PATRIOT





Since 1990, **IMG**° has provided global benefits and assistance services to millions of customers in nearly every country around the world. Owned by Sirius Group, a 2.6 billion-dollar, AM Best "A" rated insurance industry leader, IMG is uniquely positioned to deliver the **Global Peace of Mind**° our members need.

- » 24/7 medical and travel assistance services
- » Multilingual staff & claims administrators
- » Highly trained customer service professionals
- Core values driven by a commitment to customers
- Customer service centers located in the U.S. and U.K.
- Financial security to fulfill our promise when you need it most



GET COVERED AWAY FROM HOME.

International travel can become a scary situation if you're not prepared for a medical emergency. Most travelers assume they're already covered by their standard medical plan—but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel. Don't let your medical coverage be an uncertainty. Choose the **Patriot Travel®** plan that meets your needs and spend more time enjoying your international experience—not worrying about your medical coverage.



INSIDE THE U.S.

If you're visiting the United States, we offer three plans to meet your needs:

AMERICA

Maximum limits: \$50,000 to \$1,000,000

» Deductible: \$0 to \$2,500

Extensions: Up to 24 continuous months

» Emergency medical evacuation: \$1 million

» Coinsurance:

• In-network: IMG pays 100%

• Out-of-network: IMG pays 80% up to \$5,000, then 100%

» Acute onset of pre-existing conditions: No coverage

» Remote transportation: No coverage

» Supplemental accident: No coverage

The Patriot America

Maximum limits: \$50,000 to \$1,000,000

» Deductible: \$0 to \$2,500

Extensions: Up to 24 continuous months

» Emergency medical evacuation: \$1 million

» Coinsurance:

• In-network: IMG pays 100%

• Out-of-network: IMG pays 80% up to \$5,000, then 100%

Acute onset of pre-existing conditions: Under 70 years of age, up to the maximum limit. \$25,000 maximum limit for medical evacuation

» Remote transportation: No coverage» Supplemental accident: No coverage

Patriot America® PLATINUM

Maximum limits: \$2,000,000 to \$8,000,000

Deductible: \$0 to \$25,000

Extensions: Up to 36 continuous months

» Emergency medical evacuation: Up to maximum limit

» Coinsurance:

• In-network: IMG pays 100%

• Out-of-network: IMG pays 90% up to \$5,000, then 100%

Acute onset of pre-existing conditions: Under 70 years of age, with varying limits by age up to \$1,000,000. \$25,000 maximum limit for medical evacuation

Remote transportation: \$5,000 per period, \$20,000 lifetime maximum

» Supplemental accident: \$300 per covered accident

OUTSIDE THE U.S.

We also have plan options for those traveling outside the United States:

TINTERNATIONAL

Maximum limits: \$50,000 to \$1,000,000

» Deductible: \$0 to \$2,500

Extensions: Up to 24 continuous months

Emergency medical evacuation: \$1 million

» Coinsurance: IMG pays 100% outside of the U.S.

Acute onset of pre-existing conditions: Under 70 years of age, with varying limits by age up to the maximum limit. \$25,000 maximum limit for medical evacuation

» Remote transportation: No coverage

» Supplemental accident: No coverage

» Incidental emergency in the U.S.: Up to 2 weeks

Patriot International P P L A T I N U M

Maximum limits: \$2,000,000 to \$8,000,000

Deductible: \$0 to \$25,000

Extensions: Up to 36 continuous months

» Emergency medical evacuation: Up to maximum limit

Coinsurance: IMG pays 100% outside of the U.S.

Acute onset of pre-existing conditions: Under 70 years of age, with varying limits by age up to \$1,000,000. \$25,000 maximum limit for medical evacuation

» Remote transportation: \$5,000 per period, \$20,000 lifetime maximum

» Supplemental accident: \$300 per covered accident

» Incidental emergency in the U.S.: Up to 2 weeks





SUMMARY OF BENEFITS ♦ 🗇

The following benefits and coverage levels are shared across all Patriot Travel Series products:

Benefit Coverage

Inpatient or Outpatient Services						
Eligible Medical Expenses	Up to the maximum limit					
Physician Visits / Services	Up to the maximum limit					
Urgent Care Clinic	\$25 copay. Copay is not applicable when the \$0 deductible is selected. Not subject to deductible.					
Walk-in Clinic	\$15 copay. Copay is not applicable when the \$0 deductible is selected. Not subject to deductible.					
Hospital Emergency Room: Inside the U.S.	Injury not subject to emergency room deductible. Illness: Subject to a \$250 deductible for each emergency room visit for treatment that does not result in direct inpatient hospital admission. Up to the maximum limit.					
Hospital Emergency Room: Outside the U.S.	Up to the maximum limit					
Hospitalization / Room & Board	Average semi-private room rate up to the maximum limit. Includes nursing service.					
Intensive Care	Up to the maximum limit					
Bedside Visit Hospitalized in an intensive care unit	\$1,500 maximum limit. Not subject to deductible.					
Outpatient Surgical / Hospital Facility	Up to the maximum limit					
Laboratory	Up to the maximum limit					

