PATRIOT

Travel Series







L L SMALL COMPANY ATTITUDE.

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

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 coverageSupplemental accident: No coverage

Platriot 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 LATINUM

- **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

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.





SUMMARY OF BENEFITS ♦ 🕏



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

Benefit Coverage

	npatient 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

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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.

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

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 Must be approved in advance by the company	\$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.

Traumatic Dental Injury

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.

\$300 maximum limit due to dental accident or unexpected pain to sound

natural teeth. Subject to deductible and coinsurance.

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

Dental Treatment

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.



All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

EXPAND YOUR COVERAGE



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.

Pharmacy Discount Savings **Whitersal RX**



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

UnitedHealthcare*

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:

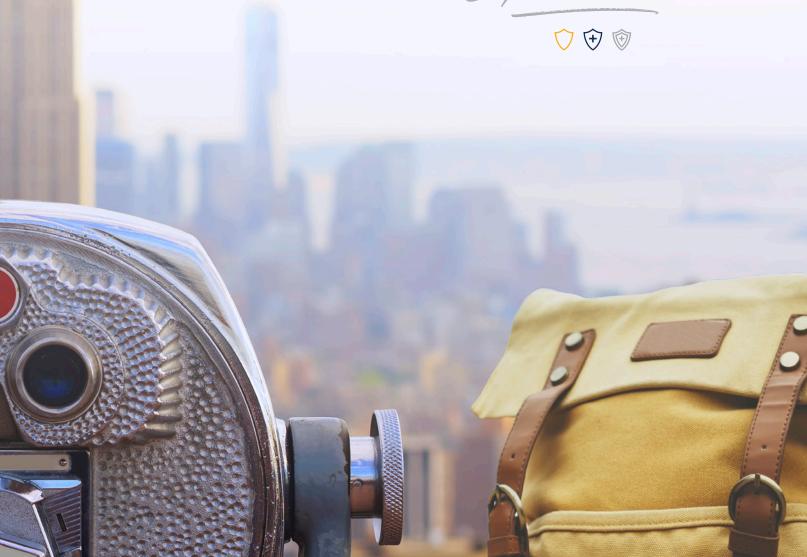
- Over 895,000 physicians
- 5,600 hospitals in the U.S.
- Retail urgent care facilities
- A streamlined claims process

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/faq.

















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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(Destination includes the U.S.)

Patriot America®

Patriot America Plus® (Destination includes the U.S.)

Patriot America Platinum

(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 limit	**\$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* \$25,000									\$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	\$1.53	\$1.80	\$2.05	\$2.07						
50 - 59	\$2.59	\$2.98	\$3.16	\$3.22						
60 - 64	\$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						
				*¢10.000 Lim						

*\$10,000 Limit

\sim									
(+)		Maximum Limit							
Age	\$2 million	\$5 million	\$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 **\$20,000 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.

Patriot® Travel Series ○ ♥ ♥





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: Last Name:								Middl	Middle:			
Governm	ent Issued ID Numbe	r:					Sex: □ Male □ Female						
Country o	of Citizenship:				Country of	Reside	ence:						
Destination	Destination Country(ies):					Effecti	ive Date:	//	(M	IM/DD/YYYY)			
2 FULI	FULFILLMENT AND INFORMATION DELIVERY METHOD:												
□ Comn	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:								
	ress provided is in Flo es applicable surplus lines		-	cated	in Florida?		□ Yes	□ No					
RECEIVE I AGREE	☐ 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	•								
Destinati	ion Includes the U.S	•			Destinatio	n Excl	udes the U	.S.					
□ Patriot ^e	® 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 □ \$5,000,000				00				
□ Patriot	America Platinum	□ \$2,000,000 □ \$ □ \$8,000,000	5,000,000										
4 PRE	MIUM CALCULATION:												
	persons to be insured 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							//						
Child 3	3						/ / x =						
							<u></u>				OTAL (A	.)	
5 DED	UCTIBLE OPTION:												
CIRCLE ON	NE: Select one deductible	le 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			1.25	1.10	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:

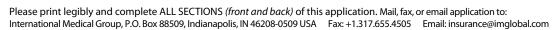


5 PLAN PREMIUM		7 SUBSCRIPTION	
BASE PLAN			applicants) hereby apply and subscribe to the Global Medical Services Gro
(A) Daily premium total (from Section 4)	a	as underwritten and offered by Sirius International Inst administered by the Company's authorized represer	 c, Carmel, IN, or its successor, for the insurance coverage requested above aurance Corporation (publ) (the Company) on the date of receipt hereof and tative and plan administrator, International Medical Group, Inc. (IMG).
(B) Deductible rate factor (see Section 5)		nealth insurance, major medical, nor a health plan subj	plied for is not an employee welfare benefit plan, accident & health prodi ect to or complying with U.S. laws, but is intended for use as travel coveragi ry for which eligible coverage may be available, (ii) The applicants must
(C) Base premium	= p	premiums for the entire period of coverage in advance	e, and no coverage will be effective until the required premium has been p
ADDITIONAL COVERAGE OPT	TIONS	coverage applied for will be binding upon the Compar	the Company, (iii) no modification or waiver relating to this application or ny or IMG unless approved in writing by an officer of the Company or IMG, a
(D) Adventure Sports Rider (enter .20 if applicable)	Ċ	or omission contained herein will void the insurance of	nd completeness of the information provided herein and any misrepresental contract and any and all claims and benefits thereunder will be forfeited
Enhanced AD&D Rider	a	advantage of the privilege of conducting business wit	any future claim for benefits. The applicants purposefully initiate and the Company in Indiana, through IMG as its managing general underw
(Round up to the nearest whole mon available with a minimum purchase Patriot plan.)	th. Rider is only of three months of a ii s	pe deemed issued and made in Indianapolis, IN, and so nsurance will be in Marion County, Indiana, for which surplus lines law shall govern all rights and claims ra anderstand and agree that: (i) the insurance produce	esented by the Master Policy and evidenced by the Certificate of insurance le and exclusive jurisdiction and venue for any legal proceeding relating to the applicants hereby consent. The applicants consent and agree that Indi aised under the insurance contract. ACKNOWLEDGEMENT . The applica r/agent/broker soliciting, assigned to, or assisting with this application is in fulfillment of its contractual duties to the Company and on behalf of
# of months Rate			s for any injury, illness, sickness, disease, or other physical, medical, menta nable medical certainty, existed at the time of application or at any time dur
	th. Must be purchased rdless of the minimum in 16 cm. 16 c	the time frame outlined in the contract prior to the e diagnosed, treated, or disclosed to the Company prior to complications or consequences related thereto or resu or claims incurred for pre-existing conditions will be en corporated by reference here and can be accessed a not intended or considered by the applicants, the Coparticular jurisdiction, and (iv) the Company, as carrier	ffective date, whether or not previously manifested, symptomatic or known the effective date, and including any and all subsequent, chronic or recurriting or arising therefrom (a "pre-existing condition"), and that all charges a excluded from coverage as described in the Certificate of Insurance, which timplobal.com/sample-contracts, (iii) the subjects of insurance applied for ompany or IMG to be resident, located, or expressly to be performed in a rand underwriter of the insurance plan, is solely liable for the coverages of the subjects of the coverages of the insurance plan, is solely liable for the coverages of the subjects.
# of months # of insureds	A	AUTHORIZATION FOR RELEASE OF INFORMATION	and IMG has no direct or independent liability under any insurance contr. The applicants authorize any health plan, health care provider, health c
TOTAL PREMIUM			ency, insurance or reinsuring company, consumer reporting agency, emplo las provided care, advice, diagnosis, payment, treatment, or services to then
Enter the amount from (C)	c	on their behalf, has any records or knowledge of their l	health, has any information available as to diagnosis, treatment and progn or treatment of them, and any non-medical information about me, to disci
Enter the amount from (D) to the right of the 1.	× 1 ti	heir entire medical record, file, history, medications, nformation to their agent of record and authorize	and any other information concerning them and to give any and all sed representatives of Company, IMG, and their affiliates, and subsidia
Enter the amount from (E)	+ n	marketing materials and sample insurance contract wh	sent and warrant that: (i) they have read the foregoing statements and iich were made available upon request and prior to the application or that i
Enter the amount from (F)			d them, (ii) they are eligible to participate in the insurance program applied grage is unavailable, (iii) they are currently in good health and have not b
Optional express mail \$20	c	diagnosed with, sought consultation or been treated f	or, and have not experienced manifestation or symptoms of and do not such the applicants foresee may require treatment during the insurance of
TOTAL AMOUNT DUE	v	which the applicants intend to claim under the insuran	ce, and (iv) each applicant is not hospitalized, disabled, or HIV+. If signed as
IMG PRODUCER USE ONLY	a	acceptance of coverage and/or submission of any clain	rants their authority and capacity to so act and to bind each applicant m for benefits, each applicant ratifies the authority of the signer to so act
Producer #:			ING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): its required by, PPACA. PPACA requires U.S. citizens, U.S. nationals and resid
Name:	a	aliens to obtain PPACA compliant insurance coverage u	Inless they are exempt from PPACA. Penalties may be imposed on persons out do not do so. Eligibility to purchase or renew this product, or its terms
Address:	c	conditions, may be modified or amended based upor	n changes to applicable law, including PPACA. Please note that it is solely
Address.	h	nave no liability whatsoever, including for any penaltie	equirements applicable to them and the Company and its Administrator s s that the applicants may incur, for their failure to obtain coverage required
Cit State			 A. E-CONSENT. The applicants wish to receive information and communi- r than regular mail. The applicants agree IMG, its affiliates, and subsidiaries.
City: State	e: Zip: p	provide each insured person with any communication:	s in electronic format, and paper communications are not required, unless ants unambiguously give consent to the transfer of personal data to ent
Phone:	е	established in a country outside the EU Member State	s. This consent is freely given, specific for the administration of coverage wishes. The applicants acknowledge and understand the transfer is neces
Email:	fe	or the performance of a contract, taken in response to	their request, and necessary for the conclusion or performance of a cont
	а <i>Р</i>	address, contact, and other information related to my co	t is their responsibility to provide IMG with true, accurate and complete e- overage, and to maintain and promptly update any changes in this informat nt claim for payment of a loss or benefit or knowingly presents false informa may be subject to fines and confinement in prison.
		Signature of Insured or Proxy (Required)	Х
		Date:/ (month/day/year)	
8 PAYMENT METHOD			
By supplying my account information account will be billed for the premium the account and, if not, will take full re	, I wish to pay the premium b at the selected payment mo sponsibility for the payment	by credit card or the designated account for each applicant ode. By signing and submitting this form, applicant represe	ney Order (To IMG) etheck (ACH) (available upon request) trequesting coverage. If the application is accepted, the credit card or designated that and warrants that he/she has the card or account holder's authorization to u application, I agree to pay via my credit card or applicable account the premium fuld only be transmitted to IMG through secure means.
Card #:		Expiration Date:// (MM/DD/YYYY)	Cardholder Name:
Signature: (Required)		Cardholder Daytime 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)





