

VISA COVERAGE LETTER

Oct 7, 2024

To whom it may concern:

We are pleased to confirm short term medical coverage under the API Test Plan plan, underwritten by Lloyd's Syndicate 4141, and administered by WorldTrips, a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd. Lloyd's is authorized as an insurer in Spain by the Spanish insurance regulatory authority (Dirección General de Seguros y Fondos de Pensiones) under reference L0017.

This coverage is valid worldwide, except for the member's Home Country and countries restricted by U.S. economic sanctions and embargo programs. For U.S. citizens, the home country is always the U.S. For non-U.S. citizens, the member's home country is listed below.

Effective Date: 2024-10-07
Home Country: Kyrgyzstan

Name	DOB	Certificate	Termination	Citizenship
hardu sandhu	1985-08-21	APITEST123	2024-12-31	Kyrgyzstan

Overall Policy Maximum	\$1,000,000 (€911,786)
Deductible	\$100 (€92)
Medical Expenses (including hospitalization)	Overall Maximum Limit
Emergency Medical Evacuation	No Coverage
Emergency Reunion	No Coverage
Repatriation of Remains	No Coverage
Trip Interruption	No Coverage

Coinsurance may apply for expenses 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.

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

Sincerely,



Mark Carney
WorldTrips
Plan Administrator for Lloyd's, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF

Please note: Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of October 7th 2024.