



INTERNATIONAL MEDICAL GROUP

Plan Administrator

International Medical Group®, Inc.
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As the Plan Administrator for Patriot Travel Medical Insurance®,
IMG acts as the authorized agent for and on behalf of
Sirius International.



SIRIUS
INTERNATIONAL

Plan Underwriter

These Patriot Travel Medical Insurance plans are surplus lines
products underwritten by Sirius International Insurance Corporation
(publ), rated A (excellent) by A.M. Best and A- by Standard & Poor's
(at the time of printing). Sirius International is a
White Mountains Re company.

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CONTACT INFORMATION

Producer Contact Information:

Patriot Travel Medical Insurance®

Medical
insurance
and travel
protection for
international
travelers



INTERNATIONAL MEDICAL GROUP

Why Consider Travel Insurance?



Traveling abroad can be an exciting experience. But what would happen if you or one of your family members became ill or injured while away from home? International travel can quickly turn frightening if you're not prepared for a medical emergency.

Most travelers assume they will be covered by their standard medical plan. The truth is, while traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health - and that of your family - at risk.

You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. International Medical Group® (IMG®) has developed two Patriot Travel Medical Insurance® plans to provide you and your family Coverage Without Boundaries®. Each plan offers a complete package of international benefits available 24 hours a day. Simply select the one that best fits your needs.

Patriot International®

Patriot International provides coverage for U.S. citizens traveling outside the U.S. for a minimum of 10 days up to a maximum of two years. If the plan is purchased for a minimum of three months, coverage may be renewed (without break in coverage) for a total of up to two years. See the "Renewal of Coverage" section on page 8 for more information.

Patriot America®

Patriot America provides coverage for non-U.S. citizens traveling outside their home country for a minimum of 10 days up to a maximum of two years. If the plan is purchased for a minimum of three months, coverage may be renewed (without break in coverage) for a total of up to two years. See the "Renewal of Coverage" section on page 8 for more information.

If you or other family members applying for coverage are age 65 or older, please see the "Eligibility" section on page 8 for additional information.

A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the security you need no matter where you are. Our goal is to make the medical process smooth and efficient. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel needs.

How we service and support your needs is what sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

MyIMGSM

MyIMG is our proprietary online service that lets you access a wealth of information and manage routine areas of your account 24 hours a day, seven days a week, from anywhere in the world. You can check the status of your claims submissions, retrieve explanation of benefits, obtain certificate documents, initiate precertification and access a list of physicians within the Preferred Provider Organization (PPO) as well as through the International Provider AccessSM (IPA), a database of over 16,000 providers outside the United States!

Locating a Provider

With the Patriot® plan, you may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent PPO, a separately organized network of hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S. contracted by IMG.

IMG also provides its International Provider Access (IPA) database online that can be used to locate health care providers outside the U.S. as needed.

(Note: Use of this service is subject to the terms and conditions specified online. These terms must be agreed to prior to using the service.) You may access these services by visiting the website.

Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, a URAC accredited, on-site specialized division devoted entirely to medical management. ACM's clinical members are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.



SCHEDULE OF BENEFITS

All coverages, benefits and premium amounts shown in this booklet are in U.S. dollars

PLAN INFORMATION

Deductible	Your choice of \$0, \$100, \$250, \$500, \$1,000 or \$2,500
Coinsurance For treatment received outside the U.S. & Canada	No Coinsurance
For treatment received within the U.S. & Canada:	
In the PPO Network	The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Policy Maximum
Out of the PPO Network	The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Policy Maximum

MEDICAL BENEFITS

Usual, reasonable and customary charges, subject to deductible and coinsurance

Hospital Room and Board	Up to Policy Maximum for average semi-private room rate
Intensive Care	Up to Policy Maximum
Medical Expenses	Up to Policy Maximum
Outpatient Medical	Up to Policy Maximum
Local Ambulance	Up to Policy Maximum
Prescription Drugs	Up to Policy Maximum
Emergency Room Accident	Up to Policy Maximum
Emergency Illness - with in-patient admission	Up to Policy Maximum
Emergency Illness - without in-patient admission	Up to Policy Maximum with additional \$250 deductible
Dental	
Injury due to accident	Up to Policy Maximum
Sudden dental pain	Up to \$100

This is a summary of benefits only. Please see pages 11-15 for a list of benefit descriptions.

