



INTERNATIONAL MEDICAL GROUP

Plan Administrator

International Medical Group®, Inc.
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Indianapolis, IN 46202-3684 USA
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SIRIUS
INTERNATIONAL



Plan Underwriter

This Patriot ExecutiveSM plan is underwritten by Sirius International Insurance Corporation (publ). Sirius International is rated A (excellent) by A.M. Best and A- by Standard and Poor's (at the time of printing).

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INTERNATIONAL MEDICAL GROUP

Patriot ExecutiveSM

Medical insurance for traveling executives

The uncertainties of travel



As an executive who travels outside of the United States or Canada throughout the year, you have plenty of responsibilities. You don't want to think about your medical coverage while you're abroad. But what would happen if you became ill or injured during your trip?

Most executives assume they will be covered by their standard medical plan. The truth is, while traditional plans offer adequate domestic coverage, they may not be designed for international travel.

International Medical Group® is here to help you plan today for tomorrow's uncertainties. As the managing general underwriter for Sirius International Insurance Corporation (publ) (the "Company"), we offer Patriot ExecutiveSM, a complete assistance package of international benefits and 24 hour availability. With Patriot Executive, you purchase coverage for a period of one year and select a maximum trip duration of either 15 days or 30 days on your enrollment form. You are then covered during that year, in accordance with the terms of the plan, for the selected trip duration of each trip you take outside of the United States or Canada beginning on the date of departure for each trip.

IMG, the experienced plan administrator

Since 1990, International Medical Group (IMG®) has provided a unique, full-service approach to insurance coverage. Dedicated exclusively to the international insurance market, IMG provides coverage services to individuals and families in more than 150 countries.

Medical treatment while traveling is often an unfortunate fact of life. Our goal is to make the medical process a smooth and efficient one. IMG's multilingual claim administrators, on-site medical staff and customer service professionals work together to give you true Global Peace of Mind®. IMG representatives are available 24 hours a day, seven days a week, 365 days a year for medical emergencies, evacuations and precertification. You can rest assured that IMG will be there for you whether it be for routine treatment or during a medical emergency.



IMG World Headquarters
Indianapolis, Indiana

0302 Updated 7/03

INTERNATIONAL EMERGENCY CARE

Emergency Evacuation

To US\$25,000 for pre-existing conditions, to US\$50,000 for covered incidents when coordinated through the Plan Administrator

The PatriotSM Executive plan includes coverage for emergency medical evacuation to the nearest qualified medical facility or the country of citizenship; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the country of citizenship or the country where the evacuation occurred up to the policy limit. The plan pays up to US\$25,000 for evacuations resulting from a pre-existing condition and up to US\$50,000 for evacuations resulting from other covered incidents.

Emergency Reunion

To US\$15,000 when coordinated through the Plan Administrator

The Patriot ExecutiveSM plan also provides emergency reunion coverage, up to US\$15,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an emergency medical evacuation of the insured person: either the cost of accompanying the insured during the evacuation or traveling from the country of residence to be reunited with the insured.

Repatriation

To US\$25,000 when coordinated through the Plan Administrator

If a covered illness/injury results in death, expenses for repatriation of bodily remains or ashes to the country of citizenship will be covered up to a maximum of US\$25,000.

Returning Minor Children

To US\$5,000 when coordinated through the Plan Administrator

If an insured person is hospitalized due to a covered illness/injury and is traveling alone with child(ren) 19 or under that otherwise would be left unattended, the Patriot Executive plan will reimburse up to US\$5,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren), when coordinated through the Plan Administrator.

SPECIAL COVERAGES

Trip Cancellation

To US\$5,000

If, during a covered trip, there is a death of an immediate family member (spouse, child, parent or sibling) or the substantial destruction of the insured's principal residence, the Patriot Executive plan will reimburse the insured up to US\$5,000 for the cost of returning the insured to the area of principal residence. The plan will cover reimbursement 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.

BENEFITS - THIS PLAN INCLUDES THE FOLLOWING BENEFITS:

SPECIAL COVERAGES *(continued)*

Lost Luggage To US\$50 per item of luggage; maximum of US\$250

This benefit will be paid in the event that the Common Carrier permanently loses an insured person's checked luggage. This coverage is secondary to any other available coverage, including the Carrier's.

