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## IC+ Term Life Insurance



HCC Medical Insurance Services (HCCMIS) offers a unique life insurance plan not available from traditional life insurance companies. Together with our partners at Lloyd's, London, HCCMIS has created an international term life insurance program that addresses the challenges of international relocation, living and working. While many companies automatically reject your application if you intend to leave or are currently outside the United States, the IC+ Term Life Insurance Plan is capable of providing life insurance coverage while you live or work in many countries around the world. HCC Medical Insurance Services builds security and trust with term life insurance for international citizens living abroad.

### In the case of untimely death of you or your spouse, the insurance may help to:

- Provide cash and income immediately following death
- Prevent a family from losing its standard of living
- Pay debts and taxes
- Provide income for your children's education

Getting a quote and making an application for IC+ International Term Life could not be easier. Act today and protect your financial future. Contact your HCCMIS producer for a quote and instructions on completing an application.

### Policy options include:

- Basic Plan (Basic): Policy Limit Paid at Death
- Terminal Illness (TI): ½ of Policy Limit Paid when Diagnosed with Terminal Illness and 12 Months or Less to Live
- Double Indemnity (AD): 2x Policy Limit Paid when Death is Result of Covered Accidental Injury
- Maximum coverage amounts up to \$2 million
- Terms of one to ten years

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### IC+ Term Life Insurance also includes Travel Assistance Services available 24 hours a day, 7 days a week while coverage is in effect. Services include:

Pre-Trip Health and Safety Advisories – Call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel® Services – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak® – We are one of the industry leaders in tracking lost, checked baggage. We will help you locate your lost checked baggage and deliver it to you.

Emergency Message Relay – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – We will assist you in arranging and obtaining cash transfers.

### Other important IC+ Term Life Travel Assistance Services include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

**Assistance services are not insurance benefits. Any assistance service provided is not a guarantee of any insurance benefit under the plan.**

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### How Do I Apply?

Quotes and Application for IC+ Term Life Insurance are available online. For complete details, contact your producer using the information at the end of this brochure.

This product is available only to individuals residing outside the US at time of Application or intending to depart the US prior to the effective date of coverage. Other residency and citizenship restrictions apply.

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## What are the Underwriting Requirements?

1. Application – All Applicants must complete an Application for Insurance, which is available online.
2. Financial Questionnaire – If the total amount of Life Insurance applied for (all companies) is greater than or equal to \$350,000, a Financial Questionnaire is required.

The Questionnaire will be provided following receipt of the Application, or you may request a copy in advance from HCC Medical Insurance Services. The purpose of purchasing the insurance will affect which Financial Questionnaire will be required.

3. Medical Questionnaire – A Medical Questionnaire, completed by a licensed Physician within 30 days of the Application, is required when the amount of Life Insurance is at or exceeds the following:

| Age         | Amount     |
|-------------|------------|
| 35 or Under | \$225,000  |
| 36 to 45    | \$187,500  |
| 46 to 50    | \$150,000  |
| 51 to 55    | \$112,500  |
| 56 to 60    | \$ 75,000  |
| 61 to 65    | \$ 37,500  |
| 66+         | Any amount |

Note: These requirements apply to applicants meeting standard underwriting guidelines. Individual consideration will be given to individuals with medical histories falling outside of standard underwriting guidelines, and a Medical Questionnaire may be required.

**Coverage is subject to limitations and exclusions. For complete details, please contact your representative or HCC Medical Insurance Services.**

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## Client Zone

Whether you have misplaced your benefit booklet, need assistance with a claim, or have a question about benefits, Client Zone is ready to respond. Client Zone allows you to:

- Change personal information
- Obtain forms to file claims
- Locate doctors and hospitals
- View travel advisories

After coverage is issued, you can access Client Zone by visiting <https://zone.hccmis.com/clientzone/>

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## Plan Administrator: HCC Medical Insurance Services (HCCMIS)

Headquartered in Indianapolis, Indiana, HCCMIS is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. Our international claims specialists, medical professionals and service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.6 billion, shareholders' equity in excess of \$2.7 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company. You may contact HCCMIS by telephone at 800-605-2282 or 317-262-2132 or by e-mail at [insurance@hccmis.com](mailto:insurance@hccmis.com).

## Insurer: Syndicate 308 at Lloyd's, London

Rated 'A' (Excellent) by A.M. Best Company and 'A+' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident, health, and life insurance arena and is well known for its innovative products and services. Literally millions of people, in almost every country of the world, rely on Lloyd's for their insurance needs.

**For more information or to apply online, please contact:**

Chiranth Nataraj, International Services, Inc., 5529 Barnsley Terrace, Glen Allen, VA 23059  
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