

Unique Global Conditions Demand Exceptional Insurance Solutions

What is the MultiNational Accident Plan (MAP)?

MAP is an innovative international accident and disability plan that provides coverage for individuals living and traveling to locations around the world, including global "hot spots." This unique plan covers accidental losses from most acts of War and Terrorism while providing important security, health and travel information before your departure and during your stay abroad. MAP combines up-to-date intelligence with quality coverage to deliver a product unlike any other in the market.

Who should buy MAP?

- Businesses or organizations protecting against the loss of a key employee
- Individuals traveling abroad into unfamiliar areas, whether for business or pleasure
- Individuals taking recreational excursions with a greater exposure to risk
- Students and faculty traveling on educational trips
- Individuals traveling into high-risk areas of the world
- Travelers wishing to supplement an existing policy

Who is the Plan Administrator?

MultiNational Underwriters®, 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. Our international claims specialists, medical professionals and service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.0 billion, shareholders' equity in excess of \$2.3 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.

Who is the Insurer?

Lloyd's, the largest and oldest insurance market in the world, is the insurer of MAP. Rated 'A' (Excellent) by AM Best Company and 'A' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident, health, and life insurance arena and is well known for its innovative products and services. Literally millions of people, in almost every country of the world, rely on Lloyd's for their insurance needs.

Assistance Services

The following Travel Assistance Services are available to you 24 hours a day, 7 days a week while MAP is in effect.

Pre-Trip Health and Safety Advisories (available after your purchase of MAP, and before your departure) – Call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel® Services – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak® – We are the industry leaders in tracking lost baggage. We will help you locate your lost baggage, and deliver it to you.

Emergency Message Relay – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – We will assist you in arranging and obtaining cash transfers.

Additional Services:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance



MultiNational Accident Plan Travel Assistance Services are not insurance benefits and provision of any Assistance Service is not a guarantee of any other benefit under the MultiNational Accident Plan.

What are the Limitations?

1. The total amount payable shall not exceed the amount corresponding to the largest single Sum Insured stated in the Certificate issued to the Member.
2. Accidental Death benefit is payable to the Beneficiary selected by the Member and indicated on the Member's Application. Death must occur within 365 days of the Accident and must be directly attributable to and resulting from Bodily Injury sustained in the Accident.
3. Accidental Dismemberment benefit is payable to the Member. The Member must survive the Accident for 30 days. Loss of Sight is defined as total and irrevocable loss of sight. Loss of Limb is defined as complete and permanent severance of a hand at or above the wrist, or a foot at or above the ankle.
4. Permanent Total Disability benefit is payable to the Member. Permanent Total Disability is a disablement which entirely prevents the Member from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts for 365 days beginning on the date of the Accident. At the end of that 365 days, the Member must be beyond hope of improvement as certified by a Physician selected by the Underwriter.

Acts of War and Terrorism are covered under most circumstances. Acts of War and Terrorism involving the use or release (including the threat thereof) of any nuclear weapon or device or chemical or biological agent are not covered.

Coverage is not renewable. However, successive periods of insurance may be purchased, subject to availability and eligibility on the date of purchase.

Coverage is subject to limitations and exclusions. For complete details, please contact your representative or MultiNational Underwriters®.

Client Zone

Whether you have misplaced your benefit booklet, need assistance with a claim, or have a question about benefits, Client Zone is ready to respond.

- Change personal information
- Obtain forms to file claims
- Locate doctors and hospitals
- View travel advisories

Access Client Zone by visiting <https://zone.mnui.com/clientzone/>

What are the Eligibility Requirements?

Individuals must be at least 18 years of age but not yet 65 and be traveling outside of their Home Country to be eligible for coverage. The minimum coverage period is 15 days. Coverage may be purchased in 15-day increments to a maximum coverage period of either 3 or 12 months, depending on the destination. The MultiNational Accident Plan does not provide Home Country coverage.

When Does Coverage Become Effective?

Your Travel Assistance Services become available on the later of: the date we receive your Application and correct premium, or 10 days prior to your scheduled departure. The rest of your coverage becomes effective on the later of: Midnight of the date we receive your Application and correct premium, the moment you depart from your Home Country, or Midnight of the date you request on your Application. Your coverage will end on the earliest of: 12:01am of the last day of the period for which you have paid a premium, 12:01am of the date requested on your Application, or the moment you return to your Home Country.

What is my Home Country?

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 where your Principal Residence is located. Your Principal Residence is your true, fixed and permanent home where you receive regular mail.

How Do I Apply?

Getting a quote and making an application for the MultiNational Accident Plan could not be easier. Instant quotes and applications are available online at www.mnui.com.

Benefit	Sum Insured
Accidental Death	\$50,000, \$100,000 or \$150,000 as selected on Application
Loss of Sight of both eyes	100% of the Sum Insured
Loss of Sight of one eye	50% of the Sum Insured
Loss of two or more Limbs	100% of the Sum Insured
Loss of one Limb	50% of the Sum Insured
Permanent Total Disability (other than loss of sight of one eye or loss of one Limb)	100% of the Sum Insured



MultiNational Underwriters®
Lloyd's Coverholder

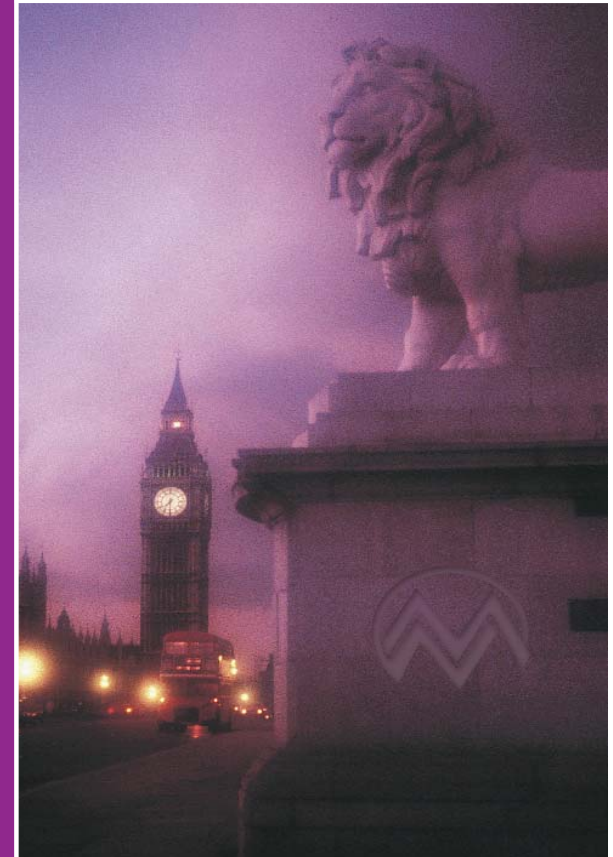
251 North Illinois Street, Suite 600 Indianapolis, IN 46204
Phone 800.605.2282 or 317.262.2132 Fax 317.262.2140
www.mnui.com / insurance@mnui.com

PBC191.01.12.08

MultiNational Accident Plan

MultiNational Accident Plan

Coverage that Goes Far & Beyond



- Accidental Death & Dismemberment
- Permanent Total Disability
- Coverage for Acts of War & Terrorism
- Travel Assistance Services



MultiNational Underwriters®
Lloyd's Coverholder