



Patriot Travel[®] Medical Insurance

Medical
insurance
and travel
protection for
international
travelers

0314



INTERNATIONAL MEDICAL GROUP

Why Consider International Travel Medical Insurance?



Traveling abroad can be an exciting experience. But what would happen if you or one of your family members became ill or injured while away from home? International travel can quickly turn frightening if you're not prepared for a medical emergency.

Most travelers assume they will be covered by their standard medical plan. The truth is, while traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health - and that of your family - at risk.

You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. International Medical Group® (IMG®) has developed two Patriot Travel Medical Insurance® plans to provide you and your family Coverage Without Boundaries® so you can spend more time enjoying your international experience, and less time worrying about your medical coverage.

Why Patriot Travel?

The two Patriot® travel plans offer a complete package of international benefits available 24 hours a day. **Patriot International®** provides coverage for U.S. citizens traveling outside the U.S. with coverage for brief returns to the U.S., while **Patriot America®** provides coverage for non-U.S. citizens traveling outside their home country. Both plans are available for a minimum of 10 days up to a maximum of two years, in accordance with the terms of the Certificate of Insurance.

Additionally, the plans offer excellent benefits and services to meet your global travel needs. You have access to international, multilingual customer service centers, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment. You can also choose from a wide range of deductibles, several Maximum Limits, and you have access to more than 17,000 providers through our International Provider AccessSM (IPA) when seeking treatment outside the U.S. You can also reduce your out-of-pocket costs when seeking treatment in the U.S. by locating providers through the independent Preferred Provider Organization.

A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the assistance you need no matter where you are.



Our goal is to provide you with Coverage Without Boundaries. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel medical insurance needs.

Our service and support sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're there with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

PLAN INFORMATION & HIGHLIGHTS

Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	<u>In the PPO Network</u> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit <u>Out of the PPO Network</u> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Benefit Period	Six months
MyIMG SM	24 hour secure access from anywhere in the world to manage your account at anytime
World-class Medical Benefits	Coverage available for in-patient and out-patient medical expenses
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more

SCHEDULE OF BENEFITS

All coverages, benefits and premium amounts shown in this booklet are in U.S. dollars.

MEDICAL BENEFITS

Usual, reasonable and customary charges. Subject to deductible and coinsurance when applicable.

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 Expenses	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 Room Illness with In-patient Admission	Up to the Maximum Limit
Emergency Room 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 Emergency	Up to \$100
Hospital Daily Indemnity	Up to \$100 per night up to a maximum of 10 days

INTERNATIONAL EMERGENCY CARE

When coordinated through the Plan Administrator.

Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (independent of the Maximum Limit)
Emergency Reunion	Up to \$50,000
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
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

ADDITIONAL BENEFITS

Terrorism	Up to \$50,000 lifetime maximum
Sports & Activities Coverage	Up to the 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+: \$2,500 lifetime maximum
Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical <i>(for non-U.S. citizens only)</i>	Up to age 65: \$50,000 lifetime maximum for eligible medical expenses. Age 65+: \$2,500 lifetime maximum
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses
Incidental Home Country Coverage	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every five months of travel coverage purchased, up to a maximum of two months
Trip Interruption	Up to \$5,000
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Accidental Death & Dismemberment	\$25,000 principle sum
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250

OPTIONAL RIDERS

With the exception of the Enhanced AD&D Rider, optional riders apply to all individuals listed on the Application Form.

	Age	Lifetime Maximum
Adventure Sports Rider <i>(available to insureds up to age 65)</i>	0 - 49	\$50,000
	50 - 59	\$30,000
	60 - 64	\$15,000
Enhanced AD&D Rider <i>(available to the primary insured only)</i>		Up to an additional \$400,000
Citizenship Return Rider		Up to the Maximum Limit
Evacuation Plus Rider <i>(available to insureds up to age 65)</i>		Non Life-threatening Medical Evacuation: Up to a maximum of \$25,000. Natural Disaster Evacuation: Up to a maximum of \$5,000

The benefits and riders on pages 3 and 4 are a summary only. Please see pages 10-15 for a list of descriptions.

