

Distributed by:
Insurance Services of America
1757 E. Baseline Rd. Ste 126
Gilbert, AZ 85233
Tel: (800) 647-4589 or (480) 821-9052
Fax: (866) 79304779 or (480) 821-9297

DayTripper









DayTripper from HCC Medical Insurance Services (HCCMIS*) is with you almost anywhere on the planet you may travel for mission trips.



Why Choose DayTripper?







Rio de Janeiro, Brazil



Barcelona, Spain

Whatever the reason, traveling internationally should be a pleasant experience. Emergencies and complications such as natural disasters, injury, or illness are a fact of life, and can be even tougher to manage if it is for a large group of people. While we hope none of these happen, we're here to help if they do. For your peace of mind, coverage for medical expenses in case of hospitalization, while in an intensive care unit, outpatient treatment, emergency medical evacuation, and loss of checked baggage, DayTripper has benefits you can count on.

My family has medical insurance in our home country; do we need group travel medical insurance?

Many times the primary medical insurance in your home country will not cover you and your family while traveling abroad. DayTripper includes essentials such as translation assistance while being treated, doctor and hospital referrals, and assistance replacing lost prescriptions.

Additionally, medical costs can be very expensive while abroad. Past clients have encountered over \$68,000 in medical expenses from an emergency medical evacuation alone. With DayTripper plans starting at less than \$1 a day (per person), can you afford not to have coverage?

After purchasing coverage, how can I trust the company to be there if I need them?

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC holds a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

Did You Consider This?

Snake Bite

They are not cute or cuddly. Treatment: \$25,730* DayTripper available for \$0.77 per day**

^{*} This amount is an example of an actual claim handled by HCCMIS. Coverage for similar claims is not to be inferred as all claims are unique.

^{**} This example is for applicants ages 18-29 with a \$250 deductible and \$50,000 maximum limit

Schedule of Benefits

Deductibles 50, \$100, \$250, \$500, \$10,000 or \$2,500 are certificate period. Coinsurance - Cloims incurred in U.S. or Canada For the extrictice period underther will pay 800 of the part \$5,000 of eligible will present the control maximum initi. Coinsurance will be also the part to extrict the part of the part \$5,000 of eligible will present the control maximum initi. Coinsurance will be also the part to the provider. Coinsurance - Cloims incurred outside U.S. or Canada For the extricticate period. Underwrite will be alvoyde. For the certificate period underwrite will be alvoyde. For each visit, the member shall be responsible for \$2,000 coopyment for use of emergency present care control and the paying shall be responsible for \$2,000 coopyment for use of emergency present care control and the paying shall be responsible for \$2,000 coopyment for use of emergency present care to deduct the paying shall be responsible for \$2,000 coopyment for use of emergency present programs and the paying shall be responsible for \$2,000 coopyment for use of emergency present programs and the paying shall be responsible for \$2,000 coopyment for use of emergency present programs and the paying shall be responsible for \$2,000 coopyment for use of emergency present programs and the paying shall be responsible for \$2,000 coopyment for use of emergency for emergency returned for for genetic for education and the paying shall be responsible for \$2,000 coopyment for use of emergency for emergency for emergency returned for emergency for emergency returned for emergency for emergency for emergency returned for emergenc	BENEFIT	LIMIT
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Local Ambulance Usual, reasonable and customary charges, when covered illness or injury results in hospital trashon as inpatient. Usual, reasonable and customary charges. For each visit, the member shall be responsible for a \$200 copayment for use of emergency room except for emergency treatment of injury after which consurance will apply. Urgent Care Center For each visit, the member shall be responsible for a \$200 copayment for use of emergency room except for emergency treatment of injury after which consurance will apply. Hospital Indemnity (in addition to medical expenses) Physical Therapy All Other Eligible Medical Expenses Physical Therapy All Other Eligible Medical Expenses Usual, reasonable and customary charges. Acute Onset of Pre-existing Condition (only available to embersy sourges than 70) Usual, reasonable and customary charges. Acute Onset of Pre-existing Condition (only available to members younged than 70) Emergency Dental (ocute onset of pain) Spood illustrated benefit up to the medical coverage maximum (excludes chronic and congenital conditions). \$350 miximum energing maximum, except as provided under acute onset of pre-existing conditions (only available to members younged than 70) Emergency Dental (ocute onset of pain) \$500 miximum benefit up to the medical coverage maximum (excludes chronic and congenital conditions). \$350 miximum energing maximum (excludes chronic and congenital conditions). \$350 miximum energing maximum (excludes chronic and congenital conditions). \$350 miximum energing maximum energing maximum (excludes chronic and congenital conditions). \$350 miximum energing maximum energing	Coinsurance - Claims incurred outside U.S. or Canada	
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Age 80 or older: \$10,000. Age 70 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000. Overall Maximum Limit per Certificate Period (includes all benefits except accidental death and dismemberment, emergency medical evacuation and common carrier accidental death) Crisis Response Personal Liability Age 80 or older: \$10,000. Age 70 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000. Age 70 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000. S10,000 per certificate period; Includes access to Unity Crisis Group services Personal Liability \$10,000 lifetime maximum.	(\$250,000 maximum benefit per any one family or	Up to age 18 - \$25,000 per member; Age 18 through 69 - \$50,000 per member;
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Personal Liability \$10,000 lifetime maximum.	,	
	Personal Liability	

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? HCCMIS is experienced in arranging emergency medical evacuations. DayTripper 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. DayTripper 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, DayTripper will arrange for and cover the 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 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, DayTripper 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, DayTripper 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, DayTripper will provide relief of a maximum of \$100 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, Atlas Group will provide \$100 for each night you spend in the hospital.

Other quality benefits offered by DayTripper* Acute Onset of Pre-Existing Conditions

If you are younger than 70, you may be covered for an acute onset of a pre-existing condition. Provides a limited benefit up to the medical coverage maximum for eligible medical expenses. This also includes 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 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. Chronic and congenital conditions are excluded from coverage.

Hospitalization and 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.

Sports Coverage

DayTripper includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports - skiing, snowboarding, 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.

* 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 HCCMIS or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Medical Insurance Services, LLC (HCCMIS) is a service company that is a subsidiary of HCC Insurance Holdings Inc. HCCMIS is regulated by the State of Indiana in our capacity as Third Party Administrator. HCCMIS 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.

Enrollment and Filing a Claim

Crisis Response

DayTripper offers up to \$10,000 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 \$10,000 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.

Home Country Coverage

Incidental Home Country Coverage

For U.S. citizens, 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 any three-month period. For non-U.S. citizens, 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 for any three-month period. 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 members return to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any home country coverage provided under the terms of this agreement.

Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, underwriters will pay eligible medical expenses, as defined herein, for up to 90 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

Enrollment

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

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, live chat or through Client 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 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.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalities may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

HCC Medical Insurance Services Outstanding Customer Service





HCCMIS Client Zone and World Service Center

HCCMIS Client Zone is an online account management and resource tool available 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 HCCMIS Travel Board

You can access Client Zone by logging in at:

https://zone.hccmis.com/clientzone

If you prefer to speak to a professional service representative, contact the HCCMIS 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.

24 / 7 Worldwide Travel and Medical Assistance

DayTripper includes valuable travel and medical assistance services, which are available 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 required vaccinations, health risks, travel restrictions, and weather conditions specific to the destination country.

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

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