P A T R I O T

Travel Series

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Short-term travel medical insurance for individuals, families, and groups

LARGE COMPANY RESOURCES. 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
- **w** 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

Global presence. Local care.

♥♥♥ 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:

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

Patriot America® PLUS

- **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:

Vatriot*

- » 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 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: 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 supersed 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 \bigcirc \bigcirc \bigcirc \bigcirc 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				

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 (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

PATRIOT TRAVE

SUMMARY OF BENEFITS (CONTINUED)

Benefit

Radiology / X-ray

Chemotherapy / Radiation Therapy

Pre-Admission Testing

Surgery

Reconstructive Surgery Surgery is incidental to and follows surgery that was covered under the plan

Assistant Surgeon

Anesthesia

Durable Medical Equipment

Chiropractic Care Medical order or treatment plan required

Physical Therapy Medical order or treatment plan required

Extended Care Facility Upon direct transfer from an acute care facility

Home Nursing Care Upon direct transfer from an acute care facility

Coverage

Up to the maximum limit

20% of the primary surgeon's eligible fee

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.

SUMMARY OF BENEFITS (CONTINUED)

Denenit

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 Must be approved in advance by the company	\$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.

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 (CONTINUED)

Benefit

Coverage

Emergency Eye Examination
oss or damage to prescription corrective lenses due
to an accident

Hospital Indemnity

Identity Theft

Lost Luggage

Natural Disaster

Personal Liability Secondary to any other insurance \$150 maximum limit. \$50 deductible per occurrence. Subject to coinsurance.

\$250 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible.

\$500 maximum limit. Not subject to deductible.

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

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

\$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.

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

Pet Return For a pet cat or dog traveling with the insured person

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

Trip Interruption

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

\$50,000 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 whole-month 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.

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 repuided.

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

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 expense





PATRIOT TRAVEL MEDICAL INSURANCE®

HOW TO GET COVERED

Step 1:

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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.

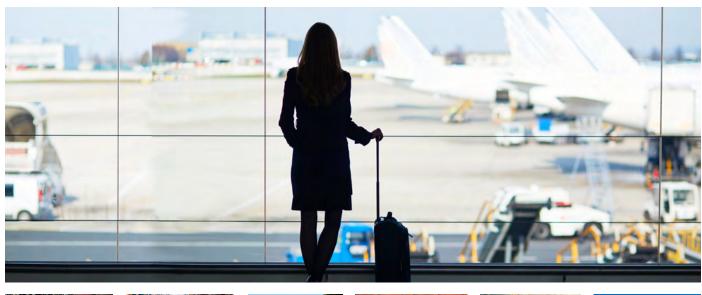
Step 3:

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 eligible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/fag.









UNDERSTANDING YOUR NEEDS. LJ. EXCEEDING YOUR EXPECTATIONS.

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PATRIOT

Travel Series

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Producer Contact Information

Visitor Insurance Services LLC 1073 Willa Springs Drive, Suite # 1009 Winter Springs, FL 32708 Phone: 1-407-669-6400 info@visitorinsuranceservices.com http://www.visitorinsuranceservices.com



GLOBAL peace of mind

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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INSIDE THE U.S.

\mathbf{U}		Maximum Limit					
Age	\$50,000	\$100,000	\$500,000	\$1 Million			
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			
40 - 49	\$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 Lim			

 (\mathbf{t}) Maximum Limit \$50,000 \$100,000 \$500,000 \$1 Million Age 0 - 17 \$1.28 \$1.63 \$2.28 \$2.53 18 - 29 \$1.29 \$1.63 \$2.32 \$2.53 \$1.74 \$2.40 30 - 39 \$3.05 \$3.23 \$2.57 \$4.80 40 - 49 \$3.21 \$4.36 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

N/A

N/A

N/A

N/A

N/A

N/A *\$10,000 limit

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

70 - 79

80 + *

\$7.54

\$12.72

Patriot America®

Patriot America Platinum (Destination includes the U.S.)

~						
\bigcirc		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 lim			

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

		Ad	ditiona	l Dedu	ictible C	ptions			
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000*	\$10,000*	\$25,000*
Rate Factor	1.25	1.10	1.00	.90	.80	.70	.60	.55	.45
*Available on Platinum only									

www.imglobal.com

OUTSIDE THE U.S.

Patriot International®

$\overrightarrow{\mathbf{D}}$	Maximum Limit					
Age	\$50,000	\$50,000 \$100,000 \$500,000 \$1 Millio				
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 Limit

		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 regardless of the minimum number of days being traveled. Premium is charged in w Evacuation Plus benefit comes standard on Platinum plans and is available on Pat Plus. and Patriot International as a rider.	whole-month increments. The

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.