INTERNATIONAL EMERGENCY CARE

When coordinated through the Plan Administrator

Emergency Evacuation	Up to \$500,000 lifetime maximum (independent of Policy Maximum)
Emergency Reunion	Up to \$50,000
Return of Mortal Remains	Up to \$50,000
Returning Minor Children	Up to \$50,000
Political Evacuation	Up to \$10,000

ADDITIONAL BENEFITS

Benefit Period	Six months
Incidental Home Country Coverage	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every five months of travel coverage purchased, up to a maximum of two months
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Sports & Activities Coverage	Up to Policy Maximum for basic sports
Accidental Death & Dismemberment	\$25,000 principal sum
Terrorism Coverage	Up to \$50,000 lifetime maximum
Identity Theft Assistance	Up to \$500 per Period of Coverage
Natural Disaster	\$100 per day for five days
Trip Interruption	Up to \$5,000
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250 per Period of Coverage

ADDITIONAL BENEFITS FOR U.S. CITIZENS ONLY

Indemnity	Up to \$100 per night
Sudden Recurrence of a Pre-existing Condition	
Medical	Up to \$15,000 of eligible expenses
Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses

This is a summary of benefits only. Please see pages 11-15 for a list of benefit descriptions.

PATRIOT INTERNATIONAL RATES

Rates are based on a \$250 deductible option.
For other deductible options, please see the application.

ONE MONTH RATES (Five Policy Maximum options.)
Maximums are per covered insured per certificate period.)

Age	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$32	\$37	\$43	\$48	\$54
30-39	\$37	\$43	\$57	\$63	\$72
40-49	\$59	\$66	\$73	\$81	\$99
50-59	\$96	\$109	\$122	\$136	\$153
60-64	\$109	\$129	\$153	\$180	\$201
65-69	\$129	\$138	\$158	\$189	\$243
70-79	\$189	N/A	N/A	N/A	N/A
80+*	\$378	N/A	N/A	N/A	N/A
Dep. Child	\$18	\$23	\$27	\$28	\$34
Child Alone	\$32	\$36	\$41	\$46	\$52

*\$10,000 Maximum

PATRIOT AMERICA RATES

Rates are based on a \$250 deductible option.
For other deductible options, please see the application.

ONE MONTH RATES (Four Policy Maximum options.)
Maximums are per covered insured per certificate period.)

Age	Option 1	Option 2	Option 3	Option 4
	\$50,000	\$100,000	\$500,000	\$1,000,000
18-29	\$43	\$50	\$64	\$76
30-39	\$56	\$67	\$84	\$97
40-49	\$84	\$96	\$126	\$142
50-59	\$120	\$147	\$178	\$206
60-64	\$142	\$174	\$207	\$248
65-69	\$162	\$208	\$226	\$270
70-79	\$219	N/A	N/A	N/A
80+*	\$381	N/A	N/A	N/A
Dep. Child	\$26	\$28	\$36	\$39
Child Alone	\$39	\$46	\$59	\$66

*\$10,000 Maximum

DAILY RATES (10 day minimum)

Age	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$1.15	\$1.25	\$1.45	\$1.65	\$1.85
30-39	\$1.25	\$1.45	\$1.95	\$2.15	\$2.45
40-49	\$2.00	\$2.25	\$2.45	\$2.75	\$3.35
50-59	\$3.25	\$3.65	\$4.15	\$4.60	\$5.15
60-64	\$3.65	\$4.35	\$5.15	\$6.05	\$6.75
65-69	\$4.35	\$4.65	\$5.35	\$6.35	\$8.15
70-79	\$6.35	N/A	N/A	N/A	N/A
80+*	\$12.65	N/A	N/A	N/A	N/A
Dep. Child	\$.65	\$.80	\$.95	\$1.00	\$1.20
Child Alone	\$1.15	\$1.25	\$1.40	\$1.55	\$1.80

*\$10,000 Maximum

DAILY RATES (10 day minimum)

Age	Option 1	Option 2	Option 3	Option 4
	\$50,000	\$100,000	\$500,000	\$1,000,000
18-29	\$1.45	\$1.75	\$2.20	\$2.55
30-39	\$1.90	\$2.25	\$2.85	\$3.25
40-49	\$2.85	\$3.25	\$4.25	\$4.80
50-59	\$4.05	\$4.95	\$6.00	\$6.90
60-64	\$4.80	\$5.85	\$6.95	\$8.35
65-69	\$5.45	\$7.00	\$7.60	\$9.05
70-79	\$7.35	N/A	N/A	N/A
80+*	\$12.75	N/A	N/A	N/A
Dep. Child	\$.90	\$1.00	\$1.25	\$1.35
Child Alone	\$1.35	\$1.60	\$2.00	\$2.25

