

Who We Are



Meeting the Needs of Consumers Worldwide

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC's major companies have a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

HCCMIS currently offers health insurance to customers in over 130 countries. HCCMIS was among the first to make insurance products and services available via the internet. We continue to lead the travel medical insurance industry by providing technologically advanced solutions to our customers. While we pride ourselves on delivering our products electronically, we also realize that computers can never replace a knowledgeable and compassionate voice in a time of need. The need may be as simple as replacing a health insurance identification card or as complex as coordinating an emergency evacuation. Well-trained and experienced customer service professionals are available all day, every day.

Brief Company History

HCC Medical Insurance Services was established in Indianapolis, Indiana in 1998 under the name MultiNational Underwriters®. Purchased by the Noel Group, LLC in 2002, the company transformed its customer service department into a full travel and international assistance platform. In January of 2008, MultiNational Underwriters was acquired by HCC Insurance Holdings, Inc. (NYSE: HCC) and our name changed to HCC Medical Insurance Services.

About HCC

HCC Insurance Holdings, Inc. is a leading international Specialty Insurance group dedicated to helping businesses and individuals take on opportunities with confidence. Backed by the insurance industry's highest available financial ratings, HCC participates in more than 100 classes of Specialty Insurance. Every day from offices across the United States and in the United Kingdom, Spain and Ireland, our 2,000 employees apply a unique understanding of risk and a passion for underwriting. Our name for this smarter practice of insurance: Mind over risk.

International Citizen[®]

International business travel should be a productive experience. Complications and emergencies such as natural disasters, accidents and political unrest are a fact of life. While we hope none of these happen, we're here to help if they do. International Citizen includes essentials such as emergency medical evacuation, accident coverage, translation assistance, replacing lost prescriptions, and much more.

International Coverage

Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? HCCMIS is experienced in arranging emergency medical evacuations. International Citizen will cover the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. International Citizen will also cover the transportation, lodging and meal costs for a relative to join you after an emergency medical evacuation.

Repatriation of Remains

What would your family do if disaster strikes while you are away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, International Citizen will arrange for and cover the costs associated with the repatriation of your remains.

Trip Interruption

One of a traveler's biggest worries is the safety of his or her home while away. If you learn that a catastrophic event like a tornado, hurricane or flood has caused severe damage to your home while traveling abroad, International Citizen will cover the cost of a one-way economy class ticket to the airport nearest your home.

Political Evacuation

If after your arrival a government travel warning is issued for the country in which you are located, International Citizen will coordinate your alternate departure arrangements from that country and cover the associated costs.

Natural Disaster Benefit

Natural disasters can happen anywhere and at anytime. If a natural disaster occurs on your trip, causing you to become displaced from your accommodations, International Citizen will help coordinate alternate arrangements.

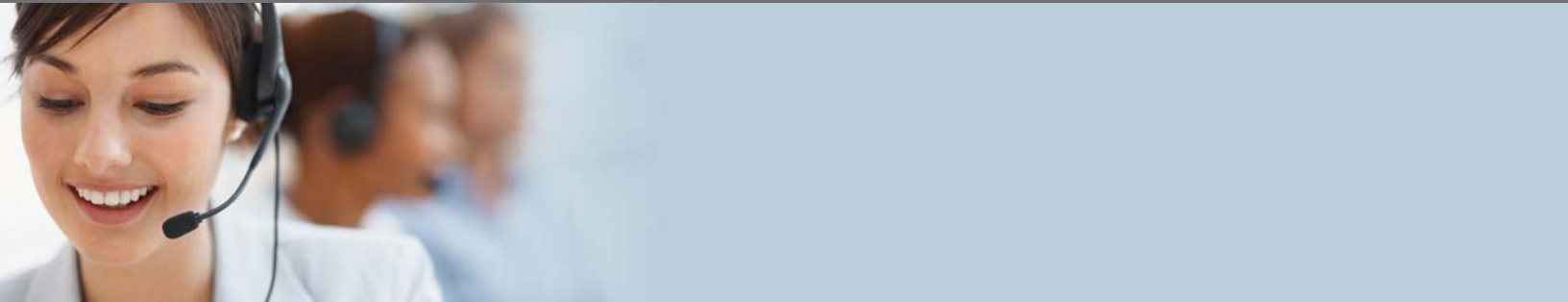
Medical Treatment

If a covered medical condition requires treatment, the plan provides coverage for costs associated with hospitalization care, including intensive care, and other services.

Terrorism

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, International Citizen offers terrorism coverage, providing protection from medical expenses due to injuries resulting

Travel Assistant Services



Regardless of the time zone, language, or culture, HCC Medical Insurance Services has the resources to provide its customers with the service they need, when and where they need it most.

Dedicated Customer Care Specialists

Our World Service Center is available 24 hours a day, 7 days a week through a phone line dedicated to your employees. Customer Care Specialists are also available via e-mail or live chat. They are ready to assist your employees with emergency travel arrangements, finding a doctor, translation services, and much more.

Travel Assistance Services Suite

Travel Alerts & Warnings

Access to governmental travel alerts & warnings for your destinations

Tracking for Lost Luggage

Access to a tracking service for assistance in locating luggage or other items lost in transit

Emergency Message Relay

Should an emergency occur, a central point of contact will be established to communicate important information and messages from the member to a family member, friend, employer, etc.

Emergency Cash Transfers

Assistance in arranging an emergency cash transfer with or without currency exchange is available

Lost Passport & Travel Documents Assistance

Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents

Embassy & Consulate Referrals

Contact information for various Embassies is available. In addition, if a US citizen becomes seriously hurt or ill overseas, a US Consular Officer can assist in finding timely medical care

Legal & Accounting Referrals

Recommended legal and accounting professionals can be provided should you find yourself in the need of these services while overseas

Bail Bond Assistance

If incarceration were to occur, assistance in obtaining a bail bond is available

Translation & Interpretation Assistance

There are some situations where having a professional interpreter is appropriate, such assistance can be arranged for you over the phone

Prescription Drug Replacement

If you were to lose your prescription medication while traveling, assistance will be provided to replace them

Pre-trip Destination Information

Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country is available via our HCC Travel Board

Medical Monitoring

Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members or friends to receive ongoing updates regarding your medical status

Provider Referrals

Contact information for Western-style medical facilities, dental practices, and pharmacies in your destination country that speak English

Emergency Travel Arrangements

In the case of medical emergencies, political evacuations, and natural disasters, assistance in making emergency travel arrangements is available

Dispatch of Physician/Nurse

In situations where your illness/injury prevents you from traveling, a physician can be dispatched to you

Credit Card/Traveler Check Replacement

Assistance in replacing lost or stolen credit cards and traveler's checks is available

HCCMIS Client Zone

HCCMIS Client Zone is an online account management and resource tool available to you to:

- Review coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network
- Study destination, weather and travel security information using HCCMIS® Travel Board

Who are our customers?

- **U.S. Citizens traveling** or residing outside of their home country
- **Non-U.S. citizens traveling** or residing outside of their home country
- **U.S.-based corporations** with employees and their families traveling or residing abroad
- **Non-U.S.-based corporations** with employees and their families traveling or residing outside their home country
- **Mission-sending organizations** with missionaries serving outside their home country
- **Colleges and universities** with students or teachers and their families traveling or residing outside their home country
- **Non-Governmental Organizations (NGO)** with employees and volunteers traveling or working abroad

Contact us

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