PATRIOT INTERNATIONAL RATES

Rates are based on a \$250 deductible option.
For other deductible options, please see the application.

ONE MONTH RATES (Five Maximum Limit options. Maximums are per covered insured per certificate period.)

Age	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
	One Month	One Month	One Month	One Month	One Month
18-29	\$23	\$28	\$33	\$38	\$49
30-39	\$28	\$33	\$44	\$51	\$65
40-49	\$50	\$54	\$61	\$68	\$89
50-59	\$81	\$92	\$103	\$108	\$138
60-64	\$98	\$116	\$138	\$162	\$181
65-69	\$116	\$124	\$158	\$170	\$219
70-79	\$170	N/A	N/A	N/A	N/A
80+*	\$340	N/A	N/A	N/A	N/A
Dep. Child	\$21	\$25	\$30	\$33	\$37
Child Alone	\$23	\$28	\$33	\$38	\$47

*10,000 Maximum

DAILY RATES (10 day minimum)

Age	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
	Daily	Daily	Daily	Daily	Daily
18-29	\$0.80	\$0.95	\$1.10	\$1.30	\$1.65
30-39	\$0.95	\$1.10	\$1.50	\$1.70	\$2.20
40-49	\$1.70	\$1.80	\$2.05	\$2.30	\$3.00
50-59	\$2.70	\$3.10	\$3.45	\$3.60	\$4.60
60-64	\$3.25	\$3.90	\$4.60	\$5.40	\$6.05
65-69	\$3.90	\$4.15	\$4.80	\$5.70	\$7.30
70-79	\$5.70	N/A	N/A	N/A	N/A
80+*	\$11.35	N/A	N/A	N/A	N/A
Dep. Child	\$0.70	\$0.85	\$1.00	\$1.10	\$1.25
Child Alone	\$0.80	\$0.95	\$1.10	\$1.30	\$1.60

*10,000 Maximum

ENHANCED AD&D RIDER MONTHLY RATES*

Up to \$100,000 additional coverage	\$8
Up to \$200,000 additional coverage	\$16
Up to \$300,000 additional coverage	\$24
Up to \$400,000 additional coverage	\$32

*Available to the primary insured only. Available with a minimum purchase of 3 months of medical and AD&D rider coverage. Premium is charged in whole month increments.

EVACUATION PLUS RIDER MONTHLY RATE*

Premium per covered insured per month	\$45
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*Must be purchased for a minimum of 3 months regardless of the minimum number of days being traveled. Premium is charged in whole month increments.

PATRIOT AMERICA RATES

Rates are based on a \$250 deductible option.
For other deductible options, please see the application.

ONE MONTH RATES (Four Maximum Limit options. Maximums are per covered insured per certificate period.)

Age	Option 1	Option 2	Option 3	Option 4
	\$50,000	\$100,000	\$500,000	\$1,000,000
	One Month	One Month	One Month	One Month
18-29	\$37	\$46	\$59	\$71
30-39	\$49	\$62	\$78	\$91
40-49	\$73	\$90	\$119	\$133
50-59	\$107	\$138	\$169	\$194
60-64	\$135	\$174	\$207	\$248
65-69	\$154	\$208	\$226	\$270
70-79	\$208	N/A	N/A	N/A
80+*	\$362	N/A	N/A	N/A
Dep. Child	\$34	\$41	\$53	\$59
Child Alone	\$37	\$46	\$59	\$66

*10,000 Maximum

DAILY RATES (10 day minimum)