SUMMARY OF BENEFITS (CONTINUED)

Benefit	Coverage
Radiology / X-ray	Up to the maximum limit
Chemotherapy / Radiation Therapy	Up to the maximum limit
Pre-Admission Testing	Up to the maximum limit
Surgery	Up to the maximum limit
Reconstructive Surgery Surgery is incidental to and follows surgery that was covered under the plan	Up to the maximum limit
Assistant Surgeon	20% of the primary surgeon's eligible fee
Anesthesia	Up to the maximum limit
Durable Medical Equipment	Up to the maximum limit
Chiropractic Care Medical order or treatment plan required	Up to the maximum limit
Physical Therapy Medical order or treatment plan required	Up to the maximum limit
Extended Care Facility Upon direct transfer from an acute care facility	Up to the maximum limit
Home Nursing Care Upon direct transfer from an acute care facility	Up to the maximum limit
	Prescriptions
Prescriptions Dispensing limit per prescription: 90 days	Up to the maximum limit
	Emergency Services

Emergency Local Ambulance

Injury or illness resulting in an inpatient hospital admission

Up to the maximum limit. Subject to deductible and coinsurance.

Benefit

Coverage

Emergency Reunion Must be approved in advance by the company	\$100,000 maximum limit. Not subject to deductible.					
Interfacility Ambulance Transfer Transfer from one licensed health care facility to another licensed health care facility resulting in an inpatient hospital admission	Company pays 100%					
Natural Disaster Evacuation <i>Must be approved in advance by the company</i>	\$25,000 maximum limit. Not subject to deductible.					
Political Evacuation & Repatriation <i>Must be approved in advance by the company</i>	\$100,000 maximum limit. Not subject to deductible.					
Return of Minor Children Must be approved in advance by the company	\$100,000 maximum limit. Not subject to deductible.					
Return of Mortal Remains or Cremation/Burial Must be approved in advance by the company	Up to the maximum limit for return of mortal remains or ashes to country of residence, or \$5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible.					
	Other Services					
Accidental Death & Dismemberment (AD&D) Death must occur within 90 days of the accident	\$50,000 principal sum. Not subject to deductible.					
Common Carrier Accidental Death	\$25,000 per injured child, \$100,000 per insured adult, \$250,000 maximum limit per family. Not subject to deductible.					
Dental Treatment	\$300 maximum limit due to dental accident or unexpected pain to sound natural teeth. Subject to deductible and coinsurance.					
Traumatic Dental Injury Treatment at a hospital due to an accident	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%. Subject to deductible and coinsurance.					

SUMMARY OF BENEFITS (CONTINUED)

Benefit Coverage

Emergency Eye Examination

Loss or damage to prescription corrective lenses due to an accident

\$150 maximum limit. \$50 deductible per occurrence. Subject to coinsurance.

Hospital Indemnity

\$250 per overnight inpatient confinement, maximum limit of 10 overnights.

Not subject to deductible.

Identity Theft

\$500 maximum limit. Not subject to deductible.

Lost Luggage

\$50 per item, \$500 maximum limit. Not subject to deductible.

Natural Disaster

\$250 per day and maximum limit of five days for accommodations. Not subject to deductible.

Personal Liability

Secondary to any other insurance

\$25,000 combined maximum limit. Injury to a third person: \$100 per injury deductible. Damage to a third person's property: \$100 per damage deductible. No coverage for injury to a related third party or damage to related third person's property.

Pet Return

For a pet cat or dog traveling with the insured person

\$1,000 maximum limit. Not subject to deductible.

Small Pet Common Air Carrier Accidental Death Benefit

For a pet cat or dog up to 30 pounds traveling with the insured person

\$500 maximum limit. Not subject to deductible.

Terrorism

\$50,000 maximum limit. Not subject to deductible.

Trip Interruption

\$10,000 maximum limit. Not subject to deductible.



EXPAND YOUR COVERAGE

PT

It's easy to customize your coverage to best meet your needs while away from home. When submitting your online or paper application, simply add the riders you need to the plan you've selected.

