

## Disclaimer



Insurance can be effective only after the underwriting department receives and reviews your application with the legal department, which can take 3 to 5 business days.

Underwriting department and legal department are open during regular business hours from Monday through Friday.

**By submitting this paper application, you acknowledge and agree that:**

- Back dated applications are not possible.
- Insurance coverage is not guaranteed to be approved for every person that submits the application.
- You hold Insubuy and the writing agent (if any) harmless and relieve us from any liability because of this.

If the above terms are not acceptable to you, please do not submit the application.

If you need to purchase the insurance urgently, please call our office at +1 (866) INSUBUY or the writing agent to confirm, before sending the application.



**Group Application** (For groups with two or more primary insureds)

Please print legibly and complete ALL SECTIONS (front and back) of this application. Send application via mail, fax, or encrypted email to:  
 International Medical Group, 2960 North Meridian Street, Ste. 300, Indianapolis, IN 46208 USA Fax: +1.317.655.4505 Email: insurance@imglobal.com

Attach additional sheets, if necessary

| 1   | Group Member's Name:   |                   | Date of Birth<br>(MM/DD/YYYY) | Government Issued ID Number | Group Member's Effective Date<br>(MM/DD/YYYY) | Group Member's Expiration Date<br>(MM/DD/YYYY) | Group Member's Departure Date If Different Than Group<br>(MM/DD/YYYY) | Daily Rate     |
|---|------------------------|-------------------|-------------------------------|-----------------------------|---|--|---|----------------|
|   | Country of Citizenship | Residence Country |                               |                             |   |  |   |                |
| <input type="checkbox"/> 1  |                        |                   |                               |                             |   |  |   |                |
| <input type="checkbox"/> 2  |                        |                   |                               |                             |   |  |   |                |
| <input type="checkbox"/> 3  |                        |                   |                               |                             |   |  |   |                |
| <input type="checkbox"/> 4  |                        |                   |                               |                             |   |  |   |                |
| <input type="checkbox"/> 5  |                        |                   |                               |                             |   |  |   |                |
| Please check the box in front of the Applicant's name to identify the chaperone/faculty leader (if the Chaperone Rider is selected) |                        |                   |                               |                             |   |  | <b>Subtotal:</b>  | <b>A</b> _____ |

- I AM AN AUTHORIZED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO THE PROCESSING OF THEIR PERSONAL INFORMATION TO PROVIDE THE SERVICES THEY HAVE PURCHASED, INCLUDING TO ADMINISTER CLAIMS, AND TO RECEIVE MEMBER COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY.
- I AM AN AUTHORIZED REPRESENTATIVE OF THE GROUP MEMBERS AND THE GROUP MEMBERS AGREE TO RECEIVE RELEVANT INFORMATION AND OTHER COMMUNICATIONS FROM IMG ABOUT INSURANCE COVERAGES AND SERVICE OPTIONS. THE GROUP MEMBERS UNDERSTAND THAT THEY CAN WITHDRAW CONSENT AT ANY TIME.

**2 Premium:**

Subtotal A (from above) x # of Days = Total B

To pay in monthly installments (please first calculate your total premium in section 5 of the application)

Total Premium ÷ Number of months = \_\_\_\_\_ + \$10.00 Billing fee = \$ \_\_\_\_\_ Periodic payment (Minimum initial payment required)

**3 Plan Options:**

Select the coverage plan and maximum limit. Check one plan and one option:

**Destination Includes the U.S.**

Patriot® America  \$50,000  \$100,000  \$500,000  \$1,000,000

Patriot America® Plus  \$50,000  \$100,000  \$500,000  \$1,000,000

Patriot America Platinum  \$2,000,000  \$5,000,000  \$8,000,000

**Destination Excludes the U.S.**

Patriot International®  \$50,000  \$100,000  \$500,000  \$1,000,000

Patriot International Platinum  \$2,000,000  \$5,000,000  \$8,000,000

**4 Deductible option:**

Select one deductible, then enter the applicable rate factor amount in the premium calculation box in Section 5 (B)

|             |      |       |       |       |         |         |          |           |           |
|-------------|------|-------|-------|-------|---------|---------|----------|-----------|-----------|
| Deductible  | \$0  | \$100 | \$250 | \$500 | \$1,000 | \$2,500 | \$5,000* | \$10,000* | \$25,000* |
| Rate Factor | 1.25 | 1.10  | 1.00  | .90   | .80     | .70     | .60      | .55       | .45       |

\*Available on Platinum plans only

**5 Plan Premium:**

**BASE PLAN**

(A) Daily premium total (From Total B in Section 2) \_\_\_\_\_

(B) Deductible rate factor (See Section 4) x \_\_\_\_\_

(C) Group discount factor (Enter .90 if your group consists of at least 5 members) x \_\_\_\_\_

(D) Base Premium = \_\_\_\_\_

**ADDITIONAL COVERAGE OPTIONS**

**Adventure Sports Rider** (enter .20 if applicable) \_\_\_\_\_

**Chaperone Rider** (enter .10 if applicable) + \_\_\_\_\_

(E) Total Rider Factor(s) = \_\_\_\_\_

**TOTAL PREMIUM**

Enter the amount from (D) \_\_\_\_\_

Enter the amount from (E) x 1. \_\_\_\_\_

to the right of 1. = \_\_\_\_\_

\$50 optional express mail + \_\_\_\_\_

**TOTAL AMOUNT DUE** = \_\_\_\_\_

**Beneficiaries**  
 (see Certificate Wording for Beneficiary designation) 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



**6 Group Contact or Sponsoring Organization (if applicable):**

|   |       |  |               |
|---|-------|--|---------------|
| Sponsoring Organization Name (if applicable):   |       |  |               |
| Mailing Address:  | City: | State:   | Postal Code:  |
| Responsible Officer Contact Name:   |       | Government Issued ID Number:                         |               |
| Send confirmation of coverage and communications to the following email:  |       |  | Phone Number: |
| At the time of this application, are any Applicants currently located in the state of New York? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><i>(If yes, then the purchase of this plan is prohibited)</i>   |       |  |               |
| If the address provided is in Florida, is the group currently located in Florida? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><i>(Determines applicable surplus lines tax and will not affect coverage)</i> |       |  |               |
| Requested Effective Date: ___/___/___ (MM/DD/YYYY)  |       | Earliest Date of Departure: ___/___/___ (MM/DD/YYYY) |               |
|   |       | Requested Expiration Date: ___/___/___ (MM/DD/YYYY)  |               |
| Purpose of Trip & Program:  |       |  |               |

**7 Payment Method:**

Visa  
  MasterCard  
  Discover  
  American Express  
  Wire  
  Check (To IMG)  
  Money Order (To IMG)  
  eCheck (ACH) *(available upon request)*

By supplying my account information, Sponsor wishes to pay the premium by credit card or the designated account for each applicant requesting coverage. If the application is accepted, the credit card or designated account will be billed for the premium at the selected payment mode. By signing and submitting this form, Sponsor represents and warrants that it has the card or account holder's authorization to use the account and, if not, will take full responsibility for the payment and any charges accruing to it. By submitting the signed application, Sponsor agrees to pay via my credit card or applicable account the premium amount owed and have read and agree to all terms, conditions, and other statements in this application. This document should only be transmitted to IMG through secure means. I hereby authorize IMG to debit my payment type for the total amount due. In the event that I have chosen to pay premiums semi-annually, quarterly, or monthly, I hereby elect to pre-authorize future credit card payment installments for the balance of the policy period and for renewals, and hereby request and authorize IMG to charge my credit card periodically as payment installments become due for premiums and renewal premiums. This authorization will remain in effect until revoked by me in writing, and until IMG actually receives the notice of revocation. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I understand that I will be given advance notice of the renewal premiums and that they may vary each year. **This document should only be transmitted to IMG through secure means.**

|                              |                                      |                  |
|------------------------------|--------------------------------------|------------------|
| Card #:                      | Expiration Date: ___/___/___ (MM/YY) | Cardholder Name: |
| Signature: <i>(Required)</i> | Cardholder Daytime Phone:            | Email:           |
| Cardholder Billing Address:  |                                      |                  |

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

**SUBSCRIPTION.** The undersigned, on behalf of the Sponsor or Organization and the above individuals (collectively "Applicants"), represents and warrants it is the authorized agent of the Applicants and hereby applies and subscribes, for and on behalf of each individual listed on the application form, to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for the insurance coverage requested above and as underwritten and offered by Sirius Specialty Insurance Corporation (the Company) on the date of its receipt hereof, and as administered by the Company's authorized representative and plan administrator, International Medical Group, Inc. (IMG). The Applicants understand and agree: (I) the insurance applied for is not an employee welfare benefit plan, accident & health product, health insurance, major medical, nor a health plan subject to or complying with U.S. laws, but is intended for use as travel medical coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (II) the Applicants must pay premiums for the entire period of coverage in advance, and no coverage will be effective until the required premium has been paid and 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) the Company relies on the accuracy, truthfulness and completeness of the information provided herein and any misrepresentation or omission contained herein will void the insurance contract and any and all claims and benefits thereunder will be forfeited and waived, (V) by submission of this application and/or any future claim for benefits, the Applicants purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its managing general underwriter and plan administrator, the contract of insurance represented by the Master Policy and evidenced by the Certificate(s) of Insurance will be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any legal proceeding relating to the insurance will be in Marion County, Indiana, for which the Applicants consent. The Applicants consent and agree that Indiana surplus lines law shall govern all rights and claims raised under the insurance contract. **ACKNOWLEDGMENT.** The Applicants understand and agree that: (I) the insurance producer/agent/broker soliciting, assigned to, or assisting with this application is the agent and representative of the Applicants and IMG acts in fulfillment of its contractual duties to the Company and on behalf of the Company, (II) the insurance does not provide benefits for any injury, illness, sickness, disease, or other physical, medical, Mental or Nervous Disorder, condition or ailment that, with reasonable medical certainty, existed at the time of Application or at any time during the three (3) years prior to the Effective Date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to the Company prior to the Effective Date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom (a "pre-existing condition"), and that all charges and/or claims incurred for pre-existing conditions will be excluded from coverage as described in the Certificate of Insurance, which is incorporated by reference here and can be accessed at [imglobal.com/sample-contracts](http://imglobal.com/sample-contracts), (III) the subjects of insurance applied for are not intended or considered by the Applicants, the Company or IMG to be resident, located, or expressly to be performed in any particular jurisdiction, (IV) the Company, as carrier and underwriter of the insurance plan, is solely liable for the coverages and benefits to be provided under the insurance contract and IMG has no direct or independent liability under any insurance contract, and (V) that if at any time in the future, Applicant is deemed no longer eligible for the insurance applied for here, that they will lose coverage under the insurance. **AUTHORIZATION FOR RELEASE OF INFORMATION.** The Applicants authorize any health plan, health care provider, health care professional, MIB, federal, state or local government agency, insurance or reinsuring company, consumer reporting agency, employer, benefit plan, or any other organization or person that has provided care, advice, diagnosis, payment, treatment, or services to them or on their behalf, has any records or knowledge of their health, has any information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of them, and any non-medical information about them, to disclose their entire medical record, file, history, medications, and any other information concerning them and to give any and all such information to their agent of record and authorized representatives of Company, IMG, and their affiliates, and subsidiaries. **CERTIFICATION.** The Applicants hereby certify, represent and warrant that: (i) they have read the foregoing statements, and any marketing materials and sample insurance contract which were made available upon request and prior to the application or that they have been read to them, and the Applicants understand them, (ii) they are eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable, (iii) they 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 the Applicants foresee may require treatment during the insurance or for which the Applicants intend to claim under the insurance, (iv) each Applicant is not hospitalized, disabled, or HIV+, (v) if signed as the legal representative of the Applicant, the signer warrants his/her authority and capacity to so act and to bind the Applicants. By acceptance of coverage and/or submission of any claim for benefits, each Applicant ratifies the authority of the signer to so act and bind that Applicant. **THE APPLICANTS** represent and warrant that under the insurance offered to the Applicants, participation in the program is completely voluntary; the sole functions of the Sponsor with respect to the insurance is, without endorsing the program, to permit the insurer to publicize the program to Applicants, to collect premiums and to remit them to the insurer; and the Sponsor receives no consideration in the form of cash or otherwise in connection with the insurance. The Sponsor acknowledges it must and agrees it will disclose certain material, including reports, statements, notices, and other documents, to Applicants, beneficiaries and other specified individuals including but not limited to furnishing certain material to all Applicants covered under the insurance contract and beneficiaries receiving benefits under the insurance contract at stated times or if certain events occur; furnishing certain material to Applicants and beneficiaries upon their request; and making certain material available to Applicants and beneficiaries for inspection at reasonable times and places. The Sponsor represents and warrants it will use measures reasonably calculated to ensure actual, prompt receipt of the material by Applicants, beneficiaries and other specified individuals. **PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA).** Sponsor has informed all participants that they, and any accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act. The Applicants understand and agree that: (i) this insurance is not subject to, and does not provide benefits required by, PPACA, (ii) Since January 1, 2014, PPACA requires U.S. citizens, U.S. nationals, and resident aliens to obtain PPACA compliant insurance coverage unless they are exempt from PPACA, and penalties may be imposed on persons who are required to maintain PPACA compliant coverage but do not do so, (iii) 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, and (iv) the Applicants understand that it is solely their responsibility to determine if PPACA is applicable to them, and the Company and its Administrator shall have no liability whatsoever, including for any penalties that the Applicants may incur, for their failure to obtain coverage required by any applicable law including without limitation PPACA. The Sponsor hereby arranges for insurance to be offered to the Applicants, the Applicants have voluntarily authorized this action in writing, and the Applicants were also given the opportunity to make other arrangements to obtain insurance. These authorizations are kept on file by the Sponsor and will be made available to the Company upon request. **E-CONSENT.** The Applicants wish to receive information and communicate electronically, and prefer to use email rather than regular mail. The Applicants agree IMG, its affiliates, and subsidiaries may provide the recipient with any communications in electronic format, and paper communications are not required, unless and until the Applicant withdraws this consent. The Applicants unambiguously give consent to the transfer of personal data to entities established in a country outside the EU Member States. This consent is freely given, specific for the administration of coverage and benefits, and an informed indication of the Applicants' wishes. The Applicants acknowledge and understand the transfer is necessary for the performance of a contract, taken in response to their request, and necessary for the conclusion or performance of a contract concluded in their interest. The Applicants also agree it is their responsibility to provide IMG with true, accurate and complete e-mail address, contact, and other information related to the coverage, and to maintain and promptly update any changes in this information. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Signature of Responsible Officer **X** \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_ (MM/DD/YYYY)

|                              |               |        |              |
|------------------------------|---------------|--------|--------------|
| <b>IMG Producer Use Only</b> |               |        |              |
| Producer Number:             | Name:         |        |              |
| Email:                       | Phone Number: |        |              |
| Address:                     | City:         | State: | Postal Code: |