



Patriot AdventureSM Travel Medical Insurance

*Travel medical insurance for adventure sports enthusiasts
who are traveling abroad*

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Patriot Adventure



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WHY IMG?

International Medical Group® (IMG®), an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables its members to worry less and experience more by delivering the protection they need, backed by the support they deserve. IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.



Global Support. With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it's our corporate mission to be there to protect and enhance your health and well-being.



Financial Stability. Our globally recognized underwriters, A-rated Sirius International Insurance Corporation (publ) and certain underwriters at Lloyd's, offer the financial security and reputation demanded by international consumers.



Service Without Obstacles. IMG's team of international, multilingual specialists is accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Accessible Technology. Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



International Provider AccessSM (IPA). In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



International Emergency Care. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.



WHY CHOOSE PATRIOT ADVENTURE

Accidents and emergencies happen — and when they do, you wouldn't want to be hundreds or thousands of miles away from home without the proper coverage, especially when you're participating in adventure sports.

Don't let your medical coverage be an uncertainty. Travel with one of IMG's Patriot Adventure plans, which offer a complete package of international benefits available 24 hours a day.

Patriot Adventure International provides coverage for U.S. citizens traveling outside of the U.S., while **Patriot Adventure America** provides coverage for non-U.S. citizens traveling outside of their home country. Both plans are available for a minimum of 30 days up to a maximum of six months.

ADDITIONAL WORLD-CLASS SERVICES

■ MyIMGSM

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal that allows you to easily access and manage your insurance information. Our service centers in the U.S. and Europe are always available to handle medical emergencies, but through MyIMG, you have immediate access to a wealth of information about your account and plan, and can manage routine areas to help you save time when you may need it most. Key features include:

- » Manage your claims
- » Initiate precertification
- » Locate a provider
- » Obtain plan documents
- » Request ID cards
- » Recommend a provider/facility

■ Universal Rx Pharmacy Discount Savings

This discount savings program allows you to purchase prescriptions at one of more than 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 program is not insurance coverage; it is purely a discount program.*

PLAN INFORMATION & HIGHLIGHTS

Maximum Limit	\$50,000
Deductible	\$250
Coinsurance - Treatment Received Outside of the U.S. & Canada	No coinsurance
Coinsurance - Treatment Received Within the U.S. & Canada	In the PPO Network - The plan pays 90% of eligible medical expenses up to \$5,000, then 100% up to the maximum limit Out of the PPO Network - The plan pays 80% of eligible medical expenses up to \$5,000, then 100% up to the maximum limit
Benefit Period	Three months
MyIMG SM	24-hour secure access from anywhere in the world to manage your account
World-Class Medical Benefits	Coverage available for inpatient and outpatient medical expenses
International Emergency Care	A wide range of international emergency benefits available, including emergency medical evacuation, emergency reunion, return of mortal remains, return of minor children and more

SCHEDULE OF BENEFITS *(All coverages, benefits and premium amounts shown are in U.S. dollars.)*

MEDICAL BENEFITS *Usual, reasonable and customary charges. Subject to deductible and coinsurance.*

Hospital Room and Board	Up to the maximum limit for average semi-private room rate
Intensive Care	Up to the maximum limit
Medical Expenses	Up to the maximum limit
Outpatient Medical Expenses	Up to the maximum limit
Local Ambulance	Up to the maximum limit
Emergency Room Accident	Up to the maximum limit
Emergency Room Illness with Inpatient Admission	Up to the maximum limit
Emergency Room Illness without Inpatient 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 Indemnity (for U.S. citizens only)	Up to \$100 per night

INTERNATIONAL EMERGENCY CARE *When coordinated through the plan administrator.*

Emergency Medical Evacuation	Up to the maximum limit
Emergency Reunion	Up to \$10,000
Return of Mortal Remains or Cremation/Burial	Up to \$15,000 for return of mortal remains or \$5,000 for cremation/burial
Political Evacuation	Up to \$10,000

ADDITIONAL BENEFITS

Sports & Activities Coverage	Up to the maximum limit for basic sports
Sudden Recurrence of a Pre-Existing Condition - Medical (for U.S. citizens only)	Up to \$1,000 of eligible expenses
Sudden Recurrence of a Pre-Existing Condition - Emergency Medical Evacuation (for U.S. citizens only)	Up to \$25,000 of eligible expenses
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Trip Interruption	Up to \$5,000
Adventure Sports	Up to the maximum limit
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250

