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LIU, LAURA

Insured ID: 123456789

Certificate: OTRID0123456789

Effective: 27-OCT-2015 Expiration: 06-MAY-2016

This coverage contains precertification requirements (see back). Possession of this card does not guarantee coverage.

Failure to comply will result in a reduction of benefits. To precertify, prenotify, verify eligibility, and/or benefits, please contact IMG at:

Inside the US and Canada: 1.800.628.4664

Fax: 1.317.655.4505

Outside the US and Canada: +44(0) 1444.46.5577 or 01.317.655.4500

Fax: +44(0) 1444.46.5550 From the Bahamas: 1.866.677.4500 Email: insurance@imglobal.com

Online Provider Network: www.imglobal.com/provider

Electronic Claim Payor ID: IMGIN Mail all claims to:

OR

IMG P.O. Box 88500 Indianapolis, IN 46208-0500

USA

IMG Europe Ltd./Claims Dept.

36-38 Church Road **Burgess Hill, West Sussex**

RH15 9AE, United Kingdom



Confirmation of Coverage

April 17, 2016

RE: Confirmation of Coverage for LAURA LIU Certificate Number: OTRID0123456789

To Whom It May Concern:

Please be advised that LAURA LIU has purchased Outreach International(SM) certificate number OTRID0123456789 effective 27-Oct-2015 to 06-May-2016. The policy is administered by International Medical Group®, Inc., and underwritten by Sirius International Insurance Corporation (publ) located at 113 96 Stockholm, Sweden. Sirius has an "A" (Excellent) rating from A.M. Best.

Medical coverage is provided while traveling worldwide outside of the insured person's Home Country including Greece, per policy provisions. Coverage includes the Schengen states per the policy provisions. Emergency evacuation (also known as Repatriation) is provided up to a maximum benefit of 500,000.00 USD and Return of Mortal Remains benefits up to a maximum of 50,000.00 USD are included when coordinated by IMG. A copy of the Schedule of Benefits providing an outline of coverage provided, limitations and maximum benefits, is attached, as well as the Declaration page of the Certificate indicated above. This information will verify that Eligible Expenses, including Hospitalization expenses, are subject to a 1,000.00 USD annual deductible and coinsurance not exceeding 20% of Eligible Expenses. The maximum limit of coverage per period of insurance is 500,000.00 USD.

If you need further information, please feel free to contact our office at the number listed below. Thank you.

Sincerely,

Certificate Holder Services 317.655.4500

Your Producer Contact Information:

Insubuy, Inc. - 51855 4700 Dexter Dr, Suite 100

Plano, TX 75093

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