Common Carrier Accidental Death US\$50,000 to Beneficiary; maximum of US\$250,000 per family

If accidental death should occur while traveling on a commercial Common Carrier, US\$50,000 will be paid to the designated beneficiary, to a maximum of US\$250,000 per family. (*See asterisk below)

MEDICAL BENEFITS usual, reasonable and customary charges, subject to deductible

Hospital Room and Board To Policy Maximum for average semi-private room rate

Intensive Care To Policy Maximum

Medical Expenses To Policy Maximum

Outpatient Medical To Policy Maximum

Local Ambulance To Policy Maximum

Pre-existing Conditions To US\$5,000 per period of coverage

The plan will cover up to US\$5,000 maximum, per insured person, per period of coverage (not per trip), for the sudden and unexpected recurrence of a pre-existing condition, as defined in the certificate wording.

Dental To Policy Maximum

The Patriot Executive plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident.

**Notwithstanding separate benefits, limits and sublimits for Common Carrier Accidental Death benefit (above) and Accidental Death & Dismemberment benefits (panel 4), no more than US\$50,000 dollars per individual will be paid to a beneficiary in the event of any death that occurs while covered by the Patriot Executive plan.*

MEDICAL BENEFITS *(continued)*

Sports & Activities Coverage To Policy Maximum for basic sports as described below

The Patriot Executive plan covers injuries incurred during certain amateur athletic activities which are non-contact and engaged in by an insured person solely for leisure, recreation, entertainment or fitness purposes. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are likewise excluded: Scuba diving, mountain climbing (up to 4500 meters or where ropes or guides are normally used), jet, snow and water skiing and snowboarding, sky diving, amateur racing, piloting an aircraft, bungee jumping and spelunking.

Accidental Death & Dismemberment US\$25,000 principal sum

The Patriot Executive plan includes US\$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 life which occurred during a hijacking, kidnapping or attempted kidnapping - two times the principal sum* • Accidental Loss of two Members - principal sum • Accidental Loss of one Member - 50% of principal sum. "Member" means hand, foot or eye. For more information see the Conditions of Coverage section on panel 9.

*See asterisk on panel 3

BASIC PLAN INFORMATION

Deductible US\$250 per each covered illness; deductible waived for claims incurred as a result of a covered accident

Coinsurance None

Policy Maximum US\$1,000,000

Benefit Period Six months

If a covered injury or illness requires continuing treatment after the period of coverage expires, the six-month Benefit Period may provide continued coverage. 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 will continue subject to the Policy Limits and the other terms of the plan until there have been six months of continuous coverage for the covered injury or illness.

OPTIONAL BENEFIT

Terrorism Rider | US\$50,000 lifetime maximum

The Patriot Terrorism Rider provides coverage for injuries and illness incurred as a result of an act of Terrorism, subject to a US\$50,000 lifetime maximum. This rider is available for both US and Canadian citizens.

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 will reimburse eligible medical claims subject to a US\$50,000 lifetime maximum. Claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

Terrorism is the systematic or planned use of violence, fear, or threat of violence in order to intimidate a population or government, especially as a means of coercion or to obtain a granting of any demand.

This Rider does not cover an act of Terrorism in a country or location where the United States government has issued a travel advisory that has been in effect within the 6 months prior to the insured person's date of arrival.

This Rider 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 depart the country or location.

For premium information, please see the premium calculation section of the enrollment form on the reverse side.

Eligibility for Patriot Executive

U.S. citizens

You, your spouse and children are eligible for Patriot Executive while traveling together outside the United States if you: 1) are a U.S. citizen under the age of 66, 2) are employed by a company with a location in the United States, 3) are covered by an individual or group medical plan while in the United States, and 4) travel outside the United States frequently throughout the year.

Canadian citizens

You, your spouse and children are eligible for Patriot Executive while traveling together outside Canada and the United States if you: 1) are a Canadian citizen under the age of 66, 2) are employed by a company with a location in Canada, 3) are covered by an individual or group medical plan while in Canada, and 4) travel outside Canada and the United States frequently throughout the year.

Although the Patriot Executive plan is not renewable, it can be rewritten for succeeding or subsequent coverage periods. New Deductible, Eligibility, Conditions of Coverage and Pre-Existing Condition Exclusions apply to any succeeding or subsequent Period of Coverage. A new application also must be completed.

To Enroll

1. Complete this entire Enrollment Form, panels 6, 7 and 8.
2. If paying by check or money order, please make payable to IMG and enclose in envelope with signed Enrollment Form.
3. Mail or fax completed Enrollment Form to:
International Medical Group, Inc.
407 Fulton Street, Indianapolis, Indiana 46202 USA
Fax 317-655-4505

Please Print:

Applicant's Name Mr. / Mrs. / Ms.

Last _____

First _____ Middle _____

Country of Citizenship _____

Send Confirmation of Coverage to _____

Residence address, if different _____

Phone _____

Requested effective date of coverage _____

Passport number _____

Applicant's Beneficiary _____

Beneficiary's Relationship to Applicant _____

Applicant's U.S./Canadian Insurance Carrier & Policy Number _____

Individual to notify in case of emergency _____

Phone number _____

Applicant will be the beneficiary for spouse and dependent children.

Selling Producer Use Only	
Producer#	177678
Name	Diversified Insurance Brokers Inc
Address	730 Holcomb Bridge Rd., Blvd 4
City	Norcross
State	GA
Phone:	800-533-5969
Zip Code	30071

Patriot ExecutiveSM
through age 65

(circle one)

Maximum Trip Duration*	15 Days	30 Days
Annual Premium	US\$200.00	US\$250.00
<i>Spouse & 2 Children - US\$100.00</i>	Rates include 2.5% surplus lines tax.	
<i>Each Additional Child - US\$40.00</i>	Rates are effective through 12/31/04.	

**The maximum duration of any one trip is your choice of 15 days or 30 days. Coverage for spouse/child(ren) will be limited to 15 days for any one trip.*

Names of individuals to be covered under the certificate:

Insured Name(s)	Date of Birth	Annual Premium
Insured _____	_____	_____
Spouse _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____

_____ X _____ = _____
 Total premium from above Optional terrorism rider Total premium
 (Enter 1.4 if desired)

Payment Method Check (To IMG) Money Order (To IMG)
 Mastercard Visa American Express

If paying by credit card, I authorize IMG to debit my credit card account for the total charge as specified in Total Premium. Coverage purchased by credit card is subject to validation and acceptance by credit card company. I agree to comply with the cardholder agreement.

Card# _____ Expiration date _____

Name on Card _____

Signature _____

Your Daytime Phone _____

Your Billing Address _____

SUBSCRIPTION I (we) hereby apply to the Global Medical Services Group Insurance Trust, c/o Union Federal Savings Bank, Indianapolis, IN, for Patriot ExecutiveSM insurance coverage as offered by Sirius International Insurance Corporation ("the Company") on the date of its receipt hereof. I (we) understand and agree that: (i) the insurance applied for is not general health insurance, but is intended for my (our) use in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) coverage under Patriot Executive is not renewable, (iii) no coverage will be effective until this Application has been duly accepted in writing by the Company, (iv) 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 authorized representative of the Company, (v) IMG and the Company will rely on the accuracy and completeness of the information provided herein, (vi) any misrepresentation or omission contained herein will void the insurance certificate, and any and all claims and benefits thereunder will be forfeited and waived, (vii) by submission of this application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its selected agent and administrator, and invoke the benefits and protections of its laws, and (viii) the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance shall be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance shall be in Marion County, Indiana, for which applicant(s) hereby consent(s).

ACKNOWLEDGEMENT I (we) understand and agree that: (i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent/broker assigned to or assisting with this Application is the agent and representative of applicant(s), (iii) this insurance provides only limited coverage, up to US\$5,000 maximum, per insured person, per period of coverage (not per trip), for the sudden and unexpected recurrence of any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that existed at the time of application or any time prior thereto, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed (a "pre-existing condition"), and that all charges and/or claims for pre-existing conditions in excess of such limit will be excluded from coverage under this insurance, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or to be performed in any particular state of the United States, and (v) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided thereunder, and IMG acts solely as agent for the Company and has no direct or independent liability under the Master Policy or any Certificate of Insurance.

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read this Application and the brochure or they have been read to me (us), and I (we) understand them, (ii) I am (we are) currently in good health and I (we) 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 condition which I (we) foresee may require treatment during the period of coverage or for which I (we) intend to claim under this insurance, and (iii) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and bind the applicant. By acceptance of coverage and/or submission of any claim for benefits, the applicant ratifies the authority of the signer to so act and bind the applicant.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company.

Signature _____

Date _____ Phone _____

-----TEAR HERE-----
 -----TEAR HERE-----
 -----TEAR HERE-----
 -----TEAR HERE-----

ENROLLMENT PROCESSING & FULFILLMENT KIT

Enrollment Forms are normally processed within 24 hours of receipt. Once processing is complete, the Company will mail a fulfillment kit to the mailing address listed on the Enrollment Form. The fulfillment kit will include an Identification Card, contact numbers, Claim Forms and an insurance certificate setting forth the complete Policy Wording.

