

# COMMON CARRIER

ACCIDENTAL DEATH  
INSURANCE



WORLDWIDE COVERAGE



**PROTECT** YOURSELF & YOUR FAMILY  
AGAINST THE UNEXPECTED.



Underwritten by Certain  
Underwriters at Lloyd's of London

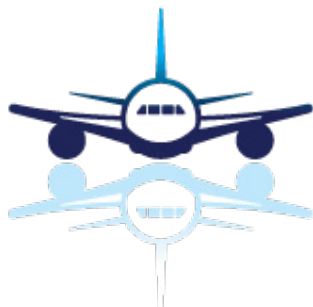
LLOYD'S

UP TO \$50 MILLION



## What is Common Carrier Insurance?

A common carrier travel accident plan provides the same coverage as an air only or flight insurance policy except it extends coverage to other forms of certified public transportation such as train, taxi, bus, and cruise ship. It offers much broader travel accident protection.



# WHAT IS ACCIDENTAL DEATH INSURANCE?

## What is Accidental Death Insurance?

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.

## Plan Highlights

- No Medical Exam Required!
- Up to US\$ 50 Million in Coverage
- Available for Ages 18-70
- 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

Up to **\$50 Million**

Worldwide Coverage

Cruise Ship Accident 2012



# LLOYD'S

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)

## DEFINITIONS

1. **'BODILY INJURY'** means identifiable physical injury caused by an Accident. An injury is a bodily injury only if it results, within 365 days of the date of the Accident and directly and independently of all other causes, in loss for which a benefit is payable under this Policy.
2. **'ACCIDENT'** means a sudden, external, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance. Accident shall also include disappearance. If the Assured is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Assured has sustained Bodily Injury and that such injury has caused the Assured's death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Assured is subsequently found to be living.
3. **'LOSS OF SIGHT'** means total and irrecoverable loss of sight.
4. **'LOSS OF LIMB'** means loss by complete and permanent severance of:
  - (a) a hand at or above the wrist;
  - (b) a foot at or above the ankle.
5. **'LOSS OF HEARING'** means Total and permanent loss of hearing in one or both ears to the extent that the hearing loss is greater than 95 decibels across all frequencies using a pure tone audiogram
6. **'LOSS OF SPEECH'** means total and irrecoverable loss of speech.
7. **'AIR TRAVEL'** means travel by an Insured Person as a passenger riding in, or boarding or disembarking from any commercially licensed passenger carrying aircraft. 'AIR TRAVEL' does not include an Insured Person acting as a pilot, student pilot or crew member on any aircraft or the Insured Person having duties on or relating to the aircraft or flight.
8. **'INSURED PERSON(S)'** means those person(s) named in the Schedule under INSURED PERSONS AND BENEFITS COVERED.
9. **'TERRORIST ACTIVITY'** means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).
10. **'UTILISATION OF NUCLEAR WEAPONS OF MASS DESTRUCTION'** means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals
11. **'UTILISATION OF CHEMICAL WEAPONS OF MASS DESTRUCTION'** means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
12. **'UTILISATION OF BIOLOGICAL WEAPONS OF MASS DESTRUCTION'** means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

## EXCLUSIONS APPLICABLE TO ALL SECTIONS INCLUDING EXTENSIONS TO THIS INSURANCE

This Policy does not cover Bodily Injury sustained by an Insured Person directly or indirectly caused by, contributed to by, or resulting from:

1. sickness or disease (except bacterial infection arising from Bodily Injury) or mental infirmity or emotional or psychological trauma;
2. any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with War, hostilities or warlike operations (whether war be declared or not), Invasion, Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not, Terrorist activity regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense. Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. an Insured Person taking part in Armed Forces service or operations except for Air Travel as defined in this Policy;
4. riding or driving in any kind of race;
5. travel or flight in any aircraft or aerial device except for Air Travel as defined in this Policy;
6. suicide, self-destruction, attempted suicide or self-destruction, or intentionally self-inflicted injury, while sane or insane;
7. (a) any drug taken, administered or injected, except on the advice of or as directed by a licensed physician;  
(b) any alcoholic beverage consumed by an Insured Person to the level of intoxication;  
(c) any poison, chemical compound, gas or fumes voluntarily taken, administered, absorbed or inhaled;
8. commission of or the attempted commission of a criminal act by an Insured Person;
9. voluntary exposure to unnecessary danger (except in an attempt to save human life).



*As a passenger you're covered with  
Common Carrier Accident Insurance!*



## The AtlasUnderwriters Concept

CONNECTING YOU TO THE SOURCE

Atlas Underwriters offers multiple lines of insurance products that cover a wide range of risks. With 35 years in the insurance industry, our access to global reinsurance markets enables us to go outside the conventional carriers to find the best offer. From the traditional risks of Life, Health, and Disability to more specialized insurance needs such as Accidental Death & Dismemberment, Travel Insurance, and Contingency Risks, Atlas Underwriters can provide the necessary insurance protection.

No matter the insurance need, we can help find the best options available to you or your business. Our underwriting capability allows us to provide our clients and partners with product customization in order to meet the unique requirements of a particular segment or region.

We also understand the needs of the international insurance markets, offering our clients and broker partners insurance solutions all throughout Latin America. If you are looking for insurance or have a case, please contact us to discuss it with you.



Get a Quote today!

[www.AtlasUnderwriters.com](http://www.AtlasUnderwriters.com)



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Underwritten by Certain  
Underwriters at Lloyd's of London

LLOYD'S