PATRIOT ADVENTURE INTERNATIONAL RATES *(Coverage from 30 days to 6 months*)*

MONTHLY RATES *(\$50,000 maximum limit)*

Age	One Month
17 or younger	\$54
18 - 39	\$64
40 - 49	\$100

EACH ADDITIONAL 15 DAYS *(\$50,000 maximum limit)*

Age	15 Days
17 or younger	\$27
18 - 39	\$32
40 - 49	\$50

PATRIOT ADVENTURE AMERICA RATES *(Coverage from 30 days to 6 months*)*

MONTHLY RATES *(\$50,000 maximum limit)*

Age	One Month
17 or younger	\$72
18 - 39	\$94
40 - 49	\$142

EACH ADDITIONAL 15 DAYS *(\$50,000 maximum limit)*

Age	15 Days
17 or younger	\$36
18 - 39	\$47
40 - 49	\$71

**Coverage under Patriot Adventure International and Patriot Adventure America must be purchased for a minimum of one month.*

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.





Patriot AdventureSM
Travel Medical Insurance



IMGTM
Global Peace of Mind[®]

The IMG logo icon consists of three white downward-pointing chevrons of varying sizes, similar to the Patriot Adventure logo, positioned above the letters 'IMG' in a bold, white, sans-serif font. A registered trademark symbol (®) is located at the top right of the 'G'. Below the logo, the tagline 'Global Peace of Mind' is written in a smaller, white, sans-serif font, followed by a registered trademark symbol (®).

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CONDITIONS OF COVERAGE

1. The coverage and benefits are subject to the deductible and coinsurance, and all terms of the Certificate of Insurance and Master Policy.
2. Coverage under Patriot Adventure 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 90 days from the date the claim was incurred.

ELIGIBILITY

The following conditions apply to all persons applying for and/or enrolling in Patriot Adventure:

- For coverage while participating in any of the covered adventure sports activities, you must be medically and physically fit to engage in such activity and hold the necessary qualifications as approved by the applicable governing body or authority.
- Patriot Adventure is travel medical insurance for U.S. citizens traveling outside of the United States and for non-U.S. citizens traveling outside of their home country.

EXTENSION OF COVERAGE

Patriot Adventure can be rewritten for succeeding or subsequent periods, but it is not renewable. New deductible, coinsurance, eligibility, conditions of coverage and pre-existing condition exclusions apply to any succeeding or subsequent period of coverage. A new application must also be completed.

ENROLLMENT

To apply, simply complete and return the application. If you are applying as a family, you may include yourself, your spouse and dependents on one application. If you have dependents who are 18 years of age or older, you must complete a separate application for those individuals. If approved, you will receive a fulfillment kit, which includes an identification card, declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan.

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.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to and does not provide benefits required by PPACA. As of 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 Adventure, please see IMG's Frequently Asked Questions at www.imglobal.com/en/client-resources/PPACA-FAQ.aspx.*





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Producer Contact Information

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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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PATRIOT ADVENTURESM APPLICATION

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



1 PRIMARY APPLICANT INFORMATION

<input type="checkbox"/> Male <input type="checkbox"/> Female	First Name:	Last Name:	Middle:
Government Issued ID Number:		Country of Citizenship:	
Country of Residence:	Home Country:	Destination Country(ies):	

2 FULFILLMENT AND INFORMATION DELIVERY METHOD

Communications should be sent via email to:

For mail fulfillment kit, and renewal information (if applicable): I do not mind the delays associated with receiving the initial communication via regular mail. 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)			<input type="checkbox"/> Yes <input type="checkbox"/> No

3 PLAN OPTIONS

Select the coverage plan (Check one plan):

Patriot Adventure America for non-U.S. citizens

Patriot Adventure International for U.S. citizens

Requested Effective Date: ____/____/____ (month/day/year)	Date of departure from your Home Country: ____/____/____ (month/day/year)
	Date of return to your Home Country: ____/____/____ (month/day/year)

4 PREMIUM CALCULATION

Names of Persons to be insured: <i>Please attach additional sheet for more children</i>		Date of Birth <i>(month/day/year)</i>	Monthly Premium	Additional 15 Day Premium
Applicant		____/____/____	_____	_____
Spouse		____/____/____	+ _____	+ _____
Child 1		____/____/____	+ _____	+ _____
Child 2		____/____/____	+ _____	+ _____
TOTAL			(A) _____	(B) _____

_____ X _____ = _____ + _____ = _____

(A) Monthly premium total (from total A) # of Months travel coverage **(B)** 15 day premium total (from total B) **(C)**

_____ + \$20 optional express mail = _____

(C) Enter the amount from C **TOTAL AMOUNT DUE**

List all recreational and/or adventure sports activities planned for the requested period of coverage
(Note: only certain designated adventure sports are covered under this insurance plan):

Beneficiaries

If applicants would like to designate a beneficiary, the beneficiary designation form can be accessed via myimg.imglobal.com

