

# COMMON CARRIER



WORLDWIDE COVERAGE



100% REINSURED BY CERTAIN UNDERWRITERS AT **LLOYDS OF LONDON**



## What is Common Carrier Insurance?

Provides protection against bodily injury or death due to an accident while traveling as a passenger on a licensed public transportation vehicle such as a train, taxi, bus, or cruise ship.

**UP TO \$50 MILLION**

100% REINSURED BY CERTAIN UNDERWRITERS  
AT **LLOYDS OF LONDON**



## Plan Highlights:

- No Medical Exam Required!
- Up to US\$ 50 Million in Coverage
- Available for Ages 18-75
- Automatic Approval Available
- Benefits are paid in addition to any other existing policy
- Benefits are paid in a lump sum, or in monthly or annual installments which can be for life with minimum period of 20 years in case of death of the actual owner of the annuity.
- Worldwide Coverage

# BASIC COVERAGE INCLUDES THE FOLLOWING:



## Common Carrier Accident

Provides common carrier accident protection. Policy will pay the sum insured to the beneficiaries in the event of an accidental death.



## Permanent Total Disability

In the event the insured becomes totally disabled as a result of an accident which prevents him/her from working.



## Catastrophic Events

Covers accidental death & dismemberment caused by natural disasters.



## Dismemberment Coverage

Policy will pay the benefit amount according to the schedule shown below:

|   |       |
|---|-------|
| Loss of sight of both eyes                        | 100 % |
| Loss of sight of one eye                          | 50 %  |
| Loss of limb involving two or more limbs          | 100 % |
| Loss of limb involving only one limbs             | 50 %  |
| Total /irrecoverable loss of hearing in both ears | 100 % |
| Total /irrecoverable loss of hearing in one ear   | 50%   |
| Total /irrecoverable loss of Speech               | 100 % |
| Permanent & total disablement                     | 100 % |



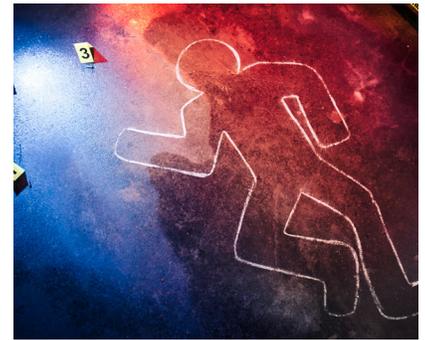
## War & Terrorism Coverage

Includes accidental death & dismemberment coverage as a result of a war or terrorist activity.



## Wrongful Death

Covers you in case of death as a result of a third party negligence or incompetence.



## Intentional Homicide

Provides coverage in the event of murder or homicide.

# More Benefit!

3 ADDITIONAL COVERAGE OPTIONS TO CHOOSE FROM

## Option 1



### Medical Expenses

UP TO USD \$100,000

Provides coverage for medical expenses as a result of a covered accident.  
(Up to the medical expense coverage amount)

- Medical Surgical
- Hospital
- Specialist's Fees
- Nursing home
- Cost of Physiotherapy
- Massage Treatment
- Surgical & Medical Requisites
- Manipulative Treatment

## Option 2



### Private Aircraft Passenger

Covers bodily injury or death due to accident while traveling as a passenger on a private aircraft.

## Option 3



### Hazardous Country

Personal accident protection while traveling to a hazardous country or territory.

A man in a dark grey suit, white shirt, and pink striped tie stands on a city sidewalk. He is holding a newspaper aloft in his right hand and a silver briefcase on the ground with his left. In the foreground, the yellow frame of a taxi is visible, slightly out of focus. The background shows a modern building with a large red 'C' logo and other signs like 'B' and 'A'.

**Ride with**  
**Peace of mind!**



Accident Insurance Pays the Principal Sum Benefit to the designated beneficiary in the event of death due to accidental bodily injury, or exposure to weather as a result of an accident or disappearance or the sinking of a conveyance on which the insured was a passenger and the body is not found within 365 days of the accident.

# Why?

## COMMON CARRIER INSURANCE

Accidents can happen anywhere, accidental death insurance provide essential protection to help ease the financial burden should the unexpected happen. Keep in mind accidental deaths are the fifth leading cause of death in the United States and Canada\*, an accidental death policy can provide financial peace of mind at a very affordable cost.

\* Accidents or Unintentional Injuries by Centers for Disease Control and Prevention, January 2012

# REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

## Lloyd's Financial Market Ratings

**A<sup>+</sup>**

STANDARDS & POOR'S A+ (STRONG)  
FITCH RATINGS A+ (STRONG)

**A**

A.M BEST A (EXCELLENT)





## CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN  
UNDERWRITERS AT **LLOYD'S OF LONDON**

ADMINISTERED BY :  
**ATLAS UNDERWRITER**<sup>S</sup>  
United States, FL 33325