



Group Outreach Travel Medical InsuranceSM

Short-term coverage for international teams

Presented to:

International Travelers

Presented by:

Jeff Jones

International Travel Solutions

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Group Outreach Travel Medical Insurance

Proposed Rates

For insured members age 0 through 29

Please select <u>ONE</u> option and <u>ONE</u> deductible only. Please circle your selection.		Option 1: \$100,000 Max	Option 2: \$250,000 Max	Option 3: \$500,000 Max
All Ages of Active Members Serving Outside of the United States	\$0 Deductible	\$1.28	\$1.39	\$1.48
	\$100 Deductible	\$1.12	\$1.22	\$1.30
	\$250 Deductible	\$1.02	\$1.10	\$1.18

For insured members age 30 and over

Please select <u>ONE</u> option and <u>ONE</u> deductible only. Please circle your selection.		Option 1: \$100,000 Max	Option 2: \$250,000 Max	Option 3: \$500,000 Max
All Ages of Active Members Serving Outside of the United States	\$0 Deductible	\$1.48	\$1.86	\$1.98
	\$100 Deductible	\$1.30	\$1.63	\$1.74
	\$250 Deductible	\$1.18	\$1.49	\$1.58

Rates shown are per day per Insured Person ♦Based upon the Group Outreach Travel Plan - no modifications ♦Certificate will be issued on an annual basis ♦Assumes all participants are U.S. citizens and coverage is only provided while traveling outside of Home Country ♦The maximum benefit for members ages 70-79 will be limited to \$100,000, regardless of what maximum the group has selected. The premium charged will be the same as the group rates.

Sponsor's Agreement – Proxy Statement

1. Subscription. The Sponsoring Organization (Sponsor) hereby applies and subscribes, for and on behalf of and as authorized agent and proxy for each of the group members to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Group Outreach Travel Medical Insurance (Group Insurance) as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of its receipt hereof, and as administered by the Company's authorized agent and plan administrator, International Medical Group, Inc. (IMG). The Sponsor and all such members understand and agree: (i) the insurance applied for is not general health insurance, but is intended for the members' use as travel coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) the Sponsor must pay premiums for the entire period of coverage applied for, and no coverage will be effective until this application has been accepted in writing by the Company or by IMG on its behalf, (iii) no modification or waiver relating to this application or the coverage applied for will be binding upon the Company or IMG unless approved in writing by an officer of the Company or IMG, and (iv) by submission of this application and/or any future claim for benefits, the Sponsor and all group members purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its managing general underwriter and plan administrator, and invoke the benefits and protections of its laws, and the contract of insurance represented by the Master Policy and evidenced by the Certificate(s) of insurance will be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance will be in Marion County, Indiana, for which the Sponsor and all group members hereby expressly consent. We consent and agree that Indiana law shall govern all rights and claims raised under this Certificate of Insurance.

2. Acknowledgment. The Sponsor and all group members understand and agree that: (i) the insurance agent/broker soliciting, assigned to, or assisting with this application is the agent and representative of the Sponsor and such members, (ii) the Group Insurance does not provide benefits for any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date (a "pre-existing condition"), and that all charges and/or claims incurred for pre-existing conditions will be excluded from coverage under the insurance, (iii) the subjects of insurance applied for are not intended or considered by the Sponsor, the group members, the Company or IMG to be resident, located, or expressly to be performed in any particular state of the United States, and (iv) the Company,

as carrier and underwriter of the insurance plan, is solely liable for the coverages and benefits to be provided under the insurance contract. I understand that, as an employer employing persons in foreign jurisdictions, I may be subject to foreign laws with respect to the provision of medical benefits and the insurance of those benefits. I understand and agree that neither Sirius International Insurance Corporation (publ), of Sweden, or International Medical Group, Inc. have investigated whether or how the purchase of this insurance complies with the laws of any foreign jurisdiction. I further understand and agree that I am solely responsible for compliance with applicable foreign laws.

3. Medical Release. The Sponsor and all group members hereby authorize any doctor, practitioner of the healing arts, hospital, clinic, health care related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, and employee or benefit plan administrator having information as to any of the group members' care, advice, treatment, evaluation, diagnosis or prognosis for any physical or mental condition, or financial and employment status, to provide such information to IMG and the Company.