QUALITY GUARANTEE

Your satisfaction is very important to the Company and IMG. If, for any reason, you are not pleased with this product you may submit a written request for cancellation and refund of your premium. The request must be received by IMG prior to the effective date of coverage.

CLAIM PAYMENT

All benefits payable under Patriot Executive are subject to the complete terms and provisions contained in the Policy Wording. To make claim processing efficient, claims may be paid in two ways.

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed directly to the Insured Person. Payment will be sent by check.
2. Eligible claims that have not yet been paid by the Insured Person will, at the sole option of the Company, be made either to the Insured Person or, as an accommodation to the Insured Person, directly to the provider.

Please mail completed claim forms to: International Medical Group, 407 Fulton Street, Indianapolis, IN 46202 U.S.A. All contact numbers, claim forms and the complete Certificate Wording will be included in the fulfillment kit. The Company may be contacted through IMG as Plan Administrator by fax 317-655-4505 or insurance@imglobal.com.

CONDITIONS OF COVERAGE

1. The Period of Coverage is for one year from the effective date of the Certificate of Coverage.
2. Coverage and benefits are subject to the applicable deductible, and the other terms of the plan as contained in the complete Policy Wording.
3. Coverage under the Patriot Executive plan is secondary to any other coverage or contractual benefits.
4. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only. Benefits under the plan are available only for injuries and illnesses for which treatment is first obtained during the first 15 or 30 days of the trip while outside the U.S./Canada (depending upon the trip duration selected).
5. Charges must be administered or ordered by a physician.
6. Charges must be incurred during the Period of Coverage or the Benefit Period, if applicable.
7. Claims must be presented to IMG for payment within the Period of Coverage, Benefit Period (if applicable), or during the three months immediately following the Period of Coverage.

EMERGENCY EVACUATION, EMERGENCY REUNION AND REPATRIATION COVERAGE

1. All Conditions and Exclusions apply to these benefits.
2. All Emergency Medical Evacuation, Emergency Reunion and Repatriation expenses, including all costs arising from trips outside the country where the incident which gave rise to the claim occurred, must be approved and coordinated in advance by the Company to be eligible for coverage.

PRECERTIFICATION

Each proposed hospital admission and inpatient or outpatient surgery must be Precertified for medical necessity, and requires the Insured Person or their attending Physician to call the number listed on the Identification Card **prior** to admittance 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%. **Precertification is not a guarantee of payment. Please review the Precertification pamphlet and the certificate wording enclosed with each fulfillment kit. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines.** *Note: You may begin the precertification process at IMG's website, www.imglobal.com. Simply click the "Current Clients" title, then click the "Initiate Precertification" option. 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.*

EXCLUSIONS

Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under the Patriot Executive plan.

1. Treatment for pre-existing conditions in excess of US\$5000, per Insured Person, per Period of Coverage (not per trip). A pre-existing condition is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that existed at the time of application or at any time prior thereto, including any subsequent, chronic or recurring complications or consequences relating thereto or arising therefrom, whether or not previously manifested or known, diagnosed, treated, or disclosed.
2. Treatment of surgeries which are elective, investigational, experimental or for research purposes.
3. War, military action, terrorism, political insurrection, protest, or any act thereof.
4. Immunizations and routine physical exams.
5. Treatment of Temporomandibular Joint or dental treatment, except as provided for in the Certificate of Coverage.
6. Venereal disease, AIDS virus, AIDS related illness, ARC Syndrome, or AIDS, 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. Injury sustained while participating in amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded: Scuba diving, mountain climbing (up to 4500 meters or where ropes or guides are normally used), jet, snow and water skiing and snowboarding, skydiving, amateur racing, piloting an aircraft, bungee jumping and spelunking.
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 or sustained while under the influence of or disablement of drugs or alcohol.
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 hereunder.
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. Treatment for Illness or Injury where the trip is undertaken for the purpose of obtaining such treatment or advice for a pre-existing condition.
21. Treatment incurred as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).
22. Treatment in the United States of America, except for U.S. citizens during the Benefit Period, as applicable.

This brochure contains only a consolidated and summary description of all current Patriot Executive benefits, conditions, limitations and exclusions, and is subject to all of the terms and conditions of the full Policy Wording. A certificate containing the complete Policy Wording with all terms, conditions and exclusions will be included with the fulfillment kit. The Company reserves the right to issue the most current Policy Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Policy Wordings are available upon request.