Adventure Sports Rider

If you're a thrill-seeking traveler who enjoys life's more adventurous activities, you may want to consider adding supplemental coverage to your plan. The Adventure Sports Rider provides coverage for injuries sustained during certain extreme sports that would otherwise be excluded from your travel insurance policy.

Lifetime Maximum

Age 0-49: \$50,000 Age: 50-59: \$30,000 Age: 60-64: \$15,000

Chaperone/Faculty Leader Replacement Rider*

If you are the designated chaperone/faculty leader and experience an unexpected death of a relative, a medical emergency, or the destruction of your residence that causes you to cancel or interrupt travel, this rider covers reimbursement for a round trip economy airline ticket up to \$3,000 for a replacement chaperone/faculty leader.

*Rider option is available on group plans only.

Evacuation Plus Rider**

While Patriot provides emergency medical evacuation coverage for life-threatening injuries and illness, the Evacuation Plus Rider provides coverage up to \$25,000 for medical evacuations if you experience a sudden, non-life-threatening medical condition that requires hospitalization. IMG will arrange and cover ground and air transportation to the nearest hospital capable of providing treatment

Note: Must be purchased for a minimum of three months regardless of the minimum number of days being traveled. Premium is charged in wholemonth increments. This benefit is included with the purchase of Platinum plans.

■ Enhanced Accidental Death & Dismemberment Rider (AD&D)**

Accidents can happen—wouldn't you rather be prepared, especially when you're away from home? The AD&D rider will pay you or your beneficiaries up to \$400,000 if your death or dismemberment is the direct result of an accident.

Note: Available to the primary insured only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments

**Rider option is available on individual plans only.





INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Member Portal

MyIMGSM provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through awardwinning, easy-to-use technology. You'll have immediate access to these important resources online, including our 24/7/365 service centers, plan document access, claims management tools, Explanations of Benefits, and much more.



Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price. This network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

Extensive Network Access

For travelers in the U.S., the UnitedHealthcare Options network is a longstanding reputable tier 1 network that gives you more access to more doctors and services, including:

- Over 895,000 physicians
- 5,600 hospitals in the U.S.
- Retail urgent care facilities
- A streamlined claims process

International Provider AccessSM

Travelers outside of the U.S. can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- Over 18,550 physicians and facilities
- Direct billing arrangements that minimize time and upfront







HOW TO GET COVERED

1

Step 1:

Contact your producer directly to obtain an application or to apply online.



Step 2:

Complete your application: If applying as a family, you may include yourself, your spouse, and dependents on one application. Please complete a group application if you have two or more primary insureds.



Step 3:

Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

HOW TO EXTEND YOUR COVERAGE

To meet the needs of our customers, Patriot Travel Series plans can be purchased for up to a 12-month period. Patriot America, Patriot International, and Patriot America Plus plans can be extended up to 24 continuous months, and Patriot Platinum plans can be extended up to a maximum of 36 continuous months. To renew your coverage, please visit our website.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to and does not provide benefits required by PPACA. Since January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eliqible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/fag.

















PATRIOT

Travel Series





This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable.

Benefits are offered as described in the Insurance Contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract.

Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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Daily Rates

(Destination includes the U.S.)

Patriot America®

Patriot America Plus®

Patriot America Platinum

(Destination includes the U.S.)

(Destination includes the U.S.)

INSIDE THE U.S.

Maximum Limit \$50,000 \$500,000 \$1 Million Age \$100,000 0 - 17 \$1.14 \$1.44 \$2.05 \$2.20 18 - 29 \$1.14 \$1.44 \$2.05 \$2.20 30 - 39 \$1.54 \$2.12 \$2.70 \$2.81 \$2.27 \$2.84 \$3.86 \$4.17 50 - 59 \$3.36 \$4.23 \$6.01 \$6.21 60 - 64 \$3.91 \$5.12 \$7.60 \$7.81 65 - 69 \$4.48 \$5.74 \$8.43 \$8.64 70 - 79 \$6.67 N/A N/A N/A 80 + * \$11.26 N/A N/A N/A

*\$10,000 Limit

Patriot International®

Patriot International Platinum

(+)	Maximum Limit									
Age	\$50,000	\$100,000	\$500,000	\$1 Million						
0 - 17	\$1.28	\$1.63	\$2.28	\$2.53						
18 - 29	\$1.29	\$1.63	\$2.32	\$2.53						
30 - 39	\$1.74	\$2.40	\$3.05	\$3.23						
40 - 49	\$2.57	\$3.21	\$4.36	\$4.80						
50 - 59	\$3.80	\$4.78	\$6.79	\$7.14						
60 - 64	\$4.42	\$5.79	\$8.59	\$8.98						
65 - 69	\$5.06	\$6.49	\$9.53	\$9.94						
70 - 79	\$7.54	N/A	N/A	N/A						
80 + *	\$12.72	N/A	N/A	N/A						