4. Certification. The Sponsor and all group members hereby certify, represent and warrant that they have read the foregoing statements and the Group Insurance brochure (or same have been read or provided to such members), and they understand them, and that each group member listed: (i) is eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable and (ii) is currently in good health and has not been diagnosed with, sought consultation or been treated for, and has not experienced manifestation or symptoms of and does not suffer from any pre-existing or other medical condition which he/she foresees may require treatment during this insurance or for which he/she intends to claim under this insurance. As the representative of the Sponsor and as proxy for each of the group members, the undersigned warrants his/her authority and capacity to so act and to bind the Sponsor and such members. By acceptance of coverage and/or submission of any claim for benefits, each group member ratifies and affirms the authority of the signer and Sponsor to so act and bind the member.

5. Payment. Sponsor agrees to pay the required insurance premiums to IMG, as agent for the Company, on or before the due date(s). If the premiums are to be paid in invoiced installments, a grace period of 10 calendar days will be allowed for IMG's actual receipt of payment of each premium, except the initial installment. If any premiums are unpaid at the end of the grace period, the insurance coverage shall lapse and terminate with respect to any group member for whom such premium is unpaid, effective as of the initial due date of the premium, whereupon the Company's liability shall cease with respect to all charges and/or claims incurred by such member(s) thereafter. All premium payments must be made in U.S. dollars.

X Signature Required

Date

Medical Summary

The following is a schedule of benefits for Group Outreach. All amounts shown are in U.S. dollars.

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
Plan Information	
§ Deductible	Your choice of \$0, \$100, \$250
§ Coinsurance for treatment received outside the U.S. & Canada	No Coinsurance
§ Coinsurance for treatment received within the U.S. & Canada	
☐ In the PPO Network	The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
☐ Out of the PPO Network	The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Medical Benefits – Usual, reasonable and customary charges, subject to deductible and coinsurance	
§ Hospital Room and Board	Up to the Maximum Limit for average semi-private room rate
§ Intensive Care	Up to the Maximum Limit
§ Medical Expenses	Up to the Maximum Limit
§ Out-patient Medical	Up to the Maximum Limit
§ Local Ambulance	Up to the Maximum Limit
§ Prescription Drugs	Up to the Maximum Limit
§ Emergency Room Accident	Up to the Maximum Limit
§ Emergency Illness – with In-patient Admission	Up to the Maximum Limit
§ Emergency Illness – without In-patient Admission	Up to the Maximum Limit with additional \$250 deductible
§ Dental – Injury due to accident	Up to the Maximum Limit
§ Dental – Sudden dental pain	Up to \$100
§ Hospital Daily Indemnity (for U.S. citizens only)	Up to \$100 per night up to a maximum of 10 days
International Emergency Care – When coordinated through the Plan Administrator	
§ Emergency Evacuation	Up to \$500,000 lifetime maximum (independent of Maximum Limit)
§ Emergency Reunion	Up to \$50,000
§ Return of Mortal Remains	Up to \$50,000
§ Return of Minor Children	Up to \$50,000
§ Political Evacuation	Up to \$10,000
§ Natural Disaster	\$100 per day for five days
§ Identity Theft Assistance	Up to \$500 per Period of Coverage

Medical Summary *(continued)*

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
Additional Benefits	
§ Terrorism	Up to \$50,000 lifetime maximum
§ Sports & Activities Coverage	Up to Maximum Limit for basic sports
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Medical <i>(for U.S. citizens only)</i>	Up to age 65 with primary health plan - URC up to plan maximum. Up to age 65 without primary health plan - \$20,000 lifetime maximum. Age 65+ with or without primary health plan - \$2,500 lifetime maximum.
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Emergency Medical Evacuation <i>(for U.S. citizens only)</i>	Up to \$25,000 of eligible costs and expenses
§ Incidental Home Country Coverage	Up to a cumulative two weeks
§ Trip Interruption	Up to \$5,000
§ Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250, per family
§ Accidental Death and Dismemberment	\$25,000 principle sum
§ Lost Luggage	Up to \$50 per item of personal property; maximum of \$250 per Period of Coverage

Optional Riders *(continued)*

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
<i>With the exception of the Enhanced AD&D Rider, optional riders apply to all individuals listed on the Application Form.</i>	
§ Adventure Sports Rider <i>(available to insureds up to age 65)</i>	<u>Age</u>
	0 - 49
	50 - 59
	60 - 64
	<u>Lifetime Maximum</u>
	\$50,000
	\$30,000
	\$15,000

This is only a summary of proposed benefits and coverages. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The Certificate Wording prevails over any information provided in this summary and is available upon request prior to purchase.

