



September 29, 2025

CONFIRMATION OF COVERAGE

We are pleased to confirm short term medical coverage under the Atlas series, provided through membership in the TMHCC(CI) - Travel Trust, Cayman Islands, Bermuda and to its members by TMHCC (CI) Insurance SPC Ltd. This insurance is administered by WorldTrips, a member of the Tokio Marine HCC group of companies. This plan will make direct payment to providers when the plan administrator is contacted and submitted charges are approved.

This coverage is valid worldwide, including the Destination Country(ies) listed below, except for the member's Home Country, the United States (U.S.), Puerto Rico, the U.S. Virgin Islands, and countries restricted by U.S. economic sanctions and embargo programs. **Atlas Essential satisfies Schengen Visa health insurance requirements.**

Effective Date: November 16, 2025

Home Country: Sri Lanka

Destination Country(ies): United Kingdom

Name (Surname, Given Name)	Certificate	Termination Date	Passport	Citizenship
Saleem, Safwan	130597374	November 15, 2026	P0699129	Sri Lanka

Atlas Essential			
Overall Maximum Limit	\$100,000	84.000,00€	One Hundred Thousand US Dollars
Maximum per Injury/Illness		Overall Maximum Limit	
Deductible	\$5,000	4.200,00€	Five Thousand US Dollars
Medical Expenses (including hospitalization) (includes COVID-19)		Overall Maximum Limit	
Emergency Medical Evacuation	\$500,000	420.000,00€	Five Hundred Thousand US Dollars
Repatriation of Remains	\$25,000	21.000,00€	Twenty Five Thousand US Dollars
Paid in full by	VISA		

This coverage is extendable up to the maximum certificate duration. Please see policy documents for further details, or feel free to contact us with any questions or concerns.

COVID 19: Covered same as any other illness to the above mentioned medical maximum.

Sincerely,

Phil Hsia
WorldTrips
Plan Administrator

* Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of 9/29/2025.



WorldTrips

Safwan Saleem
394, Al Hilal Road, Sainthamaruthu 11
Sainthamaruthu, Ampara District 32280
Sri Lanka

WorldTrips

4 Carter Green, Suite 400, Carmel, IN 46032 USA
Tel: 317-262-2132 Fax: 317-262-2140 Toll Free: 800-605-2282
<https://www.worldtrips.com>

YOUR SALES CONTACT:
VisitorsCoverage Inc (23034-9009)
<http://www.visitorscoverage.com/>
1-866-384-9104
insurance@VisitorsCoverage.com

The Atlas Series

THANK YOU!

Thank you for purchasing an Atlas Series travel medical insurance plan. Please read the Description of Coverage for a full explanation of your benefits and exclusions using the link at the bottom of the following page.

In this fulfillment:

Link to the Description of Coverage • YourCoverageDetails • Instructional Information • ID Card(s) • YourReceipt • Visa Letter

IMPORTANT

This insurance coverage, offered by WorldTrips, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.



Getting Medical Treatment:

- Show your UnitedHealthCare Options PPO Card to the medical attendant
- Pay the deductible or copay (if applicable)
- The medical office may submit bills directly
- After the visit, you will need to submit a Claimant's Statement and Authorization form



Filing a Medical Claim:

- Submit original, itemized bills, and any payment receipts, and claim form
- Claims must be filed within 60 days of the termination date of your policy.

<https://www.worldtrips.com/hubfs/downloads/worldtrips-claimants-statement.pdf>



Member Portal:

<https://worldtrips.my.site.com/MemberPortal>

- Reprint a Visa Letter
- Reprint an ID Card
- Extend Coverage
- Update your info



Contact Us:

- Phone: 1-800-605-2282 (within the U.S.)
1-317-262-2132 (outside the U.S.)
Collect calls accepted
- Email: service@worldtrips.com



Notable Exclusions:

- Coverage for pre-existing conditions is excluded from coverage
- Coverage for acute onset of a pre-existing condition is excluded when the pre-existing condition is a congenital or chronic condition
- Expenses related to cancer of any form are excluded
- For policies purchased the same day as the coverage effective date, any illness that begins within the first two (2) days of coverage is excluded.
- Read the Description of Coverage for a full list of policy exclusions



Cancellation

- Free to cancel before effective date
- \$25 fee to cancel on or after effective date
- Prorated refund on unused days only
- No cancellations if a claim has been filed

WorldTrips

WorldTrips is a service company and a member of the Tokio Marine HCC group of companies.

The Atlas Series

Member Name (Surname, Given Name)	Certificate Number	Citizenship	Participant Mailing Address:
Saleem, Safwan	130597374	Sri Lanka	394, Al Hilal Road, Sainthamaruthu 11 Sainthamaruthu, Ampara District 32280 Sri Lanka

Home Country of Participant	Sri Lanka
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Effective Date	November 16, 2025
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Termination Date	November 15, 2026
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Length of Coverage	365 Days
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Actual effective date and period may vary based on the provisions of this coverage.