*\$10,000 limit

△										
(+)		Maximum Limit								
Age	\$2 million	\$5 million	\$8 million							
0 - 17	\$2.56	\$3.30	\$4.57							
18 - 29	\$2.57	\$3.31	\$4.65							
30 - 39	\$3.47	\$4.88	\$6.13							
40 - 49	\$5.11	\$6.53	\$8.76							
50 - 59	\$7.56	\$9.73	\$13.64							
60 - 64	\$9.00	\$11.78	\$17.25							
65 - 69	\$10.08	\$13.20	\$19.14							
70 - 79*	\$15.01	N/A	N/A							
80 + **	\$25.34	N/A	N/A							
		*\$100,000 limi	**\$20,000 limit							

Those interested in purchasing a group plan (e.g. two primaries and at least 5 insureds) are eligible for a 10 percent discount.

Additional Deductible Options										
Deductible \$0 \$100 \$250 \$500 \$1,000 \$2,500 \$5,000* \$10,000* \$250								\$25,000*		
Rate Factor	1.25	1.10	1.00	.90	.80	.70	.60	.55	.45	

*Available on Platinum only

OUTSIDE THE U.S.

	Maximum Limit						
Age	\$50,000	\$100,000	\$500,000	\$1 Million			
0 - 17	\$0.74	\$0.90	\$1.05	\$1.16			
18 - 29	\$0.77	\$0.95	\$1.10	\$1.22			
30 - 39	\$0.91	\$1.10	\$1.39	\$1.45			
40 - 49 50 - 59 60 - 64	\$1.53	\$1.80	\$2.05	\$2.07			
	\$2.59	\$2.98	\$3.16	\$3.22			
	\$3.25	\$3.55	\$3.84	\$3.88			
65 - 69	\$3.82	\$4.15	\$4.80	\$5.18			
70 - 79	\$5.70	N/A	N/A	N/A			
80 + *	\$10.11	N/A	N/A	N/A			
				*¢10.0001;			

*\$10,000 Limit

**\$20,000 limit

(+)		Maximum Limit						
Age	\$2 million	\$5 million	n \$8 million					
0 - 17	\$1.25	\$1.58	\$1.81					
18 - 29	\$1.31	\$1.66	\$1.89					
30 - 39	\$1.55	\$1.93	\$2.39					
40 - 49	\$2.60	\$3.15	\$3.53					
50 - 59	\$4.41	\$5.22	\$5.44					
60 - 64	\$5.53	\$6.21	\$6.60					
65 - 69	\$6.50	\$7.26	\$8.26					
70 - 79*	\$9.69	N/A	N/A					
80 + **	\$17.19	N/A	N/A					

*\$100,000 limit

OPTIONAL RIDER RATES

Enhanced AD&D Rider*							
Up to \$100,000 additional coverage	\$8 per month						
Up to \$200,000 additional coverage	\$16 per month						
Up to \$300,000 additional coverage	\$24 per month						
Up to \$400,000 additional coverage	\$32 per month						

*Available to the primary insured on individual plans only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments.

Evacuation Plus Rider*									
Premium per covered insured \$45 per month									

Available to the primary insured on individual plans only. Must be purchased for a minimum of three months $regardless\ of\ the\ minimum\ number\ of\ days\ being\ traveled.\ Premium\ is\ charged\ in\ whole-month\ increments.\ The$ Evacuation Plus benefit comes standard on Platinum plans and is available on Patriot America, Patriot America Plus, and Patriot International as a rider.

Chaperone/Faculty Leader Replacement Rider*	Adventure Sports Rider
10% increase of base premium	20% increase of base premium

^{*}Available on group applications only

New premium rates per Insured Person are effective for purchases beginning May 1, 2019, for eligible individuals whose applications are approved by IMG. IMG reserves the right to assess the most current rates at the time of the effective date in the event these rates expire, are modified or are replaced.