Claims Procedure

PRECERTIFICATION

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate Wording must be Pre-certified for medical necessity, which means the Insured Person or their attending physician must call the number listed on the IMG Identification Card prior to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the Precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Pre-certified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All eligible medical expenses must meet usual, reasonable, and customary guidelines. Please refer to the Certificate Wording for full details of the Precertification requirements.

Note: An Insured Person may begin the Precertification process at through MyIMG or the Client Resources section of our Web site, www.imglobal.com. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within 2 business days. Please note that this online service will only initiate the Precertification process, and it should not be used to Pre-certify emergency admissions, procedures, or evacuations.

CLAIM PAYMENT

All benefits payable under this program are subject to the provisions described in this brochure and as contained in the Certificate Wording and certificate of coverage. To make claim processing efficient, claims may be paid in two ways:

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed by check directly to the Insured Person.
2. Eligible claims that have not yet been paid by the Insured Person will, at the discretion of IMG, be made either to the Insured Person or directly to the provider.

For Precertification, Emergency Evacuation and Repatriation Call IMG:

Phone (in U.S.): 1.800.628.4664 or
1.317.655.4500
(Outside U.S.): 001.317.655.4500
(collect if necessary).
This information will be located on
your ID card.

Mail Completed Claim Forms To:

International Medical Group
P.O. Box 88500
Indianapolis, IN 46208-0500 USA

IMG May Also be Contacted:

Fax: 1.317.655.4505
E-mail: insurance@imglobal.com

All IMG contact numbers, claim forms and Certificate Wordings will be included in the fulfillment kit.

Description of Benefits

EMERGENCY ROOM:

Charges incurred for the use of the Emergency Room due to an accident or illness are covered up to the Maximum Limit.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) \$250 deductible if treatment does not require admittance to the hospital.

DENTAL:

Injury due to an accident - Each Group Outreach Travel Medical Insurance plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident up to the Maximum Limit.

Sudden dental pain - Each plan will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

SUDDEN AND UNEXPECTED RECURRENCE OF A PRE-EXISTING CONDITION:

(U.S. citizens only) For those up to age 65 with a primary health plan, Group Outreach International will pay the Usual, Reasonable and Customary charges of a sudden and unexpected recurrence of a **Pre-existing Condition** (defined on page 16) up to the plan maximum. For those without a primary health plan, Group Outreach International will pay up to a \$20,000 lifetime maximum. For those age 65 and older, with or without a primary health plan, Group Outreach International will pay up to a \$2,500 lifetime maximum. The primary health plan must have existed prior to the effective date and during coverage of the Group Outreach plan, and the **Pre-existing Condition** must be covered under the primary health plan.

In addition, up to \$25,000 will be paid for the eligible costs and expenses of an Emergency Medical Evacuation arising or resulting from a sudden and unexpected recurrence of a **Pre-existing Condition**.

HOSPITAL DAILY INDEMNITY:

(U.S. citizens only) Group Outreach International will pay directly to the insured person \$100 for each night of a required overnight stay in a hospital up to a maximum of 10 days. However, the hospital stay must be covered under this plan in order to receive this benefit.

BENEFIT PERIOD:

If a covered Injury or Illness requires continuing treatment after the Period of Coverage expires, the six-month Benefit Period may provide continued coverage. When the certificate expires, the Company will review the date of initial treatment for the covered Injury or Illness. If treatment began less than six months before the Period of Coverage expired, benefits for the covered Injury or Illness will continue subject to the Maximum Limits and the other terms of the plan until there have been six months of continuous coverage for the covered Injury or Illness.

INTERNATIONAL EMERGENCY CARE

POLITICAL EVACUATION:

If the United States Department of State, Bureau of Consular Affairs, or similar government organization of the Insured Person's Home Country, orders the evacuation of all non-emergency government personnel from the Host Country, due to political unrest, that becomes effective on or after the Insured Person's date of arrival in the Host Country, the Company will pay up to a \$10,000 lifetime maximum for transportation to the nearest place of safety or for repatriation to the Insured Person's home country or country of residence provided that:

1. The Insured Person contacts the Company within 10 days of the

United States Department of State, Bureau of Consular Affairs, or similar government organization of the Insured Person's Home Country, issuance of the evacuation order; and

2. The evacuation order pertains to persons from the same Home Country as the Insured Person; and

3. Political Evacuation and Repatriation is approved and coordinated by the Company; In no event will the Company pay for a Political Evacuation if there is a Travel Warning in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.

