



Atlas Nomads™

Description of Coverage

LEGIMEN



MyGlobalShield
TRAVEL INSURANCE, SIMPLIFIED

Administered by WorldTrips

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Schedule of Benefits and Limits

Plan Details	
Overall Maximum Limit	Up to age 64: \$250,000 Age 65 to 69: \$100,000
Maximum per Injury / Illness	Up to age 64: \$250,000 Age 65 to 69: \$100,000
Deductibles	\$0 per certificate period
Coinsurance	We will pay 100% of eligible expenses up to the overall maximum limit.

Eligible expenses are subject to 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
Intensive Care Unit	Up to the overall maximum limit
Local Ambulance	Usual, reasonable and customary charges for covered injury or illness. Illness must result in hospitalization as inpatient .
Emergency Room Co-payment – Claims incurred in U.S.	<u>Claims incurred in the U.S.</u> You shall be responsible for a \$100 co-payment for the emergency room facility fee for each use of emergency room for an illness unless you are admitted to the hospital . There will be no co-payment for emergency room treatment of an injury . <u>Claims incurred outside the U.S.</u> No co-payment
Urgent Care Center – Claims incurred in U.S.	<u>Claims incurred in the U.S.</u> For each visit, you shall be responsible for a \$50 co-payment <u>Claims incurred outside the U.S.</u> No co-payment
Outpatient Physical Therapy and Chiropractic Care	Up to \$500 maximum
Emergency Dental	Up to \$1,000

Emergency Eye Exam Copayment	Up to \$150. \$50 copayment per occurrence.
Acute Onset of Pre-existing Condition (See benefit 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
All Other Eligible Medical Expenses	Up to the overall maximum limit
Emergency Travel Benefits	Limit
Emergency Medical Evacuation	Up to \$100,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition - <i>not subject to overall maximum limit</i>
Repatriation of Remains	Up to \$20,000 lifetime maximum - <i>not subject to overall maximum limit</i>
Local Burial or Cremation	Up to \$10,000 lifetime maximum
Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to \$10,000 - <i>not subject to overall maximum limit</i>
Emergency Reunion	Up to \$50,000, subject to a maximum of 15 days
Bedside Visit	Up to \$1,500
Return of Minor Children	Up to \$5,000
Pet Return	Up to \$1,000
Political Evacuation	Up to \$10,000 lifetime maximum
Trip Interruption	Up to \$5,000
Accidental Death & Dismemberment (excludes loss due to Common Carrier Accident)	
Ages 18 through 69	Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500
Under age 18	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 or group. - <i>not subject to overall maximum limit</i>

Common Carrier Accidental Death Ages 18 through 69 Under age 18	\$50,000 \$10,000 Subject to a maximum of \$250,000 any one family or group. <i>- not subject to overall maximum limit</i>
Lost Checked Luggage	Up to \$3,000 per certificate period; \$500 per item. Up to \$6,000 lifetime limit.
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.
Lost or Stolen Passport/Travel Visa	Up to \$100
Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border.
Natural Disaster - Replacement Accommodations	Up to \$100 a day for 5 days
Emergency Quarantine Indemnity – COVID-19	\$50 a day for up to 10 days. Must have a minimum of one (1) month of coverage. Proof of quarantine mandated by a physician or governmental authority required. Quarantine must be due to you testing positive for COVID-19/SARS-CoV2, or you are symptomatic and waiting on diagnostic test results. Benefit may be used only once per twelve (12) month period. Not available while in your home country .
Hospital Indemnity	\$100 per day of inpatient hospitalization
Personal Liability	Up to: \$25,000 lifetime maximum \$25,000 third person injury \$25,000 third person property \$2,500 related third person property <i>- not subject to overall maximum limit</i>