



# The Evolution of Insurance for the Revolution of Travel





# Advanced Benefits For Global Citizens





# Insurance is Just the Start

## Insurance Policy

Emergency, cross-border medical, transportation, and lost checked luggage when and where you need it. It covers you for things like...

lost luggage  
in Barcelona

urgent care visits  
in Indonesia

emergency pet transport  
in Costa Rica

## INC Membership

Tech-enabled, global solutions for health, security, and safety - that you can start using now. It protects you with...

secure online access  
in Mombasa

airport lounge access  
in Chiang Mai

flight delay reimbursements  
in Portugal

## WHY CHOOSE INSURED NOMADS

# Smart Solutions to Simplify your Wellness, Safety & Security

Insured Nomads was created by world travelers with the conviction that global citizens deserved better when it comes to insurance coverage. This commitment is strengthened by strong partnerships and backed by HDI Global Specialty SE. HDI holds a financial strength rating\* of A+ by Standard & Poor's and A by A.M. Best.

	Others	 insured nomads
Medical coverage	✓	✓
Emergency dental and eye care	✓	✓
Accidental death	✓	✓
Lost checked luggage	✓	✓
Telemedicine	some	✓
Personal liability	few	✓
Adventure sports option	few	✓
Marine activities option	very few	✓
Included emergency medical and natural disaster evacuation	very few	✓
High sum for overseas medical expenses	very few	✓
24/7 crisis response, emergency assistance, and real-time alerts	✗	✓
Mental health professional multilingual counseling	✗	✓
GPS-enabled SOS/panic button response	✗	✓
Cybersecurity and online privacy protection	✗	✓
Airport lounge access through InstaPass <sup>SM</sup> when registered flights are delayed.	✗	✓





WHY TRAVEL INSURANCE

# Designed To Fit Your Global Lifestyle

Travel Insurance is best for you if:

- You travel for short periods
- You have no special travel visa requirements
- You're looking primarily for evacuation coverage
- You're looking for emergency coverage only
- You want liability or equipment coverage

2 PLANS TO CHOOSE FROM

Access to a global network of providers, covering emergency medical and non-medical situations.