Coverage	Atlas Essential International
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Overall Maximum Limit	\$100,000
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Maximum per Injury/Illness	\$100,000
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Deductible	\$5,000
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Online Fulfillment	Yes
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Shipping Charges	\$0.00
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Purchase Date	September 29, 2025
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Paid By	VISA
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Travel Plan Total	\$171.55
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Plan Administrator	WorldTrips 4 Carter Green, Suite 400 Carmel, IN 46032
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This Declaration Page is evidence of your insurance under the TMHCC(CI) - Travel Trust, Cayman Islands. For a complete copy of the Master Policy, contact

A summary of the coverage available under this plan is available at:

<https://www.worldtrips.com/hubfs/docs/1021150625.pdf>

POLICYHOLDER/CERTIFICATE HOLDER NOTICE

U.S TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")

It is important to note that no coverage is provided by this Policyholder/Certificate Holder Notice nor can it be construed to replace any provisions of your plan. For complete information on provided coverage, consult the plan itself and the Declaration page. This Policyholder/Certificate Holder Notice is solely for providing information concerning the possible impact on your insurance coverage due to directives issued by OFAC, and it is necessary that this notice be read carefully. OFAC administers and enforces sanctions policy based on national emergency declarations made by the President and has identified numerous countries, foreign agents, front organizations, terrorists, terrorist organizations, and narcotics traffickers as "Specially Designated Nationals and Blocked Persons ("SDN")". This list can be found on the United States Treasury's web site - <http://www.treas.gov/ofac>. In accordance with OFAC regulations, if it is determined that the insured or any person or entity claiming the benefits of this insurance has been identified as a SDN or if a prohibited country as identified by OFAC is involved, then the provisions of the insurance plan will be immediately subject to OFAC administration. Accordingly, certain limitations on premium payments and/or claim payments may apply.

**Member**

Member Name (Surname, Given Name):

Saleem, Safwan

WorldTrips Certificate #:

130597374

Effective Date:

November 16, 2025

Insurance

Payer ID:

USN01

Health Plan (80840):

911-87601-04

Group Name:

WorldTrips

UnitedHealthcare Group Number

76-570032

UnitedHealthcare Member ID

603130597374

Plan Name:

UnitedHealthcare Options PPO

Provider Claim Submission

Provider UnitedHealthcare Member ID: **603130597374**

- All claims must be submitted with the 12 digit UnitedHealthcare Member ID
- For member benefit and eligibility verification, call 844-251-0747
- Submit claims electronically using **PAYER ID USN01**
- Or submit via mail:
UnitedHealthCare Global, PO Box 30526, Salt Lake City, UT 84130-0526

Member Claim Submission

Member WorldTrips Certificate #: **130597374**

- Claimant statement and authorization forms may be completed online at <https://worldtrips.my.site.com/MemberPortal>
- Printable claimant statement and authorization forms are available at <https://service.worldtrips.com>
- For additional information call: 800-605-2282 or 317-262-2132
- US provider network search: <https://www.whuhc.com/worldtrips>
- Non-US provider network search: <https://www.worldtrips.com/find-a-doctor>



POSSESSION OF THE CARD DOES NOT GUARANTEE COVERAGE

Payment Receipt

For Certificate: 130597374

Paid By: Saleem Safwan

Payment Type: VISA

Number: xxxxxxxxxxxx4688

Date Paid: 9/29/2025

Total Paid: 171.55

Credit Card Payments Only

Expiration Date: 07/2026

Trans. Code: 29PTW0V77HTKJ

Auth. Code: U22790

WorldTrips

4 Carter Green, Suite 400

Carmel, IN 46032

Data Protection Notice for Citizens and Residents of the European Union and for Visitors Traveling to the European Union.

WorldTrips respects your right to privacy. In our Privacy Policy (available at <https://www.worldtrips.com/about-worldtrips/privacy-policy/>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We may also collect your sensitive personal information such as data relating to your physical or mental health or condition. We need the personal or sensitive personal information to enter into and perform a contract with you. We retain personal information and sensitive personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal or sensitive personal information to:

- **our group companies.**
- **third party services providers and partners** who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Policy or notified to you when we collect your personal information;
- any **competent law enforcement body, regulatory, government agency, court or other third party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a **potential buyer** (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Policy; or
- any **other person with your consent** to the disclosure.

Your personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Policy.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal or sensitive personal information with your consent, then you can **withdraw your consent** at any time.

Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.

FACTS**WHAT DOES WORLDTRIPS DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information may include:

- Account and transaction information;
- Contact and demographic information;
- Financial information;
- Claims information; and
- Credit history.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WorldTrips chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WorldTrips share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

To limit our sharing

- Call **(888) 688-0775** — our menu will prompt you through your choice(s).
- Email us online: privacypolicy@tmhcc.com.

Please note:

When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call **(888) 688-0775** or send us an email at privacypolicy@tmhcc.com.

Who we are

Who is providing this notice?	WorldTrips is a member of the Tokio Marine HCC group of companies. In the state of California, operating as WorldTrips Insurance Services. California Non-Resident Producer License number: OG3970
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What we do

How does WorldTrips protect my personal information?	To protect your personal information from unauthorized access and use, we maintain reasonable administrative, technical and physical safeguards designed to protect your personal information against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.
How does WorldTrips collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Sign up for and use our services, including when you choose to provide us with your information online or offline; ■ Interact with our website and mobile applications; ■ Obtain an insurance product from us through a broker, where we may collect personal information from your broker in order to prepare your quote and/or your insurance policy; and/or ■ Submit an insurance claim, so we can properly handle your claim. <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness; ■ affiliates from using your information to market to you; and ■ sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include our family of companies, available at https://www.tokiomarinehd.com/en/company/about/group.html.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partners include categories of companies such as insurance companies.

Other Important Information

For more information, please review our privacy policy, located at <https://www.worldtrips.com/about-worldtrips/privacy-policy>