

Enrollment information: Please complete all sections. Enter Spouse and Child details only for dependents who are to be covered under this plan, if any. Questions? Call us at +1 (866) INSUBUY.

### 1. Applicant Information

Last/Surname: \_\_\_\_\_ First/Given Name: \_\_\_\_\_ Middle: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 Home City: \_\_\_\_\_ Home State/Province: \_\_\_\_\_ Home Postal Code: \_\_\_\_\_ Home Country: \_\_\_\_\_  
 Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_  
 Destination Country: \_\_\_\_\_

Requested Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Requested End Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### 2. Plan Information

**Budget Plans:** Plan A (\$50,000; Age 80+ \$20,000)  
 Plan B (\$150,000)  
 Deductible (Per Incident): \$0 \$50 \$100 \$250

**Standard Plans:** Plan A  (\$75,000; Age 80+ \$20,000)  
 Plan B  (\$200,000)  
 Deductible (Per Certificate): \$0 \$250 \$500 \$1000  
 Optional Rider: Additional AD&D (under Age 70): (Add \$1.25 per person per day)

**Superior Plan:** (\$250,000; Age 80+ \$20,000)  
 Deductible (Per Certificate): \$0 \$250 \$500 \$1000  
 Optional Riders: Additional AD&D (under Age 70): (Add \$1.25 per person per day)  
 Intercollegiate Sports: (Add \$1.25 per person per day)  
 Hazardous Activities: (Add 20% of premium to total)

### 3. Insurance Beneficiary Information

Beneficiary Name: \_\_\_\_\_ Beneficiary Relationship: \_\_\_\_\_

### 4. Participant Information

Name (First and Last)	Date of Birth (MM/DD/YYYY)	Gender	Daily Rate
Enrollee	____/____/____		
Spouse	____/____/____		
Child (If more children, attach additional sheets.)	____/____/____		
<b>Daily Rate Total:</b>			

### 5. Rate Information

A. Base Premium	B. Buy Up Solutions
Total Daily Premium: _____	Column A Subtotal: _____
Total Number of Days: X _____	Additional Buy-Up Selections:
Column A Subtotal: _____	Additional AD&D: _____
	Sports Coverage: _____
	Hazardous Activities: _____
	Administration Fee: <b>+ \$5.00</b>
	Total Plan Cost: _____

## 6. Payment Information

Payment Method:  Check/Money Order  MasterCard  Visa  Discover  American Express

Credit Card No.: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ CVV Code: \_\_\_\_\_

Name on Card: \_\_\_\_\_

Billing Address \_\_\_\_\_

Billing City: \_\_\_\_\_ Billing State/Province: \_\_\_\_\_ Billing Postal Code: \_\_\_\_\_ Billing Country: \_\_\_\_\_

I hereby apply for membership in the Atlas/International Citizen Group Insurance Trust, Hamilton, Bermuda and for the insurance provided to members by Lloyd's. I understand that the personal information I am submitting in this section will result in automated decisions. For further information on how we process your personal information please see our [Privacy Policy](#). When we make an automated decision about you, you have the right to contest the decision, to express your point of view, and to require a human review of the decision. Please contact your producer for additional information. I understand that the insurance applied for is not a general health insurance policy, but is intended for use in the event of a sudden and unexpected event while traveling outside my Home Country. I understand that my insurance terminates upon my return to my Home Country unless I qualify for a Benefit Period or Home Country Coverage. I understand this insurance contains a Pre-existing Condition exclusion and other restrictions and exclusions. I understand that, prior to my current coverage expiration date, I can visit the WorldTrips Client Zone for transaction instructions regarding policy Extensions and/or Renewal eligibility. I understand that if my insurance is not Extended or Renewed prior to or on the current coverage expiration date I must purchase a new policy in order to have coverage. I understand that the information contained herein is a summary of the Master Policy and that I may obtain a complete copy of the Master Policy upon request to WorldTrips. It is the responsibility of Indian residents purchasing insurance cover to obtain permission from the Central Government and Reserve Bank of India. 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, and as a representative, authorize WorldTrips to provide any applicable claims Explanation of Benefits (EOB) to assist communication in the claims process. 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. 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 where applicable.

### Arbitration Notice

Except for certain types of disputes described in the "Arbitration and Class Action Waiver" in your policy wording and also available here, and if you do not opt-out as set forth in that same section, you agree that disputes between you and WorldTrips and/or the Underwriters will be resolved by binding, individual arbitration, and you waive your right to bring or resolve any dispute as, or participate in, a class, consolidated, representative, collective, or private attorney general action or arbitration.

If requesting cancellation, I understand that I must notify my insurance agent/broker, in writing, prior to the effective date for a full refund and that express delivery charges are not refundable.