1	Group Me	mber's Name:		Government Issued ID Number	Group Member's Effective Date (MM/DD/YYY)	Group Member's Expiration Date	Group Member's Departure Date If Different Than Group		
	Country of Citizenship	Residence Country	Date of Birth (MM/DD/YYYY)					Daily Rate	
□ 1									
□2									
□3									
□4									
□5									
Please check the box in front of the applicant's name to identify the chaperone/faculty leader (if the Chaperone Rider is selected) Subtotal: A									
☐ 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 INSURANCE COVERAGES AND SERVICE OPTIONS. THE GROUP MEMBERS UNDERSTAND THAT THEY CAN WITHDRAW CONSENT AT ANY TIME.								

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 II INSURANCE COVERAGES AND SERVICE OPTIONS. THE GROUP MEMBERS UNDERSTAND THAT THEY CAN WITHDRAW CONSENT AT ANY TIME.	F. Dian Duaminum	-				Duaminum	_
PROVIDE THE SERVICES THEY HAVE PURCHASED, INCLUDING TO ADMINISTER CLAIMS, AND TO RECEIVE MEMBER COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY							
	TIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY.	VE MEMBER COMMUNICATIO	LAIMS, AND TO RECEIV), INCLUDING TO ADMINISTER	VICES THEY HAVE PURCHAS	PROVIDE THE SERV	_ P

2 Premiu	ım:									5 Plan Premium:		
									BASE PLAN			
Subtotal A (from above) # of Days Total B								(A) Daily premium total (From Total B in Section 2)				
To pay in monthly installments (please first calculate your total premium in section 5 of the application) $\frac{\text{(Minimum initial payment required)}}{\text{Total Premium}} \div \frac{\text{S}10.00}{\text{Number of months}} = \frac{\$10.00}{\text{Billing fee}} = \frac{\$}{\text{Periodic payment}}$								(B) Deductible rate factor (See Section 4)	X			
							quired)	(C) Group discount factor				
3 Plan Options:									(Enter .90 if your group consists of at least 5 members)	Х		
Select the co	verage pla	an and max	imum lim	it. Check o	ne plan a	nd one op	otion:			(D) Base Premium		
Destination	Includes	the U.S.								ADDITIONAL COVERAGE OPTIONS		
☐ Patriot® America ☐ \$50,6				□ \$50,000 □ \$100,000 □ \$500,000 □ \$1,000,000						Adventure Sports Rider (enter .20 if applicable)		
☐ Patriot America® Plus				□ \$50,000 □ \$100,000 □ \$500,000 □ \$1,000,000						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		
CIRCLE ONE: Select one deductible by circling it, then enter the applicable rate factor amount in the								to the right of 1. \$20 optional express mail	= +			
premium calculation box in Section 5 (B)								TOTAL AMOUNT DUE				
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000*	\$10,000*	\$25,000*	Ronoficiarios		