Individual Application



Please print legibly and complete ALL SECTIONS (front and back) of this application. Mail, fax, or email application to: International Medical Group, P.O. Box 88509, Indianapolis, IN 46208-0509, USA Fax: +1.317.655.4505 Email: insurance@imglobal.com

1 PRIM	MARY APPLICANT INF	ORMATION:											
First Nam	e:	e:				Middl	Middle:						
Governm	ent Issued ID Numbe	r:					Sex: □ Male □ Female						
Country	of Citizenship:				Country of	Reside	ence:						
Destination	Destination Country(ies):						ive Date:	//	(M	IM/DD/YYYY)			
2 FUL	FULFILLMENT AND INFORMATION DELIVERY METHOD:												
□ Comr	munications should be sent via email to:												
	For mail fulfillment kit purposes ONLY: Instead of receiving confirmation of coverage via email, I prefer to receive a paper copy of the coverage verification letter and insurance contract to the following address:												
Name:					Address:								
City:		Postal Code:			Country:								
	lress provided is in Flo es applicable surplus lines		-	cated	in Florida?		□ Yes	□ No					
RECEIVE	☐ I AGREE TO THE PROCESSING OF MY PERSONAL INFORMATION TO PROVIDE THE SERVICES I HAVE PURCHASED, INCLUDING TO ADMINISTER CLAIMS, AND TO RECEIVE MEMBER COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY, FOUND AT IMGLOBAL.COM/LEGAL/PRIVACY-POLICY. ☐ I AGREE TO RECEIVE RELEVANT INFORMATION AND OTHER COMMUNICATIONS FROM IMG ABOUT INSURANCE COVERAGES AND SERVICE OPTIONS. I UNDERSTAND THAT I CAN WITHDRAW MY CONSENT AT ANY TIME.												
3 PLA	N OPTION AND ADDIT	TIONAL COVERAGE	OPTIONS:										
Select the	coverage plan and maxi	mum limit. Check one	plan and one	option	•								
Destinat	ion Includes the U.S.	•			Destinatio	n Excl	udes the U	.S.					
□ Patriot	® America		5100,000 51,000,000		□ Patriot International® □ \$50,000 □ \$100,000 □ \$1,000,000								
□ Patriot	America® Plus		5100,000 51,000,000		□ Patriot International Platinum □ \$2,000,000 □ \$5,000,000 □ \$8,000,000					00			
□ Patriot	America Platinum	□ \$2,000,000 □ \$ □ \$8,000,000	55,000,000										
4 PRE	MIUM CALCULATION:												
	persons to be insured the additional sheet for more co						Date of Birth (MM/DD/YYYY)	Sex	Daily	Rate # c	of Days	Total	
Applicant							/			X	=		
Spouse							//			X	=_		
Child 1							// x =						
Child 2							x=						
Child 3	3						/ / x =						
TOTAL (A)													
5 DED	UCTIBLE OPTION:												
CIRCLE OF	NE: Select one deductible	e by circling it.	Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000*	\$10,000*	\$25,000*	
then enter the applicable rate factor amount in the premium calculation box in Section 6 (B) Deductible Rate Factor			1.25		1.00		.80	.70	.60	.55	.45		

*Available on Platinum plans only

Beneficiaries

If applicants would like to designate a beneficiary, the beneficiary designation form can be accessed via www.imglobal.com/member.



Patriot® Travel Series Individual Application



Cardholder Billing Address:

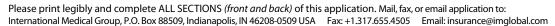


5 PLAN PREMIUM	7 SUBSCRIPTION							
BASE PLAN		oplicants) hereby apply and subscribe to the Global Medical Services Gro						
(A) Daily premium total (from Section 4)	as underwritten and offered by Sirius International Insur	Carmel, IN, or its successor, for the insurance coverage requested above at ance Corporation (publ) (the Company) on the date of receipt hereof and ative and plan administrator, International Medical Group, Inc. (IMG). T						
(B) Deductible rate factor	applicants understand and agree: (i) the insurance appl	ied for is not an employee welfare benefit plan, accident & health product to or complying with U.S. laws, but is intended for use as travel coverage						
(see Section 5) X (C) Base premium =	the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) The applicants must part premiums for the entire period of coverage in advance, and no coverage will be effective until the required premium has been pai							
ADDITIONAL COVERAGE OPTIONS		e Company, (iii) no modification or waiver relating to this application or t or IMG unless approved in writing by an officer of the Company or IMG, a						
(D) Adventure Sports Rider	(iv) the Company relies on the accuracy, truthfulness, and	completeness of the information provided herein and any misrepresentation tract and any and all claims and benefits thereunder will be forfeited a						
(enter .20 if applicable)	waived, (v) by submission of this application and/or ar	ny future claim for benefits. The applicants purposefully initiate and ta the Company in Indiana, through IMG as its managing general underwri						
Enhanced AD&D Rider (Round up to the nearest whole month. Rider is only available with a minimum purchase of three months of a Patriot plan.)	and plan administrator, the contract of insurance represe be deemed issued and made in Indianapolis, IN, and sole insurance will be in Marion County, Indiana, for which th surplus lines law shall govern all rights and claims rais understand and agree that: (i) the insurance producer/	ented by the Master Policy and evidenced by the Certificate of insurance we ented by the Master Policy and evidenced by the Certificate of insurance ver and exclusive jurisdiction and venue for any legal proceeding relating to the applicants that had agree that India seed under the insurance contract. ACKNOWLEDGEMENT . The application is the fulfillment of its contractual duties to the Company and on behalf of the company and the company an						
# of months Rate (E)	Company, (ii) the insurance does not provide benefits for	or any injury, illness, sickness, disease, or other physical, medical, mental ible medical certainty, existed at the time of application or at any time duri						
Evacuation Plus Rider (Round up to the nearest whole month. Must be purchased for a minimum of three months regardless of the minimum number of days being traveled.)	the time frame outlined in the contract prior to the effediagnosed, treated, or disclosed to the Company prior to complications or consequences related thereto or resultior claims incurred for pre-existing conditions will be exincorporated by reference here and can be accessed at inot intended or considered by the applicants, the Comparticular jurisdiction, and (iv) the Company, as carrier abenefits to be provided under the insurance contract at	ective date, whether or not previously manifested, symptomatic or know the effective date, and including any and all subsequent, chronic or recurri ing or arising therefrom (a "pre-existing condition"), and that all charges an cluded from coverage as described in the Certificate of Insurance, which mglobal.com/sample-contracts, (iii) the subjects of insurance applied for a npany or IMG to be resident, located, or expressly to be performed in a and underwriter of the insurance plan, is solely liable for the coverages a nd IMG has no direct or independent liability under any insurance contra						
TOTAL PREMIUM	professional, MIB, federal, state or local government ager	The applicants authorize any health plan, health care provider, health ca ncy, insurance or reinsuring company, consumer reporting agency, employ						
Enter the amount from (C)		s provided care, advice, diagnosis, payment, treatment, or services to them ealth, has any information available as to diagnosis, treatment and progno						
Enter the amount from (D) × 1		treatment of them, and any non-medical information about me, to disclo and any other information concerning them and to give any and all su						
to the right of the 1.		representatives of Company, IMG, and their affiliates, and subsidiarint and warrant that: (i) they have read the foregoing statements and a						
Enter the amount from (E) +	marketing materials and sample insurance contract whic	th were made available upon request and prior to the application or that the them, (ii) they are eligible to participate in the insurance program applied to						
Enter the amount from (F) +	as a traveler for whom domestic U.S. health care covera	age is unavailable, (iii) they are currently in good health and have not be , and have not experienced manifestation or symptoms of and do not suf						
Optional express mail \$20 +	from any pre-existing or other medical condition which	n the applicants foresee may require treatment during the insurance or e, and (iv) each applicant is not hospitalized, disabled, or HIV+. If signed as t						
TOTAL AMOUNT DUE =	legal representative of the applicant, the signer warra	nts their authority and capacity to so act and to bind each applicant.						
IMG PRODUCER USE ONLY	bind the applicants. IMPORTANT NOTICE REGARDIN	for benefits, each applicant ratifies the authority of the signer to so act a IG PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): TI						
Producer #: 525090	aliens to obtain PPACA compliant insurance coverage un	required by, PPACA. PPACA requires U.S. citizens, U.S. nationals and resider less they are exempt from PPACA. Penalties may be imposed on persons w						
Name: Good Neighbor Insurance	conditions, may be modified or amended based upon o	t do not do so. Eligibility to purchase or renew this product, or its terms a changes to applicable law, including PPACA. Please note that it is solely t						
Address: 690 E. WARNER ROAD, SUITE 117	have no liability whatsoever, including for any penalties	quirements applicable to them and the Company and its Administrator sh that the applicants may incur, for their failure to obtain coverage required E-CONSENT . The applicants wish to receive information and communica						
City: GILBERT State: AZ Zip: 85296	electronically, and prefer to use an e-mail address rather t	than regular mail. The applicants agree IMG, its affiliates, and subsidiaries m n electronic format, and paper communications are not required, unless a						
Phone: 480-813-9100	until the applicant withdraws this consent. The applicar	nts unambiguously give consent to the transfer of personal data to entit This consent is freely given, specific for the administration of coverage a						
Email: info@gninsurance.com	benefits, and an informed indication of the applicants' w	rishes. The applicants acknowledge and understand the transfer is necesse their request, and necessary for the conclusion or performance of a contra						
	concluded in their interest. The applicants also agree it i address, contact, and other information related to my cov	s their responsibility to provide IMG with true, accurate and complete e-m rerage, and to maintain and promptly update any changes in this informatic claim for payment of a loss or benefit or knowingly presents false informati						
	Signature of Insured or Proxy (Required)	Х						
	Date:/ (month/day/year) Phone:							
a PAVILLE III								
8 PAYMENT METHOD	rive Francis DWG CC 1/7 WC CC	Only (TalMC) Declarate (CC)						
By supplying my account information, I wish to pay the pren account will be billed for the premium at the selected payme the account and, if not, will take full responsibility for the pay	nium by credit card or the designated account for each applicant re ent mode. By signing and submitting this form, applicant represent	ney Order (To IMG) — eCheck (ACH) (available upon request) equesting coverage. If the application is accepted, the credit card or designated ts and warrants that he/she has the card or account holder's authorization to use plication, I agree to pay via my credit card or applicable account the premium Id only be transmitted to IMG through secure means.						
Card #:	Expiration Date:// (MM/DD/YYYY)	Cardholder Name:						
Signature: (Required)	Cardholder Davtime Phone:	Email:						