**Signature of Applicant:**

**Date:**

## Rates: Per Person Per Day

<b>Budget Plan A</b>				
Deductible (per incident)				
Age	\$0	\$50	\$100	\$250
0-29	1.23	1.04	0.93	0.74
30-39	1.39	1.16	1.05	0.83
40-49	1.43	1.22	1.10	0.87
50-59	2.00	1.70	1.55	1.23
60-69	2.38	1.95	1.80	1.42
70-79	N/A	N/A	3.17	2.54
80+	N/A	N/A	10.24	8.23

<b>Budget Plan B</b>				
Deductible (per incident)				
Age	\$0	\$50	\$100	\$250
0-29	2.30	1.89	1.75	1.40
30-39	2.48	2.04	1.85	1.48
40-49	2.64	2.16	2.05	1.64
50-59	3.54	2.96	2.86	2.29
60-69	4.04	3.36	3.25	2.60
70-79	N/A	N/A	N/A	N/A
80+	N/A	N/A	N/A	N/A

<b>Standard Plan A</b>				
Deductible (per certificate)				
Age	\$0	\$250	\$500	\$1000
0-29	1.47	1.18	1.07	0.95
30-39	1.99	1.59	1.44	1.29
40-49	2.93	2.35	2.13	1.89
50-59	4.35	3.49	3.16	2.81
60-64	5.08	4.08	3.68	3.28
65-69	5.74	4.60	4.15	3.71
70-79	8.27	6.63	5.98	5.35
80+	16.49	13.32	12.09	10.91

<b>Standard Plan B</b>				
Deductible (per certificate)				
Age	\$0	\$250	\$500	\$1000
0-29	2.42	1.48	1.33	1.19
30-39	2.85	2.28	2.05	1.83
40-49	3.67	2.94	2.65	2.35
50-59	6.06	4.85	4.37	3.88
60-64	7.89	6.31	5.68	5.05
65-69	8.81	7.04	6.35	5.64
70-79	N/A	N/A	N/A	N/A
80+	N/A	N/A	N/A	N/A

<b>Superior Plan</b>				
Deductible (per certificate)				
Age	\$0	\$250	\$500	\$1000
0-29	2.87	2.31	2.09	1.87
30-39	4.45	3.58	3.23	2.90
40-49	5.89	4.73	4.28	3.83
50-59	9.45	7.59	6.86	6.14
60-64	12.32	9.89	8.95	8.01
65-69	13.76	11.03	9.98	8.93
70-79	16.53	13.29	12.08	10.88
80+	27.94	22.52	20.40	18.38

**Standard Plan Optional Rider:**

\$100k Additional AD&D (Ages 0-69): \$1.25/day

**Superior Plan Optional Riders:**

Optional \$100k AD&D Rider (Ages 0-69): \$1.25/day

Optional Intercollegiate Sports Rider: 1.25/day

Optional Hazardous Activities Rider: 20%

**Mail, Fax, or  
Email Completed  
Application and  
Payment To:**

Insubuy, LLC.  
4200 Mapleshade Ln., Suite 200  
Plano, TX 75093  
**Email:** info@insubuy.com  
**Fax:** +1 (972) 467-4470

### **Additional Accidental Death and Dismemberment Coverage – Standard and Superior Plans Only**

Your Visit USA-HealthCare Accidental Death and Dismemberment coverage is based on age. Benefits are as follows:

Under 18: \$5,000; 18-69: \$50,000; 70-74: \$20,000; 75 and above: \$10,000. If you purchase the Standard or Superior plans, for \$1.25 per person, per day, you can add an additional \$100,000 of Accidental Death and Dismemberment coverage. This option must be purchased for all travelers on the policy. Additional Accidental Death and Dismemberment is not available for those 70 and above.

### **Intercollegiate, Interscholastic, or Organized Amateur Sports – Superior Plan Only**

For those planning to participate in Intercollegiate, Interscholastic, or Organized Amateur Sports while traveling, an additional rider is available for \$1.25 per day. This option must be purchased for all travelers on the policy.

### **Hazardous Activity Coverage – Superior Plan Only**

For those planning to participate in hazardous activities while traveling, an additional Hazardous Activities rider is available for purchase, for an additional 20% of your total premium. Hazardous activities include Injury resulting from participation in Professional Sports including practice; aviation (except when traveling solely as a passenger in a commercial aircraft); base jumping; canyoning; Hang-Gliding; zip lining; parachuting, paragliding, sky surfing or parasailing; running with bulls; kayaking, white water rafting, or surfing; mountain biking; mountain climbing over 4500 meters; off road motorized vehicles including all-terrain vehicles, snowmobiles, motorcycles or motor scooters unless licensed, motorized dirt bikes, motocross racing or jet skis; snow skiing, or snowboarding, Heli-skiing except for recreational downhill and/or cross country snow skiing or snowboarding (no coverage provided while 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; spelunking; sub aqua pursuits involving underwater breathing apparatus unless PADI/NAUI certified, or accompanied by a certified instructor at depths of less than 10 meters; avalanche training; Aussie rules football; big game hunting; bobsleigh, skeleton, luge, any type of boxing or martial arts, hot air ballooning as a pilot; jousting; modern pentathlon; powerlifting; quad biking outdoor endurance events, speed trials; speedway; or wrestling.

To learn more about these coverages or for questions, consult your producer or please call us at +1 (866) INSUBUY.

### **Cancellations and Refunds**

Cancellations and Refunds of an insurance policy will only be considered when written request is received prior to the Effective Date. After the Effective Date, the premium is considered fully earned and non-refundable. Partial refunds are not available. All refunds are subject to a \$25 processing fee. Please mail, fax, or email a refund request to Insubuy, LLC.

### **Extending, Renewing, or Changing Coverage**

Visit USA-HealthCare is not renewable. However, if you choose to stay abroad longer than your coverage end date, and if your policy is less than 364 days, you are able to extend your policy, provided you do so before your policy expires. If your current policy is over 364 days, you'll need to purchase a new policy with an "Effective Date" one day after the expiration date of your current policy. Plan changes to the original policy can only be made prior to the Effective Date.

### **Questions?**

If you have any questions about this plan, call Insubuy at +1 (866) INSUBUY. Policy information is also available on our website at <https://www.insubuy.com/visit-usa-insurance/>.