.55 *Available on Platinum plans only

.45

(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

	P I-1-1.						
6 Group Contact or Sponsoring Organization (if app	olicable):						
Sponsoring Organization Name (if applicable):				C	D I.C . I		
	City:			State:	Postal Code:		
Responsible Officer Contact Name:		G	overnment issu	ed ID Number:	Dharra Norraharr		
Send confirmation of coverage and communications to the follo				- f 4h	Phone Number:		
 Mail option: Instead of receiving confirmation of coverence contract to the following address: 	erage via emaii, i	prefer to receive	a paper copy	of the coverage	verification letter and insurance		
If the address provided is in Florida, is the group currently locate	ed in Florida? 🔲 `	Yes 🗖 No					
(Determines applicable surplus lines tax and will not affect coverage	ge)						
Requested Effective Date: /// (MM/DD/YYYY		Earliest Date of Departure:// (MM/DD/YYYY)					
nequested Lifective Date	,	Requested Expiration Date:/ (MM/DD/YYYY)					
Purpose of Trip & Program:							
7 Payment Method:							
☐ Visa ☐ MasterCard ☐ Discover ☐ American Exp	oress 🗖 Wire	☐ Check (To IMC) 🔲 Money	Order (To IMG)	□ eCheck (ACH) (available upon request)		
By supplying my account information, Sponsor wishes to pay the premium designated account will be billed for the premium at the selected payment to use the account and, if not, will take full responsibility for the payment at the premium amount owed and have read and agree to all terms, condition	mode. By signing and nd any charges accrui	l submitting this form, ! ing to it. By submitting	ponsor represents he signed applica	s and warrants that it ation, Sponsor agrees t	has the card or account holder's authorization to pay via my credit card or applicable account		
Card #:	Expiration	on Date://	(MM/DD/YYYY)	Cardholder Nai	me:		
Signature: (Required)	Cardhol	der Daytime Phon	e:	Emai	l:		
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 a	rawn on U.S. bank	KS.			
available, (II) the applicants must pay premiums for the entire period of coveragy by the Company, (III) no modification or waiver relating to this application or the Company relies on the accuracy, truthfulness and completeness of the informal benefits thereunder will be forfeited and waived, (V) by submission of this appli with the Company in Indiana, through IMG as its managing general underwriter deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction at consent and agree that Indiana surplus lines law shall govern all rights and claim broker soliciting, assigned to, or assisting with this application is the agent and insurance does not provide benefits for any injury, illness, sickness, disease, or application or at any time during the three (3) years prior to the effective date of effective date, and including any and all subsequent, chronic or recurring comptice incurred for pre-existing conditions will be excluded from coverage as describe subjects of insurance applied for are not intended or considered by the applicar and underwriter of the insurance plan, is solely liable for the coverages and benefit or Release of Information. The applicants authorize any health plan, he reporting agency, employer, benefit plan, or any other organization or person the alth, has any information available as to diagnosis, treatment and prognosis ventire medical record, file, history, medications, and any other information concaffiliates, and subsidiaries. Certification. The applicants hereby certify, repres made available upon request and prior to the application or that they have been whom domestic U.S. health care coverage is unavailable, (iii) they are currently symptoms of and do not suffer from any pre-existing or other medical condition each applicant is not hospitalized, disabled, or HIV+. If signed as the legal represand/or submission of any claim for benefits, each applicant ratifies the authority participation in the program is completely voluntary; the sole functions of the Sp premium	coverage applied for witton provided herein an cation and/or any future and plan administration devenue for any legal pass raised under the insurerpresentative of the ago other physical, medications or consequent of the insurerpresentative of the ago other physical, medications or consequent of the certificate of lots, the Company or IMits to be provided understath care provided care, with respect to any physerning them and to given the additional to the certificate of lots and warrant that: (a read to them, and the in good health and hathe applicants foresee sentative of the applicants of the signer to so act a consor with respect to thration in the form of case and places. The Sponction and Affordal att. The applicants under to obtain PPACA compto purchase, extend or is sibility to determine if I quired by any applicabents were also given the opticants wish to receivitions in electronic form the din a country outside understand the transferiere it is their responsil. Any person who know	ill be binding upon the or and