Payment must be made for the total number of days you want coverage. All payments must be made in U.S. dollars and drawn on U.S. banks.



Group Application (For groups with two or more primary insureds)





			Government Issued ID Number	Group Member's Effective Date (MM/DD/YYYY)	Group Member's Expiration Date	Group Member's Departure Date If Different Than Group	Daily Rate
Country of Citizenship	Residence Country	Date of Birth (MM/DD/YYYY)					
se check the box in froi	nt of the applicant's name to	identify the chaper	one/faculty leader (if the Chap	perone Rider is sele	ected)	Subtotal:	A
	e check the box in fror	e check the box in front of the applicant's name to	e check the box in front of the applicant's name to identify the chaper.	e check the box in front of the applicant's name to identify the chaperone/faculty leader (if the Chaperone)	e check the box in front of the applicant's name to identify the chaperone/faculty leader (if the Chaperone Rider is sele	Citizenship Country (MM/DD/YYY) ID Number (MM/DD/YYY) (MM/DD/YYY) ID Number (MM/DD/YYY) (MM/DD/TD/TD/TD/TD/TD/TD/TD/TD/TD/TD/TD/TD/	Citizenship Country (MM/DD/YYY) ID Number (MM/DD/YYY) (MM/DD/YYY) (MM/DD/YYY)

ш	I AM AN AUTHORIZED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO THE PROCESSING OF THEIR PERSONAL INFORMATION TO
	PROVIDE THE SERVICES THEY HAVE PURCHASED, INCLUDING TO ADMINISTER CLAIMS, AND TO RECEIVE MEMBER COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY.
	I AM AN AUTHORIZED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO RECEIVE RELEVANT INFORMATION AND OTHER COMMUNICATIONS FROM IMG ABOUT

2 Premium:	ı :									5 Plan Premium:		
Culatatal & Con	-1			=	= Total I					BASE PLAN		
,							(A) Daily premium total (From Total B in Section 2)					
application)				e first calculate your total premium in section 5 of the (Minimum initial + \$10.00 = \$ payment required)						(B) Deductible rate factor (See Section 4)	х	
$\frac{1}{\text{Total Premium}} \div \frac{1}{\text{Number of months}} = \frac{1}{\text{Number of months}} + \frac{\$10.00}{\text{Billing fee}} = \frac{\$}{\text{Periodic payment required}}$							(C) Group discount factor (Enter .90 if your group consists of at					
3 Plan Options:							least 5 members)					
Select the coverage plan and maximum limit. Check one plan and one option:							(D) Base Premium	=				
Destination Inc	cludes tl	he U.S.								ADDITIONAL COVERAGE OPTIONS		
□ Patriot® America □ \$50,000 □ \$100,000 □ \$500,000 □ \$1,00				.000,000		Adventure Sports Rider						
☐ Patriot America® Plus ☐ \$50,000 ☐ \$100,000 ☐ \$1,000,000							(enter .20 if applicable) Chaperone Rider					
☐ Patriot America Platinum			□ \$	□ \$2,000,000 □ \$5,000,000 □ \$8,000,000						(enter .10 if applicable)	+	
Destination Excludes the U.S.							(E) Total Rider Factor(s)	=				
□ Patriot International® □ \$50,000 □ \$100,000 □ \$500,000 □ \$1,000,000							TOTAL PREMIUM					
□ Patriot International Platinum □ \$2,000,000 □ \$5,000,000 □ \$8,000,000								Enter the amount from (D)				
4 Deductible option:							Enter the amount from (E)	x 1				
							to the right of 1. \$20 optional express mail	= +				
CIRCLE ONE: Select one deductible by circling it, then enter the applicable rate factor amount in the premium calculation box in Section 5 (B)												
P										TOTAL AMOUNT DUE	=	
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000*	\$10,000*	\$25,000*			