Age	Option 1	Option 2	Option 3	Option 4
	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
18-29	\$1.25	\$1.55	\$2.20	\$2.40
30-39	\$1.65	\$2.10	\$2.60	\$3.05
40-49	\$2.45	\$3.00	\$4.00	\$4.45
50-59	\$3.60	\$4.60	\$5.65	\$6.50
60-64	\$4.50	\$5.85	\$6.95	\$8.35
65-69	\$5.15	\$7.00	\$7.60	\$9.05
70-79	\$6.95	N/A	N/A	N/A
80+*	\$12.10	N/A	N/A	N/A
Dep. Child	\$1.15	\$1.40	\$1.80	\$2.00
Child Alone	\$1.25	\$1.55	\$2.00	\$2.25

*10,000 Maximum

ENHANCED AD&D RIDER MONTHLY RATES*

Up to \$100,000 additional coverage	\$8
Up to \$200,000 additional coverage	\$16
Up to \$300,000 additional coverage	\$24
Up to \$400,000 additional coverage	\$32

*Available to the primary insured only. Available with a minimum purchase of 3 months of medical and AD&D rider coverage. Premium is charged in whole month increments.

EVACUATION PLUS RIDER MONTHLY RATE*

Premium per covered insured per month	\$45
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*Must be purchased for a minimum of 3 months regardless of the minimum number of days being traveled. Premium is charged in whole month increments.

All premium rates are effective as of 3/1/2014. IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid. The maximum amount of coverage for applicants who are 80 years of age or older is \$10,000.

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the deductible and coinsurance, and all terms of the Certificate of Insurance and Master Policy.
2. Coverage under a Patriot plan is secondary to any other coverage.
3. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a physician.
5. Charges must be incurred during the Period of Coverage or the Benefit Period.
6. Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

ELIGIBILITY

The following conditions apply to all persons applying for and/or enrolling in Patriot Travel Medical Insurance.

- Patriot Travel Medical Insurance is travel insurance for U.S. citizens traveling outside the United States with coverage for brief returns to the U.S., and for non-U.S. citizens traveling outside their home country.
- For those under 65 years of age and visiting the U.S., your initial Period of Coverage must begin within six months of arrival in the U.S. For those 65 years of age and older, it must begin within 30 days of arrival. These requirements will be waived with proof of previous valid international travel insurance. Prior U.S. domestic health care coverage does not meet this eligibility requirement. Please provide the name of your international insurance carrier on the Application Form. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your Application Form.

RENEWAL OF COVERAGE



If your Patriot plan is purchased for a minimum of one month, coverage may be renewed (unless there is a break in coverage) for a total of up to two years. Renewals are available in whole month or daily increments and may be completed online or by using a paper application, however, renewals of less than one month are available only online. For

each renewal of less than one month completed online, you will be charged an additional \$5 processing fee. Each insured person must only satisfy one deductible and coinsurance within each 12 month coverage period. *Please note: Renewal rates may differ from initial rates.*

- 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 the Patient Protection and Affordable Care Act (PPACA).

QUALITY GUARANTEE

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, prior to your effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after your effective date, however, the following conditions will apply:

1. You will be required to pay a \$50 cancellation fee and
2. only full month premiums will be considered for refunds (e.g., if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund). If you have filed claims, your premium is non-refundable.

ENROLLMENT PROCESS & APPLICATION FORM

You should read the following important information prior to completing the Application Form.

HOW TO ENROLL

Before you begin your travel, simply fill out the Application Form and calculate the premium for the time period you and/or your family will be traveling. Once you have completed the Application Form, return it to your insurance agent or broker, and/or mail it to IMG.

You, your spouse and unmarried dependent children (over 14 days and under 18 years of age) listed on the Application Form and for whom premiums have been paid will be covered from the **latest** of the following dates:

1. The date IMG receives your completed Application Form and the appropriate premium;
2. the date you depart from your home country; or
3. the date requested on your Application Form.

Patriot Travel Medical Insurance coverage ends on the **earliest** of the following dates:

1. The end of the period for which premium has been paid;
2. the date requested on your Application Form; or
3. the date you return to your home country (however, see End of Trip Home Country Coverage on page 13).



