

Completing Section 4 of the Application Form - Sample information

In Section 4 of the application, you will be asked to complete information for each person to be covered by the plan, and you must calculate the monthly and/or daily premium for each person. Below is a sample calculation to assist you. In this example, a family of four (U.S. citizens) is traveling from January 20 through August 11 (i.e., 6 full months, plus 23 days). Based on this information, they would use the Patriot International plan. They choose a \$500,000 Maximum Limit (Option 7). This family's premium rate calculations would be as follows, based on the monthly and daily rates set forth on page 5:

4. Names of Persons to be insured:	Date of Birth (month/day/year - REQUIRED)	Age	Monthly Rate	# of months	Daily Rate	# of days
Applicant <u>John Traveler</u>	<u>4 / 2 / 65</u>	<u>44</u>	<u>\$73</u>	<u>6</u> × <u>6</u> =	<u>\$2.45</u>	<u>23</u> × <u>23</u> =
Spouse <u>Jane Traveler</u>	<u>7 / 8 / 71</u>	<u>38</u>	<u>57</u>	<u>6</u> × <u>6</u> =	<u>1.95</u>	<u>23</u> × <u>23</u> =
Child <u>Susan Traveler</u>	<u>10 / 27 / 93</u>	<u>16</u>	<u>27</u>	<u>6</u> × <u>6</u> =	<u>.95</u>	<u>23</u> × <u>23</u> =
Child <u>Jim Traveler</u>	<u>11 / 25 / 94</u>	<u>15</u>	<u>27</u>	<u>6</u> × <u>6</u> =	<u>.95</u>	<u>23</u> × <u>23</u> =
			<u>\$184.00</u>		<u>\$1,104.00</u>	<u>\$144.90</u>
			Total (A)		Total (B)	Total (C)

The monthly and daily rates are determined by the age of the applicant as of the effective date of requested coverage (in this example, the application was completed 1/1/10 and ages were determined as of 1/20/10, the departure date). The number of months is 6 (January 20 through February 19 is one month, February 20 through March 20 is another month, etc.). The number of days remaining is 23 (July 20 through August 11).

5. Home Country Coverage Calculation (HCC)		
Monthly Rate Total (A)	# of Months HCC Coverage	Total HCC Premium
<u>\$184.00</u>	× <u>1</u>	= <u>\$184.00</u>
(see page 12 for details)		Total (D)

Completing Section 7 of the Application Form -

In Section 7 of the application, you will be asked to calculate your total premium. At the right is a sample calculation to assist you. The sample uses the same information as our example on the previous page, and completes the calculation process.

You will note that in addition to selecting the \$500,000 Maximum Limit for each insured person (Option 7), the family also selected a \$100 deductible (deductible rate factor 1.10), the Adventure Sports Rider, the Enhanced AD&D Rider, and the Patriot T.R.I.P. Lite coverage.

In the first column, \$1,104.00 has been entered for the monthly premium and \$144.90 has been entered for the daily premium as calculated in Section 4 (see previous page). Also, one month of Home Country Coverage was added as calculated in Section 5 (see previous page). Because the family chose a \$100 deductible in Section 6 on the application, their rate factor is 1.10.

The family chose three separate riders so they have entered the applicable rider factor and completed a calculation.

The base premium (E) has been multiplied by the total rider factor plus 1.20 (F). The other rider cost is then added to that total to arrive at their Total Amount.

Sample information

Due to space constraints, the sample box looks slightly different than the calculation box on the application