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 PRIMARY APPLICANT INFORMATION:								
First Name:	Last Name:		Middle:					
Government Issued ID Number:				Sex: 🗆 Male	Female			
Country of Citizenship:		Country of Resider	nce:					
Destination Country(ies):		Requested Effective	e Date://	(MM/DD/YYYY)				
2 FULFILLMENT AND INFORMATION DEL	2 FULFILLMENT AND INFORMATION DELIVERY METHOD:							
Communications should be sent via emai	l 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:								
If the address provided is in Florida, is the applicant currently located in Florida? (Determines applicable surplus lines tax and will not affect coverage)								

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

3 PLAN OPTION AND ADDITIONAL COVERAGE OPTIONS:												
Select the coverage plan and maximum limit. Check one plan and one option.												
Destination Includes the U.S. Destination Excludes the U.S.												
□ Patriot®	America		□ \$100,000 □ \$1,000,000		Patriot In	ternatio	nal®		□ \$50,0 □ \$500		I \$100,000 I \$1,000,00	
Patriot /	America® Plus		□ \$100,000 □ \$1,000,000		Patriot International Platinum			□ \$2,000,000 □ \$5,000,000 □ \$8,000,000			00	
□ Patriot /	America Platinum	□ \$2,000,000 □ \$8,000,000	□ \$5,000,000									
4 PREMIUM CALCULATION:												
	persons to be insure additional sheet for more c						te of Birth m/DD/YYYY)	Sex	Daily	Rate #	of Days	Total
Applicant							//			X	=	
Spouse							//			X	=	
Child 1							//			X		
Child 2							//			X		
Child 3							//			X		
TOTAL (A)												
5 DEDUCTIBLE OPTION:												
	E: Select one deductib	, ,	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)			Rate Factor	1.25	1.10	1.00	.90	.80	.70	.60	.55	.45

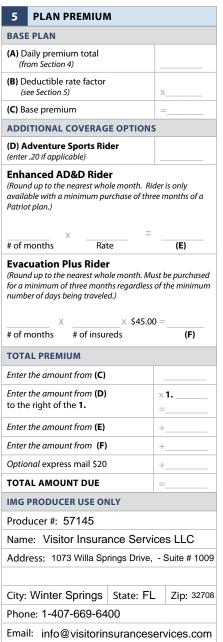
*Available on Platinum plans only

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

UNDERSTAND THAT I CAN WITHDRAW MY CONSENT AT ANY TIME.

Patriot[®] Travel Series Individual Application

Please print legibly and complete ALL SECTIONS (front and back) of this application.