*\$10,000 Maximum

ENHANCED AD&D RIDER

Monthly Rates - Coverage must be purchased for a *minimum of three months*

Up to \$100,000 additional coverage	\$8
Up to \$200,000 additional coverage	\$16
Up to \$300,000 additional coverage	\$24
Up to \$400,000 additional coverage	\$32

All premium rates are effective through 12/31/09. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid. The maximum amount of coverage for applicants who are 80 years of age or older is \$10,000.

More information on calculating your rates can be found on pages 21 & 22, and optional riders can be found on page 7.

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OPTIONAL RIDERS

With the exception of the Enhanced AD&D Rider, optional riders apply to all individuals listed on the Application Form.

Extreme Sports Rider

(available to insureds up to age 65)

Enhanced AD&D Rider

(available to the primary insured only)

Patriot Return Rider

(available to non-U.S. citizens)

Age	Lifetime Maximum
0 - 49	\$50,000
50 - 59	\$30,000
60 - 64	\$15,000
Up to an additional \$400,000	
Up to Policy Maximum	

*This is a summary of optional rider benefits only.
Please see page 15 for a list of optional rider descriptions.*

UNIVERSAL RX PHARMACY DISCOUNT SAVINGS

This is a discount savings program available to every certificate holder of the Patriot travel plans. This program allows card members to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price.

This *discount program* is not insurance coverage. It is purely a discount program to purchasers of the Patriot travel plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.

QUALITY GUARANTEE

Your satisfaction is very important to IMG and the plan underwriter. If you are not pleased with this product for any reason, you may submit a written request, prior to your effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after your effective date, however, the following conditions will apply: **1)** you will be required to pay a \$50 cancellation fee and **2)** only full month premiums will be considered for refunds (e.g., if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund). If you have filed claims, your premium is non-refundable.

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the deductible and coinsurance, and all terms of the certificate of coverage and Master Policy.
2. Coverage under a Patriot plan is secondary to any other coverage.
3. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a physician.
5. Charges must be incurred during the Period of Coverage or the Benefit Period.
6. Claims must be presented to IMG for payment within the Period of Coverage, Benefit Period or during the three months immediately following the Period of Coverage.

ELIGIBILITY

The following conditions apply to all persons applying for and/or enrolling in Patriot Travel Medical Insurance.

- Patriot Travel Medical Insurance is travel insurance for U.S. citizens traveling outside the United States and for non-U.S. citizens traveling outside their home country.
- For those 65 years of age and older and visiting the U.S., your initial Period of Coverage must begin within 30 days of arrival in the U.S. This requirement will be waived with proof of previous valid international travel insurance. Prior U.S. domestic health care coverage does not meet this eligibility requirement. Please provide the name of your insurance carrier on the Application Form. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your Application Form.

RENEWAL OF COVERAGE

If your Patriot plan is purchased for a minimum of three months, coverage may be renewed (without break in coverage) for a total of up to two years. Renewals are available in whole month or daily increments and may be completed online or by using a paper application, however, renewals of less than one month are available only online. For each renewal of less than one month completed online, you will be charged an additional \$5 processing fee. Each insured person must only satisfy one deductible and coinsurance within each 12 month coverage period. *Please note: Renewal rates may differ from initial rates.*



ENROLLMENT PROCESS & APPLICATION FORM

You should read the following important information prior to completing the Application Form.

HOW TO ENROLL

Before you begin your travel, simply fill out the Application Form and calculate the premium for the time period you and/or your family will be traveling. Once you have completed the Application Form, return it to your insurance agent or broker, and/or mail it to IMG.



You, your spouse and unmarried dependent children (over 14 days and under 18 years of age) listed on the Application Form and for whom premiums have been paid will be covered from the **latest** of the following dates:

- 1) the date IMG receives your completed Application Form and the appropriate premium;
- 2) the date you depart from your home country; or
- 3) the date requested on your Application Form.

Patriot Travel Medical Insurance coverage ends on the **earliest** of the following dates:

- 1) the end of the period for which premium has been paid;
- 2) the date requested on your Application Form; or
- 3) the date you return to your home country (however, see Home Country Coverage on page 13).