ENROLLMENT PROCESSING & FULFILLMENT KITS

IMG normally processes Application Forms within 24 hours of receipt. Once processing is complete, IMG will mail a fulfillment kit to the mailing address listed on the application form. The fulfillment kit will include an IMG Identification Card, IMG contact numbers, claim forms and your insurance certificate providing a complete description of your coverage under the contract. *Please note: If you require express mail delivery, there is an additional charge listed on the Application Form.*

ONLINE FULFILLMENT KIT

For convenience, approved applicants may choose to communicate electronically and download their fulfillment kit from the IMG website for immediate access. To do this, you must check the appropriate box listed in Section 2 of the application form. We **must** have your correct email address to complete this process. If IMG has processed and approved your application form, you will receive an email from IMG that contains all of the hyperlinks to easily obtain the fulfillment information through the Internet.

CLAIMS PROCEDURE

PRECERTIFICATION

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate of Insurance must be Precertified for medical necessity, which means the insured person or their attending physician must communicate with an IMG representative at the number listed on the IMG identification card **prior** to admission 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 Precertified, 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 medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, and customary rates. Please refer to the Certificate of Insurance for full details of the Precertification requirements.

For Precertification, emergency evacuation, and return of mortal remains, please call: IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: An insured person may begin the Precertification process through MyIMG or the Client Resources section of our website, 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 two business days. Please note that this online service will only initiate the Precertification process, and it should not be used to Precertify emergency admissions, procedures, or evacuations.

CLAIM PAYMENT

All benefits payable under Patriot Travel Medical Insurance are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the insured person may be reimbursed by check directly to the insured person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider.

Claim forms can be accessed at www.imglobal.com and mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and the Certificate of Insurance are included in the fulfillment kit. IMG may also be contacted by fax: 1.317.655.4505 or email: insurance@imglobal.com.

SUMMARY OF BENEFITS

The following is a summary of benefits and terms that are available to eligible insureds on the Patriot plans.

DEDUCTIBLE:

On the Application Form, you will be asked to circle your choice of a deductible. Your premium rate is dependent on the deductible you choose. Please see the Application Form for more information.



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 admission to the hospital.

DENTAL:

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

Sudden dental emergency - 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, Patriot 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, Patriot International will pay up to a \$20,000 lifetime maximum. For those age 65 and older, with or without a primary health plan, Patriot 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 Patriot plan, and the **Pre-existing Condition** must be covered under the primary health plan.

(Non-U.S. citizens only) For those under age 65, Patriot America will pay up to a \$50,000 lifetime maximum for eligible medical expenses. For those age 65 and older, Patriot America will pay up to \$2,500 lifetime maximum.

In addition, up to \$25,000 will be paid to U.S. and non-U.S. citizens 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:

Each plan pays \$100 directly to the insured person for each night of a required overnight stay in a hospital up to a maximum of 10 days. The hospital stay must be covered under this plan in order to receive this benefit. This benefit is not available for Patriot America (non-U.S. citizens) if the hospitalization is due to the Sudden Recurrence of a Pre-existing Condition.

BENEFIT PERIOD:

If a covered injury or illness requires continuing treatment after the Period of Coverage expires, the six-month Benefit Period may offer continued coverage for that injury or illness. 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 continues. This is 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 pays 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:

The Patriot plans offer coverage for Emergency Medical Evacuation to the nearest qualified medical facility; expenses for reasonable transportation 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 Patriot plan also offers 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 OR CREMATION/BURIAL:

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; or up to \$5,000 for the preparation, local burial or cremation of your mortal remains at the place of death.

RETURN OF MINOR CHILDREN:

If a covered illness/injury results in a hospitalization and/or death of the insured person, and he/she is traveling alone with child(ren) 19 or under that otherwise would be left unattended, the Patriot plans will pay up to \$50,000 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 life-threatening 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.