.55 *Available on Platinum plans only

.45

Beneficiaries

(see Certificate Wording for Beneficiary designation) In the event of an insured's accidental death and/or common carrier accidental death, beneficiaries will be as follows:

- 1) Spouse (if any) Primary
- 2) Children (if any) First contingent
- 3) Estate of the insured Second contingent

1.25

1.10

1.00

.90

.80

.70

Rate Factor

.60

INSURANCE COVERAGES AND SERVICE OPTIONS. THE GROUP MEMBERS UNDERSTAND THAT THEY CAN WITHDRAW CONSENT AT ANY TIME.

6 Group Contact or Sponsoring Organization (if ap	pplicable):							
Sponsoring Organization Name (if applicable):								
Mailing Address:	City:		State	e:	Postal Code:			
Responsible Officer Contact Name:		Gove	rnment Issued ID N	Number:				
Send confirmation of coverage and communications to the fo	llowing email:				Phone Number:			
☐ Mail option: Instead of receiving confirmation of coverage via email, I prefer to receive a paper copy of the coverage verification letter and insurance contract to the following address:								
If the address provided is in Florida, is the group currently local (Determines applicable surplus lines tax and will not affect cover		Yes 🗖 No						
(Determines approache sur plus mes tan ana mininet anect core	u.g.c,	Earliest Date of Depar	ture / /	/ (MM/DDA	/wwi			
Requested Effective Date:// (MM/DD/YY	YYY)	Requested Expiration Date:/ (MM/DD/YYY)						
Purpose of Trip & Program:								
7 Payment Method:								
☐ Visa ☐ MasterCard ☐ Discover ☐ American E	xpress 🗖 Wire	☐ Check (To IMG)	☐ Money Order	r (To IMG) 🚨 e	Check (ACH) (available upon request)			
By supplying my account information, Sponsor wishes to pay the premiu designated account will be billed for the premium at the selected paymen to use the account and, if not, will take full responsibility for the payment the premium amount owed and have read and agree to all terms, condi	nt mode. By signing and and any charges accrui	I submitting this form, Spor ing to it. By submitting the s	nsor represents and wo signed application, Sp	arrants that it has the consor agrees to pay	e card or account holder's authorization via my credit card or applicable account			
Card #:	Expiration	on Date://	_ (MM/DD/YYYY) Card	dholder Name:				
Signature: (Required)	Cardhol	der Daytime Phone:		Email:				
Cardholder Billing Address:								
Payment must be made for the total number of days you want coverage.	All payments must be mo	ade in U.S. dollars and draw	n on U.S. banks.					
Subscription. The undersigned on helated of the Sponsor or Organization and the above individuals (collectivel), "applicants?" representation of the applicants and hereby applies and subscribes, for and on behalf of each individual listed on the application form, to the Global Medical Services Group Insurance Trust. 60 MutualWealth Management Group, Carmel, N. or its successor, for the insurance coverage requested above and as underwitten and offered by Sirkus international insurance Corporation (publ). Which Company on the Group and as administerated by the Company's authorized representative and plan administrator, International Medical Group, Inc. (IMG). The applicants, understand and agree (i) the insurance applied for is not a membry every elifare benefit plan, accident & health product, health insurance, major medical, not a health plan subject to complying with 12, level, but is intended for use at travel coverage in the sevent of a sudden and unexpected libes or injury for which eligible coverage may be medical, and a health insurance, major medical, and a subministerated by the Company in the modification or waiver relation to the coverage applied for will be individuals (collective). The company reliable of the company of MC unless approached in which the company in								
Signature of Responsible Officer X Date:/ (MM/DD/YYYY) IMG Producer Use Only								
Producer Number: 525090		Name: Good Ne	aighhar Incuran	CO				
Email: info@gninsurance.com		Phone Number:		U C				
Address: 690 E. WARNER ROAD, SUITE 117		City: GILBERT	TOO O 10-0 100	State: AZ	Z Postal Code: 85296			
Manage Coo E. WAININEN NOAD, COILE III		City. OILDLIN		Jule. AZ	, 103tai coac. 00230			