

International Medical Group®, Inc.
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Indianapolis, Indiana 46208-0509 USA
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GEMSM

Global Educators MedicalSM



GEM is underwritten by Sirius International Insurance Corporation (publ) (the "Company"); Distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMGSM")

Request for Proposal

School group/Organization Name _____ Contact Person _____
Telephone _____ Fax _____ E-mail _____
Nature of Industry _____
Street Address _____
City _____ State/Province _____ Country _____ Postal Code _____
Requested Effective Date _____
Total number of international assignees (expatriates, third country nationals, key local nationals) _____
Of the international assignee population, total number of U.S. citizens _____
Is the school group/organization a subsidiary or division of a U.S. or Canadian corporation? Yes No
Are any employees/dependents currently residing in the U.S. or Canada? Yes No If yes, how many? _____
Does applicant currently have group medical insurance? Yes No
(If yes, please provide name of carrier, current and renewal rates, schedule of benefits, and claims experience.)

Has another insurance company refused to quote on this group? Yes No
Are any employees or dependents presently on COBRA? Yes No
(If yes, please list those employees separately on the census listing.)

REQUESTED PLAN OF BENEFITS

<p>Deductible</p> <input type="checkbox"/> \$0 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> _____	<p>Max. Deductible</p> <input type="checkbox"/> 2 per family <input type="checkbox"/> 3 per family (Std) <p>Lifetime Maximum</p> <input type="checkbox"/> \$1,000,000 <input type="checkbox"/> \$5,000,000(Std) <input type="checkbox"/> \$ _____	<p>Coverage in the US/Canada</p> <input type="checkbox"/> Include (Std) <input type="checkbox"/> Exclude	<p>Life Insurance Benefit*</p> <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> 1 X's Salary to a Maximum* of \$ _____ <input type="checkbox"/> 2 X's Salary to a Maximum* of \$ _____ <input type="checkbox"/> 3 X's Salary to a Maximum* of \$ _____ <small>*Maximum available guaranteed issue is \$100,000</small> <input type="checkbox"/> \$ _____
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Please answer the following questions. If your answer to any question is yes, please give details in the space provided. Attach additional pages as necessary.

1. Has any employee or dependent suffered from an injury, illness or other medical/health condition that resulted in total claims of US\$2,500 or more during the last three years? Yes No
2. Are any employees or dependents currently hospitalized, confined at home or a treatment facility, disabled or incapacitated? Yes No
3. Are any employees or dependents currently pregnant? Yes No
4. Are any employees or dependents not actively at work performing his/her normal duties due to illness, injury or other medical/health condition? Yes No
5. Are you aware of any circumstances, chronic or continuing medical, mental or nervous conditions which can be expected to produce ongoing claims for any employees or dependents? Yes No

CENSUS SUMMARY (Required for groups of 100 lives or more)

AGE	MALE				FEMALE			
	Employee	Employee +Spouse	Employee +Child(ren)	Employee +Family	Employee	Employee +Spouse	Employee +Child(ren)	Employee +Family
19-24								
25-29								
30-34								
35-39								
40-44								
45-49								
50-54								
55-59								
60-64								
65-69								
70+								

CENSUS LISTING

Sex	Employee Name	Coverage Needed*	Date of Birth	Annual Salary**	Nationality	Country of Residence

*Status: Employee only (E) Employee+Spouse (ES) Employee+Child(ren) (EC) Employee+Family (EF) (attach additional pages as necessary)

**Provide salary only if applying for 1x, 2x, or 3x salary for life insurance

International Medical Group[®], Inc. is the managing general underwriter and plan administrator for the carrier, Sirius International Insurance Corporation (publ) (the Company).

The undersigned representative for the within named Group hereby certifies, represents and warrants that the information provided on this Request for Proposal, including any attachments, is true, accurate and complete in all respects and I acknowledge that such information is intended to provide International Medical Group, Inc. with information necessary to evaluate this Group and provide the Group with premium and coverage indications. Final rates and coverage will be based on the actual enrollment, including evidence of insurability, if applicable. No insurance shall be effective unless and until the Group is notified in writing by the Company. Thank you for your interest in GEM.

Applicant Signature _____ Date _____

Printed Name _____ Title _____

Agent Signature _____ Date _____

Are you the broker of record? Yes No

Agency Benico Ltd _____ Agent Name Benico Ltd _____ IMG Agent # 11368

Address P.O. BOX 8 _____

City HUNTLEY _____ State/Province IL _____ Country United States Postal Code 60142-0

Telephone 847-669-4800 Ext:208 _____ E-mail travel@benico.com