## World Explorer<sup>SM</sup>

For a single trip  
from 1 to 364 days



## World Explorer Multi<sup>SM</sup>

For multiple short  
trips in a year





## INC BENEFITS

# Exclusive Solutions at Your Fingertips



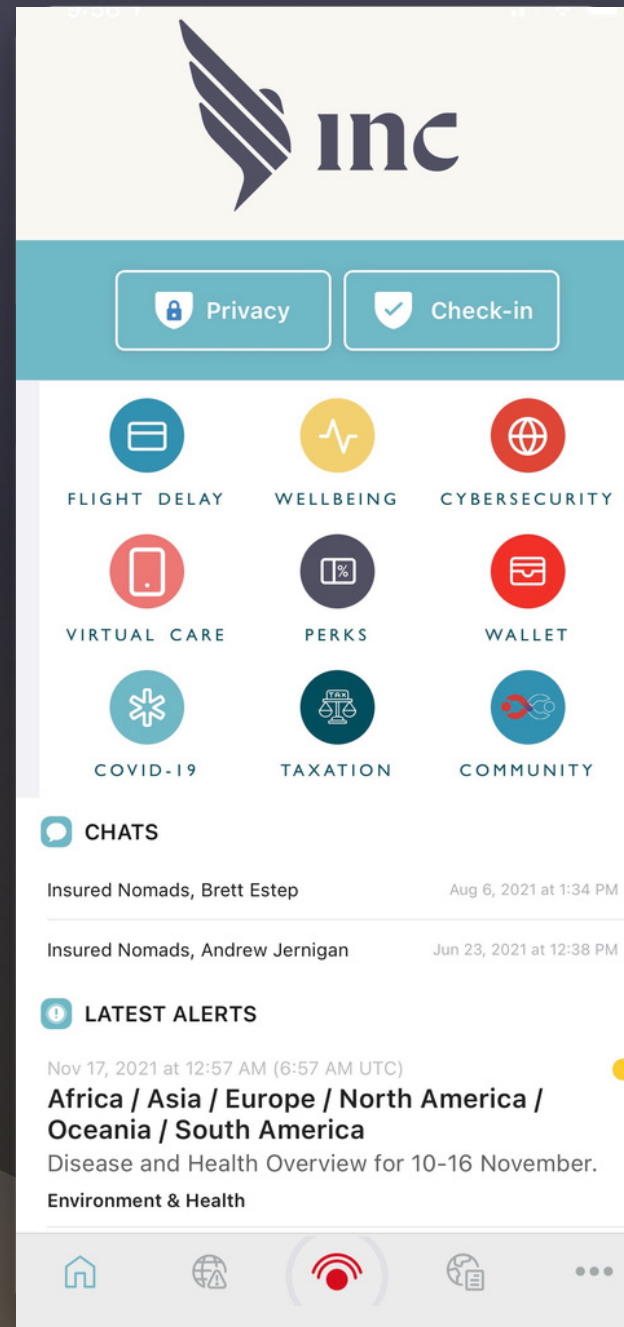
Airport Lounge Access



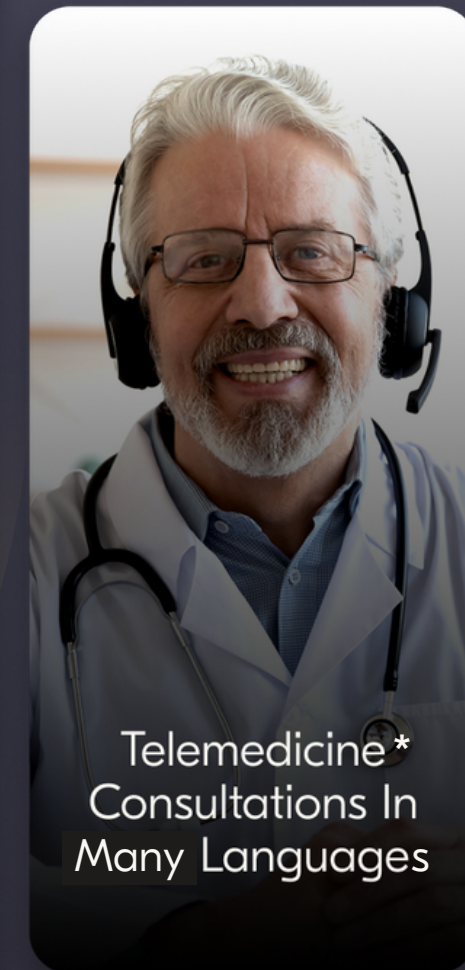
Digital Insurance ID



Real-Time Travel Alerts



Cybersecurity & Privacy



Telemedicine\* Consultations In Many Languages



GPS-Enabled Panic Button



# Summary of Insured Benefits\*

\*This table is designed for illustrative purposes to provide a typical comparison between our travel insurance plans. Please refer to the [master policies](#) for full details of benefits. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

\*\*URC charges: Usual, Reasonable and Customary charges

Eligible Expenses (in US\$)		World Explorer <sup>SM</sup>	World Explorer Multi <sup>SM</sup>
Coverage Area Options		Worldwide, excluding US or worldwide, including US	Worldwide, excluding US or worldwide, including US
Trip Duration Options		Single trip from 7 to 364 days	Multiple trips up to 30 or 45 days each, for one year
Maximum Benefit per Insured Person per Certificate Period			
	Options	Age 14 days through 69: \$250,000; \$1,000,000; or \$2,000,000	Age 14 days through 69 : \$1,000,000
	Including US	Age 70 through 79: \$50,000	Age 70 through 74: \$10,000
	Excluding US	Age 70 through 79: \$100,000 Age 80 and older: \$20,000	Age 70 through 74: \$50,000
Eligible Medical Expenses			
<i>Deductibles, Co-pays and Coinsurance (All Eligible Medical Expenses are subject to Deductible and Coinsurance unless otherwise indicated)</i>			
Deductible per Insured Person per covered trip	Options	\$0, \$100, \$250, \$500	\$250
Virtual Medicine Consultation		\$10 Co-pay (not subject to Deductible or Coinsurance)	\$25 Co-pay (not subject to Deductible or Coinsurance)
Coinsurance – claims incurred in US or Canada, in Network		Plan pays 100%	Plan pays 90% to \$5,000; 100% thereafter
Coinsurance – claims incurred in US or Canada, out of Network		Plan pays 80% to \$5,000; 100% thereafter	Plan pays 80% to \$10,000; 100% thereafter
Coinsurance – claims incurred outside the US or Canada		Plan pays 100%	Plan pays 100%
Eligible Medical Expenses - Features			
Benefit Period	Duration	Up to 364 days, and can be extended by 6 months	30 or 45 days
	Benefit	Outside Home Country and US – Maximum Benefit	Plan pays 80% to \$2,500
Incidental Trip Home	Benefit	In Home Country or US - \$5,000	
	Duration	Up to 15 days per 90 days of coverage	No benefit
Acute Onset of Pre-existing Condition	Benefit	Maximum Benefit	
	Excluding US	Age 14 days through 64 years, with Primary Insurance – Maximum Benefit or \$1,000,000; whichever is less	Age 14 days through 69 years: \$5,000
		Age 14 days through 64 years, without Primary Insurance – \$20,000	Age 70 through 74: No benefit
		Age 65 through 69 - \$2,500	
	Age 70 and older – No benefit		
	Including US	Age 14 days through 69 years - \$50,000	No benefit
Age 70 and older - \$10,000			