END OF TRIP HOME COUNTRY COVERAGE:

For every five months of continuous coverage you purchase, you can purchase one additional month of home country coverage as an accommodation and supplemental travel benefit, up to a maximum of two months. To purchase this special home country extension coverage, please calculate your premium on the Application Form to include the additional month(s).

SPORTS AND ACTIVITIES COVERAGE:

Each Patriot plan covers injuries incurred during athletic activities which are non-organized, 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, recreational downhill and/or cross country snow skiing, horseback riding, sub-aquatic activities (to 10m), wakeboarding, and water skiing. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or government body), or the International Olympic Committee, and or Adventure Sports. *Please note this is only a summary of sports and activities and exclusions. For additional information, please refer to the Certificate of Insurance.*

ACCIDENTAL DEATH AND DISMEMBERMENT:

Each Patriot plan offers a \$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 is payable 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 an unexpected 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 plan pays to return the insured to the area of principal residence. The plan pays 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 Patriot 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 reimburses eligible medical claims subject to a \$50,000 lifetime maximum. Terrorism includes criminal acts, including against civilians, committed with the intent to cause death or serious bodily injury, or taking of hostages, with the purpose to provide a state of terror in the general public or in a group of persons or particular persons, intimidate a population, or compel a government or international organization to do or to abstain from doing an act. 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. In addition, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

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 heed such warning or 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 Patriot plans provide coverage up to \$500 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.

LOST LUGGAGE:

A benefit of \$50 per luggage item, up to a maximum of \$250, is payable in the event that the Common Carrier permanently loses an insured person's checked luggage while in transit. This coverage is secondary to any other available reimbursement, including the Carrier's.

DESCRIPTION OF OPTIONAL RIDERS

ADVENTURE SPORTS RIDER:

The Adventure Sports Rider is available on both Patriot plans for those up to the age of 65. The following activities are covered to the lifetime maximum amounts listed on page four as long as they are engaged solely for leisure, recreation, or entertainment purposes: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, 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, snorkeling, snowboarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity. Certain sports activities are never covered, regardless of whether or not you purchase the Adventure Sports Rider. Please see page 16, exclusion 8. *Please note this is only a summary of Adventure Sports and exclusions. For additional information, please refer to the Certificate of Insurance.*

ENHANCED AD&D RIDER:

This optional coverage is available for the primary insured person only. This coverage is in addition to the Accidental Death and Dismemberment already included in the Patriot plans. **This rider is available with a minimum purchase of three months of medical and AD&D rider coverage.**

CITIZENSHIP RETURN RIDER:

When purchased at the time of application, the Citizenship Return Rider provides temporary medical coverage for non-U.S. citizens returning to their country of citizenship. **For U.S. citizens**, the rider provides up to 60 days of coverage for brief returns to the U.S. provided you have a current health plan in force and have resided outside the U.S. continuously for the past six months. Coverage for sudden recurrence of pre-existing conditions is excluded if the rider is selected. For premium information, please see the back of the Application Form.

EVACUATION PLUS RIDER:

This optional rider is available to insureds up to age 65. It offers coverage for medical evacuations for sudden and unexpected medical conditions that are not life-threatening, and where hospitalization is medically necessary. It also offers coverage for evacuations as a result of a natural disaster. **This rider must be purchased for a minimum of three months regardless of the minimum number of days being traveled.**

EXCLUSIONS

Charges for certain services, treatments and/or conditions, among others, are excluded from coverage under the Patriot plans and include but are not limited to:

1. **A Pre-existing Condition** which is 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 three years prior to the effective date of the insurance, 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.
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.
7. **Pregnancy, childbirth, birth control**, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. **Any illness or injury sustained** while taking part in: Amateur Athletics, Professional Athletics, or other athletic activity that is sponsored or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or governing body), or the International Olympic Committee. The following Adventure Sports are excluded unless the Adventure Sports Rider is purchased: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating (with proper use of helmet and pads), jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, 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, snowboarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity.