ENROLLMENT PROCESSING & FULFILLMENT KITS

IMG normally processes Application Forms within 24 hours of receipt. Once processing is complete, IMG will mail a fulfillment kit to the mailing address listed on the Application Form. The fulfillment kit will include an IMG Identification Card, IMG contact numbers, Claim Forms and your insurance certificate providing a complete description of your rights and benefits under the contract. *Please note: If you require express mail delivery, there is an additional charge listed on the Application Form.*

ONLINE FULFILLMENT KIT

For your convenience, you may choose to download your fulfillment kit from the IMG website rather than having it mailed to you. To do this, you must check the appropriate box listed in Section 2 of the Application Form. We **must** have your correct email address to complete this process. Once IMG has received and processed your Application Form, you will receive an email from IMG that contains all of the hyperlinks to easily obtain the fulfillment information through the Internet.

CLAIMS PROCEDURE

PRECERTIFICATION

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the insured person or their attending physician must call the number listed on the IMG 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%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines. Please refer to the Certificate Wording for full details of the Precertification requirements.

For precertification, emergency evacuation, and return of mortal remains, please call: IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: An insured person may begin the precertification process through MyIMG or the Current Clients section of our website, www.imglobal.com. Simply look for the Initiate Precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within 2 business days. 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.

CLAIM PAYMENT

All benefits payable under Patriot Travel Medical Insurance are subject to the provisions described in this brochure and as contained in the Certificate Wording and certificate of coverage. 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 by check directly to the Insured Person.
2. Eligible claims that have not yet been paid by the Insured Person will, at the option of IMG, be paid either to the Insured Person or directly to the provider.

Please mail completed claim forms to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificate Wordings will be included in the fulfillment kit. IMG may also be contacted by fax: 1.317.655.4505

DESCRIPTION OF BENEFITS

The following is a partial list of benefits and terms that are offered on the Patriot plans.

DEDUCTIBLE:

On the Application Form, you will be asked to circle your choice of a deductible. Your premium rate is dependent on the deductible you choose. Please see the Application Form for more information.



EMERGENCY ROOM:

Charges incurred for the use of the Emergency Room due to an accident are covered up to the Policy Maximum.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) \$250 deductible if treatment does not require admittance to the hospital.

DENTAL:

Injury due to an accident - Each Patriot Travel Medical Insurance plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident up to the Policy Maximum.

Sudden dental pain - Each plan will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

SUDDEN RECURRENCE OF A PRE-EXISTING CONDITION:

(U.S. citizens only) Up to \$15,000 will be paid for the eligible expenses of a sudden and unexpected recurrence of a **Pre-existing Condition** (defined on page 16) while traveling outside of the U.S. **In addition, up to \$25,000 will be paid** for the eligible costs and expenses of an Emergency Medical Evacuation arising or resulting from a sudden and unexpected recurrence of a **Pre-existing Condition**.

INDEMNITY:

(U.S. citizens only) Patriot International will pay directly to the insured person \$100 for each night of a required overnight stay in a hospital. However, the hospital stay must be covered under this plan in order to receive this benefit.

BENEFIT PERIOD:

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.

INTERNATIONAL EMERGENCY CARE

POLITICAL EVACUATION:

If the United States Department of State, Bureau of Consular Affairs issues a travel advisory that becomes effective on or after the Insured Person's date of arrival in the Host Country, the Company will pay up to \$10,000 for transportation to the nearest place of safety or for repatriation to the Insured Person's home country or country of residence provided that:

1. The Insured Person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs issues the travel advisory;
2. Political Evacuation and Repatriation is approved and coordinated by the Company.

EMERGENCY EVACUATION:

Each Patriot plan includes coverage for Emergency Medical Evacuations to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to a \$500,000 lifetime maximum (independent of the Policy Maximum).

EMERGENCY REUNION:

Each Patriot plan provides emergency reunion coverage, up to \$50,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

RETURN OF MORTAL REMAINS:

If a covered illness/injury results in death, expenses for Repatriation of bodily remains or ashes to the home country will be covered up to a maximum of \$50,000.

RETURN OF MINOR CHILDREN:

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 plans will pay up to \$50,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

To be eligible for the Evacuation, Reunion and Return benefits, these must be recommended by the attending physician in critical medical situations, and approved in advance and coordinated by IMG.



INCIDENTAL HOME COUNTRY COVERAGE:

During the Period of Coverage an insured person may return to their home country for incidental visits up to a cumulative two weeks total, subject to:

- a. The insured person must have left their home country,
- b. The total Period of Coverage must be for a minimum of 30 days, and
- c. The return to the home country may not be taken to receive treatment for an illness or injury incurred while traveling.

