



WorldTrips



SEPTEMBER 28, 2022

CONFIRMATION OF TRAVEL INSURANCE COVERAGE

We are pleased to confirm travel medical coverage under Visitor Secure®, insured by Lloyd's Syndicate 4141 and administered by World Trips, a member of the Tokyo Marine HCC group of companies. World Trips 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. Lloyd's is authorized as an insurer in Spain by the Spanish insurance regulatory authority (Dirección General de Seguros y Fondos de Pensiones) under reference L0017.

This coverage is valid worldwide, except for the member's Home Country and countries restricted by U.S. economic sanctions and embargo programs.

Effective Date: **30/09/2022**
Termination Date: **29/10/2022**
Home Country: **Bangladesh**
Destination Country (is): **Muscat, Oman.**

Name	Policy No	Date of Birth	Passport	Citizenship
MONIR	VS165422	15/05/1972	EJ0274721	Bangladesh

Visitor Secure		
Overall Maximum Limit	\$130,000 (€109902.0000*)	One Hundred Thirty Thousand US Dollars
Deductible	\$50 (€42.2700*)	Fifty USD dollars
Medical Expenses (including hospitalization) (includes COVID-19)	See Schedule of Benefits	
Emergency Medical Evacuation**	\$50,000 (€42270.0000*)	Fifty Thousand US Dollars
Repatriation of Remains	\$25,000 (€21135.0000*)	Twenty-Five Thousand US Dollars
Personal Liability	\$0	
Paid in full by	AMEX	

This coverage is extendable for up to 364 days. Visitor Secure® is a scheduled benefit plan. Other limitations and exclusions do apply. Please see policy documents for further details, or feel free to contact us with any questions or concerns

COVID 19: Covered same as any other illness to the above mentioned medical maximum.

Sincerely,

Mark Carney World Trips
Plan Administrator for Lloyd's, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF

* Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of July 7, 2021

** Except as provided under Acute Onset of Pre-existing Condition

Payment Receipt

For Policy: **VS165422**
Paid By: AIRWAY
Payment Type: AMEX
Number: XXXXXXXXXXXX3119
Amount: \$22.15
Date Paid **28/09/2022**

Credit Card Payments Only

Expiration Date: 12/2025

World Trips
251 North Illinois Street, Suite 600
Indianapolis, IN 46204

Visitor Secure

THANK YOU!







Thank you for purchasing a Visitor Secure travel medical insurance plan. Please read the Description of Coverage for a full explanation of your benefits and exclusions using the link at the bottom of the following page.

In this fulfillment:

Link to the Description of Coverage • Your Coverage Details • Instructional Information • ID Card(s) • Your Receipt • Visa Letter

IMPORTANT

This insurance coverage, offered by World Trips, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.

	<h4>Getting Medical Treatment:</h4> <ul style="list-style-type: none"> • Show your ID card to the medical attendant • Pay the deductible or copay (if applicable) • The medical office may submit bills directly • After the visit, you will need to submit a Claimant's Statement and Authorization form 		<h4>Filing a Medical Claim:</h4> <ul style="list-style-type: none"> • Submit original, itemized bills, and any payment receipts, and claim form • Claims must be filed within 60 day so the termination date of your policy <p>http://www.worldtrips.com/downloads/worldtrips_claimants_statement.pdf</p>
	<h4>Client Zone</h4> <p>https://zone.worldtrips.com/clientzone/</p> <ul style="list-style-type: none"> • Reprint a Visa Letter • Reprint an ID card • Extend Coverage • Update your info 		<h4>Contact Us</h4> <ul style="list-style-type: none"> • Phone: 1-800-605-2282 (within the U.S.) 1-317-262-2132 (outside the U.S.) Collect calls accepted • Email: service@worldtrip.com
	<h4>Notable Exclusions</h4> <ul style="list-style-type: none"> • Coverage for pre-existing conditions is excluded from coverage • Coverage for acute onset of a pre-existing condition is excluded when the pre-existing condition is a congenital or chronic condition • Expenses related to cancer of any form are excluded • Read the Description of Coverage for a full list of policy exclusions 		<h4>Cancellation</h4> <ul style="list-style-type: none"> • Free to cancel before effective date • \$25 fee to cancel on or after effective date • Prorated refund on unused days only • No cancellations if a claim has been filed

POLICYHOLDER/CERTIFICATE HOLDER NOTICE

U.S TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")

It is important to note that no coverage is provided by this Policyholder/Certificate Holder Notice nor can it be construed to replace any provisions of your plan. For complete information on provided coverage, consult the plan itself and the Declaration page. This Policyholder/Certificate Holder Notice is solely for providing information concerning the possible impact on your insurance coverage due to directives issued by OFAC, and it is necessary that this notice be read carefully. OFAC administers and enforces sanctions policy based on national emergency declarations made by the President and has identified numerous countries, foreign agents, front organizations, terrorists, terrorist organizations, and narcotics traffickers as "Specially Designated Nationals and Blocked Persons ("SDN")". This list can be found on the United States Treasury's web site - <http://www.treas.gov/ofac>. In accordance with OFAC regulations, if it is determined that the insured or any person or entity claiming the benefits of this insurance has been identified as a SDN or if a prohibited country as identified by OFAC is involved, then the provisions of the insurance plan will be immediately subject to OFAC administration. Accordingly, certain limitations on premium payments and/or claim payments may apply.

Data Protection Notice for Citizens and Residents of the European Union and for Visitors Traveling to the European Union.

World Trips respects your right to privacy. In our Privacy Policy (available at <https://www.worldtrips.com/about-worldtrips/privacy-policy/>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We may also collect your sensitive personal information such as data relating to your physical or mental health or condition. We need the personal or sensitive personal information to enter into and perform a contract with you. We retain personal information and sensitive personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal or sensitive personal information to:

- Our **group companies**.
- **third party services providers and partners** who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Policy or notified to you when we collect your personal information;
- any **competent law enforcement body, regulatory, government agency, court or other third party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a **potential buyer** (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Policy; or
- **another person with your consent** to the disclosure.

Your personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokyo Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organizational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Policy.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal or sensitive personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.