Injury sustained while participating in contact sports of any kind, racing of any kind, any rodeo activity, 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, ski jumping, sub-aquatic activities below 50 meters, whitewater rafting exceeding Class V difficulty; and/or adventure sports activity not expressly covered hereunder are excluded regardless of which plan or rider is selected.

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).
22. **Any infection of the urinary tract** (or illness arising therefrom), that occurs within ninety (90) days of the Effective Date of coverage and that requires Treatment of the Insured Person in a Hospital; provided that any such illness will be deemed by the Company to be a Pre-existing Condition. See "Sudden and Unexpected Recurrence of a Pre-existing Condition," on page 11.

This brochure contains only a brief summary of current Patriot Travel Medical Insurance benefits, conditions, limitations and exclusions, and is subject to all the terms and conditions of the full Certificate of Insurance. The complete Certificate of Insurance with all terms, conditions and exclusions will be included in the fulfillment kit sent to approved applicants. The Patriot Travel Medical Insurance plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Certificate of Insurance for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Samples of current Certificate wordings are available upon request.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA will require U.S. citizens and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on U.S. citizens and U.S. residents who are required to maintain PPACA compliant coverage but do not do so. Please note that it is solely your responsibility to determine if PPACA is applicable to you.

ADDITIONAL BENEFITS & SERVICES

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Get explanation of benefits
- Locate a provider
- Request ID cards
- Initiate precertification
- Obtain certificate documents
- Recommend provider/facility

Locating a Provider

With the Patriot plans, you may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately organized network of hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S. contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the U.S., IMG provides its online International Provider Access (IPA), a database of over 17,000 providers.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every certificate holder of the Patriot plans. This program allows card members to purchase prescriptions at one of over 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 *discount program* is not insurance coverage. It is purely a discount program to purchasers of the Patriot plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.



Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, an on-site specialized division devoted entirely to medical management.



The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.

ACM is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilization Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.

One Call. One Company. Your Complete International Resource.

IMG offers a comprehensive range of international medical insurance and travel insurance products for every insurance need. Whether you need individual coverage for a vacation, extended coverage for a long-term stay abroad, or group coverage for employees in locations around the world, we've got the right plan for you and the exceptional services to back them up.

- Short-term Travel Plans
- Long-term Travel Plans
- Travel Insurance / Trip Cancellation Plans
- Employer Group Plans
- Mission Plans
- Marine Plans
- International Student and Educator Plans
- Adventure Sports Plans
- Emergency Evacuation Plans
- Green and Environmentally Friendly Plans

PROTECTING YOUR TRAVEL INVESTMENT



You can spend a great deal of time planning your trip and it is exciting getting everything ready. But what would happen if the airline you selected should go out of business or you're prevented from taking your trip? Your hard-earned payments could be lost. To help protect you from losing the money you've spent to travel, IMG works with iTravelInsured® (iTI®) to bring you the Patriot T.R.I.P. Lite program.

PATRIOT T.R.I.P. LITE

This iTI program is designed to provide peace of mind so you can enjoy your travels. The benefits are outlined below and on the following page, and program cost information can be found on the Application Form.

BENEFIT HIGHLIGHTS

Trip Cancellation

- Your emergency illness, injury or death, or that of a family member, a business partner, a travel companion, or a travel companion's family member
- Financial default of a travel supplier
- A terrorist incident
- Organized labor strike
- Natural disaster resulting in the cessation of the travel supplier's services
- Hijacking
- Medical quarantine
- Jury duty
- Your home or that of a travel companion made uninhabitable by fire, vandalism or natural disaster
- Your auto accident or that of a travel companion on the way to the scheduled departure point
- You or a travel companion serving on active or reserve duty for the military, police or fire department, whose personal leave is revoked to provide aid or relief in the event of a natural disaster or a terrorist act
- Employer termination or layoff
- A documented theft of your passport or visa

