



Patriot Platinum Travel Medical InsuranceSM

Patriot Platinum Group Travel Medical InsuranceSM

Plan Information & Benefits

Patriot Platinum Travel Medical Insurance provides first-class protection for the discerning international traveler who wants to obtain the maximum coverage available in a short-term travel medical product on the market today. Patriot Platinum builds upon the core benefits of the Patriot® Travel plan and can provide up to \$8,000,000 of coverage with enhanced benefits and services, including our Global Concierge & Assistance ServicesSM. Patriot Platinum Group Travel Medical Insurance is available to groups of five or more, and the plan provides a 10% discount of the standard individual plan rates.

The following is a summary of benefits and plan information for Patriot Platinum and Patriot Platinum Group Travel Medical Insurance. The plans cover the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment, and are subject to deductible and coinsurance when applicable. All amounts shown are in U.S. dollars.

PLAN INFORMATION	
Maximum Limits	\$1,000,000, \$5,000,000, \$8,000,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000
Family Deductible	Three times the individual deductible
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	In the PPO Network - No Coinsurance. Out of the PPO Network - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limits.
Benefit Period	12 months
Global Concierge & Assistance Services	Access to a dedicated service team for assistance services
MyIMG SM	24 hour secure access from anywhere in the world to manage your account at anytime
eDocAmerica	Access to board-certified physicians, licensed psychologists, pharmacists, dentists, dieticians and fitness trainers to assist with any routine health related questions
World-class Medical Benefits	Premium 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
MEDICAL BENEFITS	
Hospital Room and Board	Up to the Maximum Limit
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
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 \$250
Hospital Daily Indemnity	Up to \$250 per night for a maximum of 10 days
Supplemental Accident	Up to \$300

INTERNATIONAL EMERGENCY CARE	
Emergency Medical Evacuation	Up to the Maximum Limit
Emergency Reunion	Up to \$100,000
Return of Mortal Remains or Cremation/Burial	Up to \$100,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Children	Up to \$100,000
Political Evacuation	Up to \$100,000
Natural Disaster	\$250 per day for five days
Remote Transportation	\$5,000 per certificate period. \$20,000 Lifetime Maximum.
Identity Theft Assistance	Up to \$500
Lost / Theft <i>(Luggage, valuables, personal papers)</i>	Up to \$500
Felonious Assault	Up to \$10,000
ADDITIONAL BENEFITS	
Terrorism	Up to the Maximum Limit
Sports & Leisure Activities	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 four months of travel coverage, up to a maximum of three months
Trip Interruption	Up to \$10,000
Common Carrier Accidental Death	\$100,000 per adult, \$25,000 per child, maximum of \$250,000 per family
Accidental Death & Dismemberment	\$50,000 principle sum
Small Pet Common Air Carrier Accidental Death	Up to \$500
OPTIONAL RIDERS	
Adventure Sports Rider <i>(Available to insureds up to age 65.)</i>	Age 0-49: \$50,000 Lifetime Maximum; Age 50-59: \$30,000 Lifetime Maximum; Age 60-64: \$15,000 Lifetime Maximum
Enhanced AD&D Rider <i>(Available on the individual plan only. Available for the primary insured only.)</i>	Up to an additional \$400,000
Citizenship Return Rider	Up to the Maximum Limit
Personal Liability - Injury to third party Personal Liability - Damage to third person property	\$2,000 limit after \$100 deductible. \$500 limit after \$100 deductible.
Evacuation Plus Rider <i>(Available on the individual plan only.)</i>	Up to age 65. Non Life-threatening Medical Evacuation: Up to a maximum of \$50,000; Natural Disaster Evacuation: Up to a maximum of \$10,000
Chaperone/Faculty Leader Replacement Rider <i>(Available on the group plan only.)</i>	Up to \$3,000 for round trip economy airline ticket

For more information, please contact:

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