7	SU	BS	CRI	ΡΤΙ	ON

The undersigned on behalf of the above individuals (applicants) hereby apply and subscribe to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for the insurance coverage requested above and as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of receipt hereof and as administered 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 an employee welfare benefit plan, accident & health product, health insurance, major medical, nor a health plan subject to or complying with U.S. laws, but is intended for use as travel coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) The applicants must pay premiums for the entire period of coverage in advance, and no coverage will be effective until the required premium has been paid and this application has been accepted in writing by the Company, (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) the Company relies on the accuracy, truthfulness, and completeness of the information provided herein and any misrepresentation or omission contained herein will void the insurance contract and any and all claims and benefits thereunder will be forfeited and waived, (v) by submission of this application and/or any future claim for benefits. The applicants 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, the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance will be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any legal proceeding relating to the insurance will be in Marion County, Indiana, for which the applicants hereby consent. The applicants consent and agree that Indiana surplus lines law shall govern all rights and claims raised under the insurance contract. ACKNOWLEDGEMENT. The applicants understand and agree that: (i) the insurance producer/agent/boker soliciting, assigned to, or assisting with this applicants and agree that: (ii) the insurance producer/agent/boker soliciting, assigned to, or assisting with this applicants and IMG acts in fulfillment of its contractual duties to the Company and on behalf of the Company, (ii) the insurance does not provide benefits for any injury, illness, sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the time frame outlined in the contract prior to the effective date, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to the Company prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom (a "pre-existing condition"), and that all charges and/ or claims incurred for pre-existing conditions will be excluded from coverage as described in the Certificate of Insurance, which is incorporated by reference here and can be accessed at imglobal.com/sample-contracts, (iii) the subjects of insurance applied for are not intended or considered by the applicants, the Company or IMG to be resident, located, or expressly to be performed in any particular jurisdiction, 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 and IMG has no direct or independent liability under any insurance contract. AUTHORIZATION FOR RELEASE OF INFORMATION. The applicants authorize any health plan, health care provider, health care professional, MIB, federal, state or local government agency, insurance or reinsuring company, consumer reporting agency, employer, benefit plan, or any other organization or person that has provided care, advice, diagnosis, payment, treatment, or services to them or on their behalf, has any records or knowledge of their health, has any information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of them, and any non-medical information about me, to disclose their entire medical record, file, history, medications, and any other information concerning them and to give any and all such information to their agent of record and authorized representatives of Company, IMG, and their affiliates, and subsidiaries. CERTIFICATION. The applicants hereby certify, represent and warrant that : (i) they have read the foregoing statements and any marketing materials and sample insurance contract which were made available upon request and prior to the application or that they have been read to them, and the applicants understand them, (ii) they are eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable, (iii) they are currently in good health and have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing or other medical condition which the applicants foresee may require treatment during the insurance or for which the applicants intend to claim under the insurance, and (iv) each applicant is not hospitalized, disabled, or HIV+. If signed as the legal representative of the applicant, the signer warrants their authority and capacity to so act and to bind each applicant. By acceptance of coverage and/or submission of any claim for benefits, each applicant ratifies the authority of the signer to so act and bind the applicants. IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to, and does not provide benefits required by, PPACA. PPACA requires U.S. citizens, U.S. nationals and residentaliens 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 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 solely the applicants' responsibility to determine the insurance requirements applicable to them and the Company and its Administrator shall have no liability whatsoever, including for any penalties that the applicants may incur, for their failure to obtain coverage required by any applicable law including without limitation PPACA. **E-CONSENT**. The applicants wish to receive information and communicate electronically, and prefer to use an e-mail address rather than regular mail. The applicants agree IMG, its affiliates, and subsidiaries may provide each insured person with any communications in electronic format, and paper communications are not required, unless and until the applicant withdraws this consent. The applicants unambiguously give consent to the transfer of personal data to entities established in a country outside the EU Member States. This consent is freely given, specific for the administration of coverage and benefits, and an informed indication of the applicants' wishes. The applicants' acknowledge and understand the transfer is necessary for the performance of a contract, taken in response to their request, and necessary for the conclusion or performance of a contract concluded in their interest. The applicants also agree it is their responsibility to provide IMG with true, accurate and complete e-mail address, contact, and other information related to my coverage, and to maintain and promptly update any changes in this information. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Signature of Insured or Proxy (Re	equired) X	
Date:/ (month/day/year) P	hone:	

8 PAYMENT METHOD

□ Visa □ MasterCard □ Discover □ American Express □ Wire □ Check (To IMG) □ Money Order (To IMG) □ eCheck (ACH) (available upon request) By supplying my account information, I wish to pay the premium by credit card or the designated account for each applicant requesting coverage. If the application is accepted, the credit card or designated account will be billed for the premium at the selected payment mode. By signing and submitting this form, applicant represents and warrants that he/she has the card or account holder's authorization to use the account and, if not, will take full responsibility for the payment and any charges accruing to it. By submitting the signed application, I agree to pay via my credit card or applicable account the premium and have read and agree to all terms, conditions, and other statements in this application. This document should only be transmitted to IMG through secure means.

	11	/	3			
Card #:	Expiration Date:/ (MM/DD/YYYY) Cardholder Name:					
Signature: (Required)	Cardholder Daytime Phone:		Email:			
Cardholder Billing Address:						
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.						



Patriot[®] Travel Series 🔿 🐨 🗇

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

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



		Group Member's Name:				Group Member's	Group Member's	Group Member's Departure Date	
	1	Country of Citizenship	Residence Country	Date of Birth (MM/DD/YYYY)	Government Issued ID Number	Effective Date (MM/DD/YYYY)	Expiration Date (MM/DD/YYYY)	If Different Than Group	Daily Rate
essary)	□1			_					
s, if nec	2			_					
al sheet	□3			_					
Iddition	□4			_					
(Attach additional sheets, if necessary)	□5			_					
<u> </u>	Plea	se check the box in front of	f the applicant's name to ider	ntify the chapero	ne/faculty leader (<i>if the Chap</i>	erone Rider is sele	cted)	Subtotal:	Α

□ 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.