any misrepresentation call the claim for benefits, the r, the contract of insurar proceeding relating to the r, the contract of insurar proceeding relating to the rance contract. Acknot pplicants and IMG acts is al, mental or nervous dier or not previously man proceeding relating to the ror not previously man process related thereto or r linsurance, which is incog to be resident, located the insurance contract at the care professional, Nadvice, diagnosis, paym siscal or mental condition we any and all such infolio the applicants understand the process of	company or IMG ur n or omission com- applicants purpos ce represented by insurance will be i wledgment. The fulfillment of its coorder, condition ce fested, symptomat sulting or arising porated by referent or expressly to be ind IMG has no dire IB, federal, state on the treatment, or so and/or treatment, or so and/or treatment, or so the treatment, or so the treatment of the insurance with, sought consuring the insurance soften authority and The applicants and the insurance soften authority and the insurance soften authority and the insurance soften authority and the insurance soften authority and the insurance is in eunless they are e terms and condition the insurance is in eunless they are e terms and condition and the Complimitation PPACA. The arrangements unicate electronic ations are not requents of the consumer of a con- ing the consumer of the consumer of the consumer of the con- tents and conditions are not requents of the consumer of a con- ing the consumer of the consumer of the con- tents and conditions are not requents of the consumer of the con- tents and conditions are not requents of the consumer of th	nless approved in writinal tained herein will void including and take the Master Policy and in Marion County, Indiane applicants understand to the applicants understand to the all ment that, with reticor known, diagnosed therefrom (a "pre-exist nace here and can be ace performed in any part ctor independent liability local government agreevices to them or on to to them, and any nonent of record and auths, and any marketing milgible to participate in sultiplication or been treate or for which the applied dapacity to so act and represent and warrant ram, to permit the insurance. The Sponsor ackret it limited to furnishing of erial to applicants and business reasonably calcular informed all participate in the sures reasonably calcular informed all participations of subject to, and does exempt from PPACA, at consum yand its Administra The Sponsor hereby arr to obtain insurance. That ally, and prefer to use eatired, unless and until the ley given, specific for titract, taken in responsed complete e-mail add	ing by an officer of the Company or IMG, and (IV) the the insurance contract and any and all claims and advantage of the privilege of conducting business evidenced by the Certificate(s) of Insurance will be not for which the applicants consent. The applicants de and agree that: (I) the insurance producer/agent/e Company and on behalf of the Company, (III) the asonable medical certainty, existed at the time of di, treated, or disclosed to the Company prior to the ing condition"), and that all charges and/or claims cossed at imglobal.com/sample-contracts, (III) the ticular jurisdiction, and (IV) the Company, as carrier ity under any insurance contract. Authorization ency, insurance or reinsuring company, consumer their behalf, has any records or knowledge of their orized representatives of Company, IMG, and their aterials and sample insurance contract which were the insurance program applied for as a traveler for ed for, and have not experienced manifestation or cants intend to claim under the insurance, and (iv) it to bind the applicants. By acceptance of coverage that under the insurance offered to the applicants, er to publicize the program to applicants, to collect nowledges it must and agrees it will disclose certain tertain material to all applicants overed under the eneficiaries upon their request; and making certain test to ensure actual, prompt receipt of the material stath they, and any accompanying spouse and to provide benefits required by, PPACA, (ii) Since and penalties may be imposed on persons who are or amended based upon changes to applicable law, for a manded based upon changes to applicable law, for any accompanying spouse and the proper of the applicants agree and the proper of the program of the proper of the sponsor or amended based upon changes to applicable law, for a mended based upon changes to applicable law, for a mended based upon changes to applicable law, for a mended based upon changes to applicable law, for a mended based upon changes to applicable law, for a mended based upon ch		
an application for insurance is guilty of a crime and may be subject to fines and of Signature of Responsible Officer X	9.3311		Da	ate://	(MM/DD/YYYY)		
IMG Producer Use Only							
Producer Number:		Name:					
Fmail:		Phone Number:					

City:

Address:

Postal Code:

State: