0 billion and is rated AA (Very Strong) by Standard & Poor's and AA (Very Strong) by Fitch Ratings. In addition, HCC's major domestic insurance companies are rated A+ (Superior) by A.M. Best Company.



251 North Illinois Street Suite 600
Indianapolis, IN 46204

International Student Insurance

International Student Insurance is a specialized insurance agency selling health and travel insurance to students from around the world. Online since 2001, we are a trusted industry leader providing insurance to students studying outside their home country and all around the world.

Rates

Atlas Travel Rates

Valid through 12/31/2010

Atlas International For travel outside of the US

| Option | 1 | 2 | 3 | 4 | 5 |
|---------------|----------|-----------|-----------|-----------|-------------|
| Maximum Limit | \$50,000 | \$100,000 | \$200,000 | \$500,000 | \$1,000,000 |
| Age | Daily | Daily | Daily | Daily | Daily |
| 18-29 | \$0.80 | \$1.00 | \$1.06 | \$1.18 | \$1.26 |
| 30-39 | \$0.93 | \$1.14 | \$1.21 | \$1.56 | \$1.74 |
| 40-49 | \$1.64 | \$1.88 | \$2.03 | \$2.12 | \$2.25 |
| 50-59 | \$2.86 | \$3.35 | \$3.63 | \$3.57 | \$3.66 |
| 60-64 | \$3.17 | \$4.00 | \$4.56 | \$5.05 | \$5.98 |
| 65-69 | \$3.41 | \$4.66 | \$5.42 | \$5.32 | \$6.47 |
| 70-79 | \$6.25 | N/A | N/A | N/A | N/A |
| 80+* | \$12.62 | N/A | N/A | N/A | N/A |
| Dep. Child** | \$0.55 | \$0.83 | \$0.87 | \$1.03 | \$1.01 |
| Child Alone | \$0.85 | \$0.97 | \$1.02 | \$1.09 | \$1.14 |

Displayed rates are for \$250 Deductible Option (in USD).

Rates include Surplus Lines taxes and fees when applicable.

*\$10,000 Maximum Limit

**First two children age 9 and under are free when two parents/guardians are insured under Atlas Travel. One child age 9 or under is free when one parent/guardian is insured under Atlas Travel.



Atlas America
For non-US citizens traveling to the US

| Option | 6 | 7 | 8 | 9 | 10 |
|---------------|----------|-----------|-----------|-----------|-------------|
| Maximum Limit | \$50,000 | \$100,000 | \$200,000 | \$500,000 | \$1,000,000 |
| Age | Daily | Daily | Daily | Daily | Daily |
| 18-29 | \$1.36 | \$1.68 | \$1.77 | \$2.19 | \$2.49 |
| 30-39 | \$1.81 | \$2.21 | \$2.35 | \$2.86 | \$3.23 |
| 40-49 | \$2.70 | \$3.16 | \$3.42 | \$4.23 | \$4.70 |
| 50-59 | \$4.01 | \$5.03 | \$5.45 | \$6.05 | \$7.05 |
| 60-64 | \$4.75 | \$6.13 | \$6.99 | \$7.43 | \$8.71 |
| 65-69 | \$5.40 | \$7.58 | \$8.82 | \$8.83 | \$10.30 |
| 70-79 | \$7.28 | N/A | N/A | N/A | N/A |
| 80+* | \$12.62 | N/A | N/A | N/A | N/A |
| Dep. Child** | \$0.82 | \$0.99 | \$1.04 | \$1.26 | \$1.36 |
| Child Alone | \$1.34 | \$1.62 | \$1.71 | \$2.02 | \$2.26 |

Displayed rates are for \$250 Deductible Option (in USD). Rates include Surplus Lines taxes and fees when applicable.
 *\$10,000 Maximum Limit
 **First two children age 9 and under are free when two parents/guardians are insured under Atlas Travel. One child age 9 or under is free when one parent/guardian is insured under Atlas Travel.

Deductible and Sports Rider Factors

| Deductible | Factor |
|------------|--------|
| \$0 | 1.25 |
| \$100 | 1.1 |
| \$250 | 1 |
| \$500 | 0.9 |
| \$1,000 | 0.8 |
| \$2,500 | 0.7 |

| Sports Rider | Factor |
|--------------|--------|
| Optional | 1.2 |

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to HCC Medical Insurance Services in order to receive a refund of premium. To be eligible for a full refund, the request for cancellation must be received prior to your effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- 1) a \$25 cancellation fee will apply; and
- 2) only the unused portion of the plan cost will be refunded; and
- 3) only members who have no claims are eligible for premium refund.

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.

HCC Medical Insurance Services' Outstanding Customer Service

Student Zone and World Service Center

The Student Zone is an online account management and resource tool that allows you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and 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 Student Zone by logging in at <http://www.internationalstudentinsurance.com/student-zone/>

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

24/7 Worldwide Travel and Medical Assistance

Atlas Travel includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

Pre-Trip Destination Information – Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country

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

Provider Referrals – Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in your destination country where English is spoken

Travel Document Replacement – Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents

Lost Luggage Assistance – Tracking service to assist in locating luggage or other items lost in transit

Other travel and medical assistance services available include:

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

Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.



International Student Insurance

info@InternationalStudentInsurance.com

<http://www.InternationalStudentInsurance.com>

Toll Free (888) 247-1387

Direct +1 (904) 247-1387

Fax +1 (904) 212-0412