EMERGENCY EVACUATION:

Group Outreach includes coverage for Emergency Medical Evacuations to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to a \$500,000 lifetime maximum (independent of the Maximum Limit).

EMERGENCY REUNION:

Each Group Outreach plan provides emergency reunion coverage, up to \$50,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

RETURN OF MORTAL REMAINS:

If a covered illness/injury results in death, expenses for Repatriation of bodily remains or ashes to the home country will be covered up to a maximum of \$50,000.

RETURN OF MINOR CHILDREN:

If an Insured Person is hospitalized due to a covered Illness/Injury and is traveling alone with child(ren) 19 or under that otherwise would be left unattended, Group Outreach will pay up to \$5,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

To be eligible for the Evacuation, Reunion and Return benefits, these must be recommended by the attending physician in critical medical situations, and approved in advance and coordinated by IMG.

INCIDENTAL HOME COUNTRY COVERAGE:

During the Period of Coverage an Insured Person may return to their home country for incidental visits up to a cumulative two weeks total, subject to:

1. The Insured Person must have left their home country,
2. The total Period of Coverage must be for a minimum of 30 days, and
3. The return to the home country may not be taken to receive treatment for an Illness or Injury incurred while traveling.

SPORTS AND ACTIVITIES COVERAGE:

Each Group Outreach plan covers injuries incurred during amateur athletic activities which are non-contact and engaged in by the insured person solely for leisure, recreation, entertainment or fitness purposes. Some of these sports and activities include, but are not limited to, motor cycle/motorscooter riding, scuba diving (to 10m), snorkeling, wakeboarding, and water skiing. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition.

The following hazardous activities are excluded unless the Adventure Sports Rider is purchased: abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high

diving, horseback riding, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snow-boarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), and wildlife safaris. To be covered under the Adventure Sports Rider, these adventure activities must be engaged in solely for leisure, recreation, or entertainment purposes.

Injury sustained while participating in contact sports of any kind, racing of any kind, BASE jumping, kiteboarding, mountaineering or climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, rodeo activity, ski jumping, whitewater rafting exceeding Class V difficulty, scuba below 50 meters; and/or adventure sports not expressly covered hereunder are excluded regardless of which plan or rider is selected.

ACCIDENTAL DEATH AND DISMEMBERMENT:

Group Outreach includes \$25,000 principal sum benefit for Accidental Death and Dismemberment occurring during the Period of Coverage: • Accidental Loss of life - principal sum; • Accidental Loss of two Members - principal sum; • Accidental Loss of one Member - 50% of principal sum. *"Member" means hand, foot or eye.*

COMMON CARRIER ACCIDENTAL DEATH:

If accidental death should occur while traveling on a commercial Common Carrier, \$50,000 will be paid to the designated beneficiary, to a maximum of \$250,000 per family.

NATURAL DISASTER:

This benefit is available in the event an insured person is required to depart his/her destination due to an evacuation order issued by prevailing authorities in connection with a Natural Disaster. Natural Disaster is defined as widespread disruption of human lives by disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe or event resulting in migration of the population for its safety.

TRIP INTERRUPTION:

If, during a covered trip, there is a death of an immediate family member (spouse, child, parent or sibling), a break-in at the insured's principal residence, or the substantial destruction of the insured's principal residence due to a fire or natural disaster, each Patriot Group plan will pay to return the insured to the area of principal residence. The plan will pay for a one way air or ground transportation ticket of the same class as the unused travel ticket, less the value of the unused return ticket.

TERRORISM COVERAGE:

Each Group Outreach plan provides coverage for injuries and illness incurred as a result of an act of Terrorism, limited in amount and by circumstances. If an insured person is injured as a result of an act of Terrorism, and the insured person has no direct or indirect participation in the act, the plan will reimburse eligible medical claims subject to a \$50,000 lifetime maximum. However, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

Terrorism is defined as the systematic or planned use of violence, fear, or threat of violence in order to intimidate a population or government, especially as a means of coercion or to obtain a granting of any demand. However, this benefit does not cover an act of Terrorism in any country or location where the United States government has issued a travel advisory that has been in effect within the six months prior to the insured person's date of arrival.

This benefit also does not cover an act of Terrorism in the event that an advisory to leave a certain country or location is issued by the United States government after the insured person's arrival date, and the insured person unreasonably fails or refuses to depart the country or location.

IDENTITY THEFT ASSISTANCE:

If an imposter obtains key personal information such as a Social Security or Driver's License number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the Group Outreach plans will provide coverage for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarization of legal documents, long distance telephone calls, and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorized checks as a result of the stolen identity event.

