

World Explorer MaxSM
International Travel Medical Insurance

Insured Nomads 



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Overview Brochure

Important

The information presented here is merely a summary of certain provisions of the plan. Please review your Certificate of Insurance for the complete description of all provisions, exclusions, terms and conditions.

Why do you need travel medical insurance?

International travel presents certain financial risks. A medical emergency during the journey can be unsettling if you are not protected by a travel medical plan since many standard medical insurance policy benefits do not apply beyond the borders of your home country.

The **World Explorer Max** plan provides the highest level of peace of mind and 24 hour emergency medical assistance, at a very reasonable cost.

We have designed the plan with the benefits you deserve and the service you expect so that you can have a fulfilling international experience without stress concerning uncovered medical expenses.

Underwritten by



Coverholder at **LLOYDS**



Simplified: Add your policy id card to your Apple Wallet (iOS) or Google Play (Android)

Medical Benefits	Coverage
Maximum Benefit per Person per Certificate Period	US\$2,000,000
Deductible per Insured Person per Certificate Period:	\$0
Claims incurred outside the US or Canada - co-insurance	Plan pays \$100% of the claim
Claims incurred in the US or Canada - co-insurance	In network in USA: plan pays 100% Play pays 80% to \$5000, then 100%
24 Hour Emergency Assistance Services	✓
Incidental Trip Home	✓
Acute onset of a pre-existing condition	✓
Virtual medicine (TelaMed)	✓
Doctors Office Visits/Hospital Visits/Service	✓
Urgent Care Center/Walk-in Clinic	✓
Outpatient Prescription Drugs	✓
Diagnostic Lab and X-rays	✓
COVID-19 contracted while abroad - read more at: insurednomads.com/covid	\$100,000 in medical expense coverage in a country with a Level 3 or lower travel advisory status by the US Dept of State. Coverage is <u>not</u> available for travel to countries where the U.S. Dept. of State has issued a <u>Level 4 (Do Not Travel) Warning</u> .
Dental Treatment: Certificate Period must be 30+ days	Acute Onset of Dental Pain: Subject to maximum of \$100; for palliative care only

Accident (involving associated face, skull, neck and/or jaw Injury): Subject to deductible and co-insurance

Transportation Benefits

Trip Interruption	\$10,000
Natural Disaster Accommodations	\$500 per day
Emergency Medical Evacuation	\$500,000 (reduction at age 65)
Political Evacuation & Repatriation	\$100,000
Emergency Reunion	\$100,000
Repatriation of Remains	\$100,000
Emergency Pet Transportation	\$1,000

Lump Sum Benefits

Accidental Death & Dismemberment	✓
Common Carrier Accidental Death	✓
Hospital Indemnity/Hospital Cash	✓ \$250 per night

Personal Liability Coverage

Combined Limit	\$25,000
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Personal Property, Equipment & Pet Coverage

Lost Checked Luggage	\$500	
Adventures Sports Coverage Includes Eligible Medical Expenses and Eligible Transportation Expenses (subject to Deductible and Coinsurance)	Age	Limit
	14 days through 49 years old	\$50,000
	50 to 64 years old	\$25,000
	65 to 69 years old	\$10,000
	70 and older	No coverage available
Personal Equipment Coverage		Maximum
	Covered Sports Equipment	\$1000
	Covered Photography Equipment	\$1000
	Covered Electronics and Communications Equipment	\$500
Optional: Marine Activities Coverage Includes Eligible Medical Expenses and Eligible Transportation Expenses (subject to Deductible and Coinsurance)	Covered Water Sports	\$2000 , covered scuba equipment (ACV)
	14 days through 49 years old	\$100,00
	50 to 64 years old	\$50,000
	65 to 69 years old	\$10,000
	70 and older	No coverage available

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Contact us or ask your broker if you have further questions and we look forward to providing you with the protection and peace of mind for your travels. Have fun!