The amount of Your trip You elected to protect up to \$25,000 Per Insured Person

Trip Interruption

- Applies to the same events as listed above

Up to 100% of the amount of Your trip You elected to protect

BENEFIT HIGHLIGHTS

Travel Delay

■ Travel supplier delay	25% of \$500 for each
■ Lost or stolen passport, travel documents, or money	24 hours of delay after an initial delay of 24 hours up to a maximum of \$500
■ Medical quarantine	Per Insured Person
■ Natural disaster	
■ Your injury or illness or that of a travel companion	

Missed Connection

■ Inclement weather	25% of Trip Cancellation Benefit.
■ Natural disaster	Maximum Benefit is \$500 for a Common
■ Travel supplier delay	Carrier delay of 8 hours or more

Baggage Delay

Up to \$100 Per Insured Person

Maximum Trip Length

31 Days

T.R.I.P. LITE PRE-EXISTING CONDITIONS

This program does not cover you for pre-existing conditions. However, your pre-existing conditions might still be covered if the answer to all of the following questions is “no”:

1. Were you treated for a new illness in the last 60 days, or did symptoms exist for which a reasonably prudent person would have sought treatment?
2. Has your condition worsened or required medical attention in the last 60 days?
3. Have you received any new medications in the past 60 days or have any of your current dosages been changed?

T.R.I.P. LITE EXCLUSIONS

We will not pay for any illness, injury or loss caused by or as a result of:

1. A Pre-Existing Condition;
2. Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Family Member, a Travel Companion or a Travel Companion’s Family Member;
3. Pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of You, a Family Member, a Travel Companion or a Travel Companion’s Family Member;
4. Any Mental, Nervous or Psychological disorders or physical complications related thereto, of You, a Family Member, a Travel Companion or a Travel Companion’s Family Member;
5. You being under the influence of intoxicating liquor (as determined by the jurisdiction where the loss occurred) or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician;

6. War (whether declared or undeclared), acts of war, military duty (unless specifically covered), or voluntary participation in a civil disorder or unrest;
7. Participation in Professional or Amateur Athletics (including training);
8. Participation in any sporting, recreational, or adventure activity where such activity is undertaken against the advice or direction of any local authorities or any qualified instructor or contrary to the rules, regulations, recommendations and procedures of the recognized governing body of the area where such activity takes place;
9. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
10. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
11. Operating or learning to operate any aircraft as pilot or crew;
12. Nuclear reaction, radiation or radioactive contamination;
13. Natural disasters (unless specifically covered);
14. Epidemic;
15. Pollution or threat of pollutant release;
16. Commission of a violation of law by You, a Family Member, a Travel Companion or a Travel Companion’s Family Member whether they are Insured or not, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations;
17. Any known, expected or reasonably foreseeable events or conditions that would cause a loss or claim under this Certificate; or
18. Financial Default (except as specifically covered).

NSBTHA

When you purchase a Patriot T.R.I.P. Lite program you automatically become a member of the National Small Business Travel & Health Association (NSBTHA). Through this association members may access travel insurance, emergency travel assistance services, and information about events, legislation, and other matters related to travel. Information about NSBTHA is available at www.NSBTHA.org.

This is a summary of the principal provisions of the master policy offered through NSBTHA for its members. It is not considered to be a contract of insurance. Coverage may vary by state and may not be available in all states. For more information regarding the exclusions and all other terms and conditions of Patriot T.R.I.P. Lite, please see the certificate wording for your state which is available upon request.

This brochure is not intended to be an offer to sell Patriot T.R.I.P. Lite or a solicitation by iTravelInsured in any jurisdiction where such action would be unlawful or in which iTravelInsured is not qualified to do so.

Insurance products are underwritten and offered where available by Sirius America Insurance Company.