The identity theft event must occur during the Period of Coverage and must be reported within six months of the termination of coverage date.

LOST LUGGAGE:

This benefit will be paid in the event that the Common Carrier permanently loses an Insured Person's checked luggage. This coverage is secondary to any other available coverage, including the Carrier's.

Exclusions

Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under Group Outreach.

1. **A Pre-existing Condition** is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom.
2. **Treatment or surgeries** which are elective, investigational, experimental or for research purposes.
3. **War, military action, terrorism**, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. **Immunizations and routine** physical exams.
5. **Treatment of Temporomandibular Joint** or dental treatment, except as expressly provided for in the certificate of insurance.
6. **Venereal disease, AIDS virus**, AIDS related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance. Pregnancy, childbirth, birth control, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
7. **Pregnancy, childbirth, birth control**, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. **Injury sustained while participating** in amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded unless the Adventure Sports Rider is purchased: abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, horseback riding, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, parasailing, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snow boarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), and wildlife safaris.
9. **Vision or ear tests** and the provision of visual or hearing aids.
10. **Vocational, recreational**, speech or music therapy.
11. **Treatment while confined** primarily to receive custodial care, educational or rehabilitative care, or nursing services.
12. **Charges, injuries and/or illnesses** resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
13. **Treatment for, and injuries** and/or illnesses resulting or arising from, substance abuse or drug addiction.
14. **Injury and/or illness** resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
15. **Willful self-inflicted** injury or illness.
16. **Treatment required as** a result of or arising from complications from a treatment or condition not covered under the certificate.
17. **Any services or supplies** performed or provided by a relative of the Insured or provided at no cost to Insured.
18. **Treatment for mental** and nervous disorders.
19. **Organ or tissue transplants** or related services.
20. **Illness or injury where** the trip to the host country is undertaken for treatment or advice for such illness or injury, except as expressly provided for in the certificate of insurance.
21. **Treatment incurred as a** result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

This proposal contains only a consolidated and summary description of all current Patriot Group Travel Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. The Patriot Group Travel Medical Insurance plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Certificate Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request

The IMG Advantage

For more than 20 years, IMG has dedicated its efforts to providing international medical insurance, travel insurance and world-class services to the international community. It's our specialty. We understand the intricacies of international health care. Our team of quality assured professionals is committed to helping you solve any problems, while making sure you receive superior service.

Many companies claim to offer great service. At IMG, we have set a higher industry standard by integrating independent credentialing services with in-house, fully owned and operated service divisions. These accreditations promote continuous improvement in quality and efficiency while ensuring ongoing compliance. This allows us to deliver the world-class service you deserve. We've served over a million people worldwide in more than 170 countries and we're with you, wherever you go - bringing support for all your insurance needs.

- § *International Service Centers* - To ensure that we are available when and where needed, we maintain multiple international service and assistance centers. From our offices, we provide administrative support and marketing services to our international producers, and claims administration and emergency medical assistance to those living and traveling worldwide. Our offices offer the benefit of multiple time zones and services in tune with local practices.
- § *Single Resource* - All IMG service centers are designed to have the necessary services, staff and capabilities to provide international service to you, regardless of your location. Every department and service division is integrated on the same proprietary system and in real-time. One call. One company. We are your single international resource.
- § *Service Without Obstacles* - Working in multiple time zones, working in multiple languages, and working with multiple currencies are not obstacles for us. We maintain an international staff for our international client base. Our claims specialists and multilingual customer service professionals work seamlessly with you in order to communicate without barriers. We back up what we promise - Coverage Without Boundaries® that provides Global Peace of Mind®.
- § *International Provider AccessSM (IPA)* - IMG's proprietary network of over 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and up front expense at select providers.
- § *International Emergency Care* - When you're overseas and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site physician and registered nurses, you have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.
- § *Accessible Technology* - Through technology we make it easy for you to reach us and vice versa. We provide you with a secure member Web site to quickly and easily access real-time information, view the status of your claims and manage your accounts. You also have access to Live Chat to speak directly to a Customer Care representative online, and you can easily reach us via email. We will respond to all inquiries promptly. Of course, the phone and fax lines are open as well.
- § *Financial Stability* - Our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares our vision of the international marketplace and offers the stability of a well-established insurance company.

*Sources: A.M. Best affirmed their rating in a press release dated Sept. 29, 2010; Standard & Poor's affirmed their rating in a press release dated December 14, 2010.