7. (B) Monthly premium total (from Total (B) in Section 4)	<u>1,104.00</u>	Enhanced AD&D Rider - To purchase this option, please complete the following calculation: <u>3</u> × <u>16.00</u> = <u>48.00</u> Number of months Rate from page 5 (G)
(C) Daily premium total (from Total (C) in Section 4)	+ <u>144.90</u>	Enter (G) in the space below
(D) HCC premium total (from Total (D) in Section 5)	+ <u>184.00</u>	Patriot T.R.I.P. Lite - To purchase this option, please complete the following calculation: <u>8,000</u> ÷ 100 = <u>80</u> × 4.52 = <u>361.60</u> Total cost of trip for all Travelers (minimum \$500) (H)
Deductible rate factor (see Section 6)	× <u>1.10</u>	Enter (H) in the space below
(E) Base premium - enter in the space below	= <u>1,576.19</u>	Enter the amount from (E) <u>1,576.19</u>
Adventure Sports Rider enter .20 if applicable	<u>.20</u>	Enter the amount from (F) to the right of the 1. × <u>1.20</u>
Citizenship Return Rider enter .05 if applicable	+ <u>---</u>	= <u>1,891.43</u>
If you are a U.S. citizen and elect this rider: Have you resided outside the U.S. continuously for the past 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		Enter the amount from (G) + <u>48.00</u>
Do you have a current health plan in force? <input type="checkbox"/> Yes <input type="checkbox"/> No		Enter the amount from (H) + <u>361.60</u>
If you answered No to either question, you are ineligible for this rider.		Optional express mail + <u>20.00</u>
(F) Total Rider factor enter in space below to the right of the 1.	= <u>.20</u>	TOTAL AMOUNT DUE <u>\$2,321.03</u>

1. Primary applicant information: Patriot Travel Medical Insurance *Please print legibly and complete ALL SECTIONS (front and back) of this application.* Male Female

Last Name _____ First Name _____ Middle _____

Government Issued ID Number _____ **Country of Citizenship** _____

Home Country _____ Destination Country(ies) _____

Beneficiaries

In the event of an insured's accidental death and/or common carrier accidental death, beneficiaries will be as follows: **1)** Spouse (if any) - Primary **2)** Children (if any) - First contingent **3)** Estate of the insured - Second contingent

2. Send Confirmation of Coverage, Fulfillment Kit, and renewal information (if applicable) to:
OR I will use the Online Fulfillment Kit Option (see page 8 for details - an email address is required)

Name _____ Email _____

Address, City, State, Country, Postal Code _____

If the address in #2 is in Florida, is the applicant currently located in Florida? Yes No
(Determines applicable surplus lines tax and will not affect coverage)

3. Select the coverage plan and plan option. Check one plan and one option.

Patriot America for non-U.S. citizens (see page 6) \longrightarrow Option Number 1 2 3 4

Patriot International for U.S. citizens (see page 5) \longrightarrow Option Number 5 6 7 8 9

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

Non-U.S. citizens if replacing current international coverage (see page 7)

Current Carrier: _____ Date of arrival in the U.S.: _____ OR Expiration date of current coverage: _____

4. Names of Persons to be insured:

	Date of Birth <small>(month / day / year) REQUIRED</small>	Age	Monthly Rate*	# of months Travel Coverage	Daily Rate*	# of days
Applicant _____	___/___/___	___	_____ X = _____	_____ = _____	_____ X = _____	_____ = _____
Spouse _____	___/___/___	___	_____ X = _____	_____ = _____	_____ X = _____	_____ = _____
Child _____	___/___/___	___	_____ X = _____	_____ = _____	_____ X = _____	_____ = _____
Child _____	___/___/___	___	_____ X = _____	_____ = _____	_____ X = _____	_____ = _____

Please attach additional sheet for more children
**use applicable monthly and daily rates (see pages 5 and 6)*

Total (A) Total (B) Total (C)

5. Home Country Coverage (HCC) (see page 12 for details)

One month for every five months of purchased Travel Medical coverage up to a maximum of two months of HCC.

This will be added as additional months of coverage to your planned travel period and will begin upon the date of return to your home country.

Monthly Rate Total (A) # of Months HCC Coverage Total HCC Premium
 _____ X _____ = _____
 Total (D)

6. CIRCLE ONE

Select one deductible by circling it, then enter the applicable rate factor amount in the premium calculation box in Section 7

Deductible	Rate Factor	Deductible	Rate Factor
\$0	1.25	\$500	.90
\$100	1.10	\$1000	.80
\$250	1.00	\$2500	.70