END OF TRIP HOME COUNTRY COVERAGE:

For every five months of continuous coverage you purchase, you can purchase one additional month of home country coverage as an accommodation and supplemental travel benefit, up to a maximum of two months. To purchase this special home country extension coverage, please check the appropriate box on the Application Form, and calculate your premium to include the additional month(s).

SPORTS AND ACTIVITIES COVERAGE:

Each Patriot plan covers injuries incurred during amateur athletic activities which are non-contact and engaged in by the 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 excluded unless the Extreme Sports Rider is purchased: abseiling, aviation (except when traveling as a passenger in a commercial aircraft), BMX, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, parascending, rappelling, rock climbing, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, surfing, trekking, wind-surfing and whitewater rafting.

Racing of any kind, BASE jumping, mountaineering, climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, rodeo activity, ski jumping, whitewater rafting exceeding Class V difficulty; and/or extreme sports not expressly covered hereunder are excluded regardless of which plan or rider is selected.

ACCIDENTAL DEATH AND DISMEMBERMENT:

Each Patriot plan includes \$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 two Members - principal sum;
- Accidental Loss of one Member - 50% of principal sum. "*Member*" means hand, foot or eye.

COMMON CARRIER ACCIDENTAL DEATH:

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

NATURAL DISASTER:

This benefit is available in the event an insured person is required to depart his/her destination due to an evacuation order issued by prevailing authorities in connection with a Natural Disaster. Natural Disaster is defined as widespread disruption of human lives by disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe or event resulting in migration of the population for its safety.

TRIP INTERRUPTION:

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, each Patriot plan will pay to return the insured to the area of principal residence. The plan will pay 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.

TERRORISM COVERAGE:

Each Patriot plan provides coverage for injuries and illness incurred as a result of an act of Terrorism, limited in amount and by circumstances. 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 \$50,000 lifetime maximum. However, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

Terrorism is defined as 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. However, this benefit does not cover an act of Terrorism in any 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 benefit also 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.

IDENTITY THEFT ASSISTANCE:

If an imposter obtains key personal information such as a Social Security or Driver's License number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the Patriot plans will provide coverage for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarization of legal documents, long distance telephone calls, and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorized checks as a result of the stolen identity event.

The identity theft event must occur during the Period of Coverage and must be reported within 6 months of the termination of coverage date.

LOST LUGGAGE:

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.

DESCRIPTION OF OPTIONAL RIDERS

EXTREME SPORTS RIDER:

The Extreme Sports Rider is available on both Patriot plans for those up to the age of 65. The following activities are covered to the lifetime maximum amounts listed on page 7: abseiling, aviation, BMX, bobsleigh, bungee jumping, canyoning, caving, flying (private plane), hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, parascending, rappelling, rock climbing (ropes and guides to 4500m from ground level), skydiving, snow boarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wind-surfing. These extreme activities must be engaged in solely for leisure, recreation, or entertainment purposes.



ENHANCED AD&D RIDER:

This optional coverage is available for the primary insured person only. This coverage is in addition to the Accidental Death and Dismemberment already included in the Patriot plans. **Coverage must be purchased for a minimum of three months.**

PATRIOT RETURN RIDER:

(Non-U.S. citizens only) When purchased at the time of application, Patriot Return provides temporary medical coverage for non-U.S. citizens returning to their home country. For premium information, please see the back of the Application Form.



EXCLUSIONS

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

1. **A Pre-existing Condition** is defined as 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 of the insurance, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom.
2. **Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
3. **War, military action, terrorism**, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. **Immunizations and routine** physical exams.
5. **Treatment of Temporomandibular Joint** or dental treatment, except as expressly provided for in the certificate of insurance.
6. **Venereal disease, AIDS virus**, AIDS related illness, ARC Syndrome, or AIDS, and 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 unless the Extreme Sports Rider is purchased: abseiling, aviation (except when traveling as a passenger in a commercial aircraft), BMX, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, parascending, rappelling, rock climbing, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, surfing, trekking, wind-surfing and whitewater rafting.

Racing of any kind, BASE jumping, mountaineering, climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, rodeo activity, ski jumping, whitewater rafting exceeding Class V difficulty; and/or extreme sports not expressly covered hereunder are excluded regardless of which plan or rider is selected.