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Eligible Medical Expenses - All other outpatient and inpatient services (subject to deductible and coinsurance unless otherwise indicated)	World Explorer <sup>SM</sup>	World Explorer Multi <sup>SM</sup>
Physician office visits/hospital visits/ services	URC charges**	URC charges**
Urgent Care Center or Walk-in Clinic visits/services	URC charges	URC charges
Outpatient facility charges	URC charges	URC charges
Hospital Room and Board, including nursing, miscellaneous and Ancillary Services	URC charges (subject to average semi-private room rate)	URC charges (subject to average semi-private room rate)
Intensive Care Unit	URC charges	URC charges
Operating room, treatment room and/or recovery room	URC charges	URC charges
Laboratory	URC charges	URC charges
Radiology/x-rays	URC charges	URC charges
Surgeon fees, anesthesiologist fees and anesthesia	URC charges (assistant surgeon fees subject to maximum of 20% of covered primary surgeon fees)	URC charges (assistant surgeon fees subject to maximum of 20% of covered primary surgeon fees)
Durable Medical Equipment	URC charges (includes standard wheelchair and standard hospital bed only)	URC charges (includes standard wheelchair and standard hospital bed only)
Reconstructive Surgery if incidental to or following a covered Surgery	URC charges	URC charges
Physical Therapy	URC charges; subject to a maximum \$50 per visit and 10 visits (Physician order and treatment plan required)	URC charges; subject to a maximum \$50 per visit and 10 visits (Physician order and treatment plan required)
Emergency Room - Injury	URC charges	Usual, Reasonable and Customary charges
Emergency Room - Illness not followed by admission to Hospital as Inpatient	URC charges; subject to deductible and coinsurance and additional deductible of \$350	URC charges; subject to deductible and coinsurance and additional deductible of \$350
Emergency Room - Illness followed by admission to Hospital as Inpatient	URC charges	URC charges
Extended Care Facility	URC charges	URC charges
Home Nursing Care	URC charges	URC charges
Dental Treatment - Acute Onset of Dental Pain (Certificate Period must be 30+ days)	Subject to maximum of \$300 for palliative care only	\$100 for palliative care only
Accident (involving associated face, skull, neck and/or jaw Injury)	URC charges	URC charges
Emergency Eye Exam	URC charges; subject to an additional deductible of \$50 and a maximum of \$150	No benefit
<b>ELIGIBLE TRANSPORTATION EXPENSES (not subject to Deductible, Coinsurance and Maximum Benefit unless otherwise indicated)</b>		
Local Ambulance - Injury	URC charges (Subject to Deductible, Coinsurance and Maximum Benefit)	\$5,000 (Subject to Deductible Coinsurance and Maximum Benefit)
Local Ambulance - Illness if Insured Person is admitted to Hospital as Inpatient	URC charges (Subject to Deductible, Coinsurance and Maximum Benefit)	\$5,000 (Subject to Deductible Coinsurance and Maximum Benefit)
Local Ambulance - Illness if Insured Person is not admitted to Hospital as Inpatient	No benefit	No benefit
Interfacility Ambulance Transfer	URC charges (Subject to Deductible, Coinsurance and Maximum Benefit)	URC charges (Subject to Deductible, Coinsurance and Maximum Benefit)