2 Premium:	5 Plan Premium:				
X	=	BASE PLAN			
Subtotal A (from above)	(A) Daily premium total (From Total B in Section 2)				
application)	$= ___ + $10.00 = $ (Minimum initial payment required)$	(B) Deductible rate factor (See Section 4)	X		
Total Premium Number of months	(C) Group discount factor (Enter .90 if your group consists of at				
3 Plan Options:	least 5 members)	X			
Select the coverage plan and maximum	n limit. Check one plan and one option:	(D) Base Premium	=		
Destination Includes the U.S.		ADDITIONAL COVERAGE OPTIONS	5		
□ Patriot® America □ \$50,000 □ \$100,000 □ \$500,000 □ \$1,000,000		Adventure Sports Rider			
□ Patriot America® Plus □ \$50,000 □ \$100,000 □ \$500,000 □ \$1,000,000		(enter .20 if applicable) Chaperone Rider			
Patriot America Platinum	□ Patriot America Platinum □ \$2,000,000 □ \$5,000,000 □ \$8,000,000		+		
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 b	to the right of 1 . \$20 optional express mail	=			
premium calculation box in Section 5	(B)	TOTAL AMOUNT DUE	=		

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 contingent3) Estate of the insured - Second contingent

\$0

1.25

\$100

1.10

\$250

1.00

\$500

.90

\$1,000

.80

\$2,500

.70

Deductible

Rate Factor

\$5,000*

.60

\$10,000*

.55

*Available on Platinum plans only

\$25,000*

.45

6 Group Contact or Sponsoring Organization (if app	plicable):						
Sponsoring Organization Name (if applicable):							
Mailing Address:	City:			State:	Postal Code:		
Responsible Officer Contact Name:	Government		Government lss	ued ID Number:			
Send confirmation of coverage and communications to the foll	owing email:				Phone Number:		
Mail option: Instead of receiving confirmation of cov contract to the following address:	rerage via email, l	l prefer to recei	ve a paper cop	oy of the coverage	verification letter and insurance		
If the address provided is in Florida, is the group currently locat	ed in Florida? 🛛	Yes 🛛 No					
(Determines applicable surplus lines tax and will not affect coverage)							
Requested Effective Date:// (MM/DD/YYY	20	Earliest Date of	Departure:	// (M	IM/DD/YYYY)		
	"	Requested Expi	ration Date:	//	(MM/DD/YYYY)		
Purpose of Trip & Program:							
7 Payment Method:							
□ Visa □ MasterCard □ Discover □ American Ex	press 🛛 Wire	🖵 Check (To ll	MG) 🗖 Mone	ey Order (To IMG)	eCheck (ACH) (available upon request)		
By supplying my account information, Sponsor wishes to pay the premiur 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 a the premium amount owed and have read and agree to all terms, conditi	t mode. By signing and and any charges accru	d submitting this form ing to it. By submitti	n, Sponsor represeing the signed appli	nts and warrants that it cation, Sponsor agrees t	has the card or account holder's authorization to pay via my credit card or applicable account		
Card #:	Expirati	on Date:/	_/ (MM/DD/YY	m Cardholder Na	me:		
Signature: (Required)	Cardhol	lder Daytime Ph	one:	Emai	l:		
Cardholder Billing Address:							
Payment must be made for the total number of days you want coverage. Al	ll payments must be mo	ade in U.S. dollars ar	d drawn on U.S. ba	nks.			
Subscription. The undersigned on behalf of the Sponsor or Organization and the above individuals (collectively "applicants" represents and warrants it is the authorized agent of the applicants and hereby applies and subscripts, for and on behalf of each individual ited on the application form, to the Global Medical Services (Group Insurance Track, Col MutualWealth Management Group, Camel, IN, or its success, for the Insurance Service, Col MutualWealth Management Group, Camel, IN, or its success, for the Insurance Track, Col MutualWealth Management Group, Camel, IN, or its success, for the Insurance Track, Col MutualWealth Management Group, Camel, Subscription, The Applicants Track approximation (Link) The Company of Insurance Track, Col MutualWealth Management Group, Camel, The provided of the Company, III no modification or valver relating to this application or the coverage applied for use at travel coverage in the fertile ventil the required performing has been accepted. Full Mices and completeries of the information provided herein and any micespresentation or omision contained herein will by devidenced by the Company of IMG as its narrange greaterial underwine and plan administratus, the contract of Mices applications and part and provide performs the second and application and provide performs the second and agree that Indians any provide performs the sequipation and the application of the company of IMG and State Mices application or any and agree that Indians any and all subsequent, choice or courses on the description of the Activity Mices application or any application or any application or any interverse of the company of IMG and the application or any application or application application application application appl							
Signature of Responsible Officer X			1	Date://	(MM/DD/YYYY)		
			I				

IMG Producer Use Only						
Producer Number: 57145 Name: Visitor Insurance Services LLC						
Email: info@visitorinsuranceservices.com	: info@visitorinsuranceservices.com Phone Number: 1-407-669-6400					
Address: 1073 Willa Springs Drive, - Suite # 1009 City: Winter Springs State: FL Postal Code: 32708						