Application Form continued on back

7. (B) Monthly premium total (from Total (B) in Section 4)	
(C) Daily premium total (from Total (C) in Section 4)	+ _____
(D) HCC premium total (from Total (D) in Section 5)	+ _____
Deductible rate factor (see Section 6)	x _____
(E) Base premium - enter in the space below	_____ (E)
Adventure Sports Rider enter .20 if applicable	_____
Citizenship Return Rider enter .05 if applicable	+ _____
If you are a U.S. citizen and elect this rider: Have you resided outside the U.S. continuously for the past 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have a current health plan in force? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>If you answered No to either question, you are ineligible for this rider.</i>	
(F) Total Rider factor enter in space below to the right of the 1.	= _____ (F)
Enhanced AD&D Rider - To purchase please complete the following calculation:	
_____ x _____ = _____	(G)
# of months Rate from page 5/6	
Enter (G) in the space below	
Patriot T.R.I.P. Lite - To purchase please complete the following calculation:	
_____ ÷ 100 = _____ x 4.52 = _____	(H)
Total cost of trip for all travelers (minimum \$500)	
Enter (H) in the space below	
(E) Enter the amount from E	_____
(F) Enter the amount from F to the right of the 1.	x 1.
	= _____
(G) Enter the amount from G	+ _____
(H) Enter the amount from H	+ _____
\$20 optional express mail	+ _____
TOTAL AMOUNT DUE	= _____

IMG Producer Use Only	
Producer#	51855
GA#	
Name	Insubuy, Inc.
Address	4700 Dexter Dr, Suite Plano TX
City, State, Zip	75093
Phone:	(866) INSU-BUY

Payment must be made for the total number of months you want coverage. All payments must be made in U.S. dollars and drawn on U.S. banks.

8. SUBSCRIPTION I (we) hereby apply and subscribe to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, for Patriot Travel Medical Insurance as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of receipt hereof. I (we) understand and agree: (i) the insurance applied for is not general health insurance, but is intended for my (our) use as travel coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) I (we) must pay premiums for the entire period of coverage in advance, and no coverage will be effective until this Application has been accepted in writing by the Company, (iii) 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 officer of the Company or IMG, and (iv) 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 agent and administrator, and invoke the benefits and protections of its laws, and the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance will 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 will be in Marion County, Indiana, for which applicant(s) hereby consent(s). I (we) consent and agree that Indiana law shall govern all rights and claims raised under the Certificate of Insurance issued to me (us).

ACKNOWLEDGEMENT I (we) understand and agree that: (i) the insurance agent/broker soliciting, assigned to or assisting with this Application is the representative of applicant(s), (ii) this insurance does not provide benefits for any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder 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 and time of this insurance, 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 prior to the effective date (a "pre-existing condition"), and that all charges and/or claims for pre-existing conditions will be excluded from coverage under this insurance, (iii) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or expressly to be performed in any particular state of the United States, and (iv) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided under the insurance contract.

MEDICAL RELEASE I (we) hereby 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 for any physical or mental condition, or financial and employment status, to provide such information to IMG and/or the Company.

CERTIFICATION I (we) hereby certify, represent and warrant that: (i) I (we) have read the foregoing statements and the brochure or that they have been read to me (us), and I (we) understand them, (ii) I am (we are) eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable, (iii) I am (we are) currently in good health and 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 or other medical condition which I (we) foresee may require treatment during this insurance or for which I (we) intend to claim under this insurance. If signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and to 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 applicant.

FOR PATRIOT T.R.I.P. LITE (only applicable if applicant has completed section 7H):

MEMBERSHIP I (we) hereby apply for membership to NSBTHA.

CERTIFICATION I (we) hereby certify that I (we) have read, or have had read to me (us), all statements on this application. I (we) represent that the responses are true, complete and correctly recorded; and that all travelers listed on this application are medically able to travel on the date this program is purchased. I (we) understand and agree that subject to your acceptance of this application and payment of the Total Program Cost, coverage will begin at 12:01 a.m. on the day after this completed application is received. I (we) understand that if payment is returned unpayable for any reason, coverage becomes null and void.

X Signature of Insured or Proxy (Required) _____

Date _____ Phone _____

- 9. Payment Method** Check (To IMG) Wire Money Order (To IMG)
 MasterCard Visa American Express
 Discover JCB eCheck (ACH) available online

If paying by credit card, I authorize IMG to debit my credit card account for the total charge as specified in Total Amount. Coverage purchased by credit card is subject to validation and acceptance by credit card company. I agree to comply with the cardholder agreement. For your convenience, only one payment for the total amount due is required. You agree and understand that if your purchase includes Patriot T.R.I.P. Lite, the cost for this program will be allocated directly to iTravellnsured.

Card# _____ Expiration date _____
Name on Card _____
Signature _____
Your Daytime Phone _____
Your Billing Address _____