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ELIGIBLE TRANSPORTATION EXPENSES (not subject to Deductible, Coinsurance and Maximum Benefit unless otherwise indicated)		World Explorer <sup>SM</sup>	World Explorer Multi <sup>SM</sup>
Emergency Medical Evacuation	Age 14 days through 69	\$1,000,000 or the Maximum Benefit; whichever is less	Age 14 through 64 \$500,000
	Age 70 through 79	\$100,000 or the Maximum Benefit; whichever is less	Age 65 through 75 \$50,000
	Age 80 and older	No benefit	Age 76 and older No benefit
Emergency Reunion		\$100,000 (subject to a maximum of 15 days)	\$50,000 (subject to a maximum of 15 days)
Bedside Visit		\$1,500	No benefit
Repatriation of Mortal Remains		\$100,000	\$50,000
Local Burial/Cremation		\$5,000 (in lieu of Repatriation of Mortal Remains)	\$5,000 (in lieu of Repatriation of Mortal Remains)
Return of Minor Child(ren)		\$100,000	\$50,000
Trip Interruption		\$10,000	\$5,000
Natural Disaster Daily Accommodations		\$500 per day, maximum of 5 days	\$250 per day, maximum of 5 days
Natural Disaster Evacuation		\$25,000	No benefit
Political Evacuation and Repatriation		\$100,000	\$10,000
Emergency Pet Transportation		\$1,000	No benefit
<b>Lump Sum Benefits</b>			
Accidental Death	14 days through 17	\$1,250	14 days through 17 \$1,250
	18 through 69	\$25,000	18 through 69 \$25,000
	70 through 74	\$12,500	70 through 75 \$12,500
	75 and older	\$5,000	76 and older No benefit
Accidental Dismemberment	Loss of 1 limb or eye	50% of Accidental Death benefit	50% of Accidental Death benefit
	Loss of more than one limb or eye	100% of Accidental Death benefit	100% of Accidental Death benefit
Accidental Death and Dismemberment Family Maximum		\$250,000	\$250,000
Common Carrier Accidental Death		100% of Accidental Death benefit	100% of Accidental Death benefit
Common Carrier Accidental Death Family Maximum		\$250,000	\$250,000
Hospital Indemnity		\$250 per night, subject to a maximum of 10 nights	\$100 per night, subject to a maximum of 10 nights
<b>Personal Property Coverage</b>			
Lost Checked Luggage		\$50 any one item, subject to a maximum of \$500	\$50 any one item, subject to a maximum of \$250
<b>Personal Liability Coverage</b>			
Combined Limit		\$25,000	No benefit



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Personal Equipment		World Explorer	World Explorer Multi
<b>Personal Equipment Coverage</b>		<b>Maximum</b>	<b>Maximum</b>
Covered Sports Equipment		\$1,000	\$1,000
Covered Photography Equipment		\$1,000	\$1,000
Covered Electronics and Communications Equipment		\$500	\$500
<b>OPTIONS AVAILABLE</b>			
<b>Adventure Sports (available for purchase)</b>			
Includes Eligible Medical Expenses and Eligible Transportation Expenses (subject to Deductible, Co-pay and Coinsurance)	<b>Age</b>	<b>Limit</b>	<b>Limit</b>
	14 days through 49	\$50,000	\$50,000
	50 through 59	\$25,000	\$25,000
	60 through 64	\$10,000	\$10,000
	65 and older	No benefit	No benefit
<b>Marine Activities (available for purchase)</b>			
Covered Water Sports - Eligible Medical Expenses and Eligible Transportation Expenses (subject to Deductible and Coinsurance)	<b>Age</b>	<b>Limit</b>	<b>Limit</b>
	14 days through 49	\$100,000	\$100,000
	50 through 64	\$50,000	\$50,000
	65 through 69	\$10,000	\$10,000
	70 and older	No benefit	No benefit
Covered Scuba Equipment		\$2,000 (ACV)	\$2,000 (Actual Cash Value subject to a max. of \$2,000)





Contact us to learn more about our plans and get a quote at [insurednomads.com](https://insurednomads.com)

We are also available via chat through our website, Telegram, WhatsApp, and Facebook Messenger.

Coverage may not be available in all jurisdictions. Add the app: INC by Insured Nomads.



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Policy administered by Point Comfort(R) Underwriters. Policy underwritten by HDI Specialty SE.



**United States of America**  
Insured Nomads Corporation  
120 19th St. North, Suite 401  
Birmingham, Alabama, USA  
+1 (205) 767-0507

**United Kingdom**  
63/66 Hatton Garden,  
5th Floor, Suite 23, EC1 N 8LE  
London, United Kingdom  
+44 (0)20 3514-1337