



CONFIRMATION OF COVERAGE

Date

To whom it may concern:

We are pleased to confirm short term medical coverage under the Atlas Series, insured by Lloyd's, London and administered by HCC Medical Insurance Services. This coverage is valid worldwide, including the Destination Country (ies) listed below, except for the member's Home Country and countries restricted by U.S. economic sanctions and embargo programs. Coverage does not include the US for non-US citizens under Atlas International.

Effective Date: MM/DD/YYYY

Home Country: United States

Destination Country (ies): France, Spain, Germany, Switzerland, Netherlands, Denmark, Sweden

Beneficiary listed at application: Sample Beneficiary

| Name | Certificate | Termination | Passport | Citizenship |
|----------------|-------------|-------------|----------|-------------|
| Sample Insured | I9000000 | MM/DD/YYYY | XXXXX | US |

| ATLAS INTERNATIONAL | |
|--|-------------------------|
| Overall Policy Maximum | \$ 50000 (€37.565,00*) |
| Deductible | \$ 0 (€0,00*) |
| Medical Expenses (including hospitalization) | Overall Maximum Limit |
| Emergency Medical Evacuation | \$ 500,000 (€375,650*) |
| Emergency Reunion | \$ 15,000 (€11.269,50*) |
| Repatriation of Remains | Overall Maximum Limit |
| Trip Interruption | \$ 5,000 (€3.756,50*) |
| Paid in full | Visa |

This coverage is extendable for up to 12 months for all clients. Coverage is extendable for up to 36 months for individuals covered under Atlas International. Coinsurance applies for expenses incurred within the US and Canada after the Deductible. Other limitations and exclusions do apply. Please see policy documents for further details, or feel free to contact us with any questions or concerns.

Sincerely,

Tracy Hastings
 HCC Medical Insurance Services
 Plan Administrator for Lloyd's, London, One Lime St., London, England EC3M 7HA

* Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of February 05, 2009.