

# Group Outreach Travel Medical Insurance<sup>SM</sup>

## Application



Group Name: \_\_\_\_\_ Contact Name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ Destination (group coverage not available in U.S.): \_\_\_\_\_

- ◆ **Minimum of 5 persons required**
- ◆ **Up to Age 79 (Ages 70-79: Maximum benefit \$100,000)**
- ◆ **Attach additional sheets if necessary**

Method of Fulfillment  
 E-mail or  Standard Mail  
 Overnight Delivery Option  
 Add \$20.00 to the **Total Premium**

IMG Agent Number: **15149**

Name	Date of Birth	Date of Departure	Date of Return	Total # of Days	Passport Number	Beneficiary
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						

## Daily Rates: Premium per Person per Day .....

Group must select one option only and one deductible for the entire group. The maximum benefit for ages 70-79 is always limited to \$100,000 regardless of what maximum benefit the group selects, and the premium will be the same for all ages based on the table below.

Daily Rates	Deductibles		
	<input type="checkbox"/> \$0	<input type="checkbox"/> \$100	<input type="checkbox"/> \$250
<input type="checkbox"/> Option 1 \$100,000 Max	\$2.25	\$2.00	\$1.80
<input type="checkbox"/> Option 2 \$250,000 Max	\$2.50	\$2.20	\$2.00
<input type="checkbox"/> Option 3 \$1,000,000 Max	\$2.75	\$2.45	\$2.20

## Premium Calculation .....

$$\frac{\text{Total \# of days for all travelers} \times \text{Daily Rate (from above)}}{\text{Premium}} = \frac{\text{Total Rider Factor} \times 1.20}{\text{\$20 Optional Express Mail}} + \text{Premium} = \text{Total Premium}$$

Optional Rider Factors: Adventure Sports Rider .20 (available for those up to age 65)  
Age: 0-49 maximum \$50,000; Age 50-59 maximum \$30,000; Age 60-64 maximum \$15,000

**The Optional Adventure Sports Rider** covers the following activities to the lifetime maximum amounts listed above: 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 adventure activities must be engaged in solely for leisure, recreation, or entertainment purposes.

## Sponsor's Agreement - Proxy Statement .....

**1. Subscription.** The Sponsoring Organization (Sponsor) hereby applies and subscribes, for and on behalf of and as authorized agent and proxy for each of the group members listed on the Application Form on the reverse side hereof, to the Global Medical Services Group Insurance Trust, c/o Wealth Management Group of MFB, Carmel, IN, for Group Outreach Travel Medical Insurance (Group Insurance) as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of its receipt hereof, and as administered by the Company's authorized agent and plan administrator, International Medical Group, Inc. (IMG). The Sponsor and all such members understand and agree: (i) the insurance applied for is not general health insurance, but is intended for the members' use as travel coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) the Sponsor must pay premiums for the entire period of coverage applied for, and no coverage will be effective until this application has been accepted in writing by the Company or by IMG on its behalf, (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, the Sponsor and all group members 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(s) 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 the Sponsor and all group members hereby expressly consent. We consent and agree that Indiana law shall govern all rights and claims raised under this Certificate of Insurance.

**2. Acknowledgment.** The Sponsor and all group members understand and agree that: (i) the insurance agent/broker soliciting, assigned to, or assisting with this application is the agent and representative of the Sponsor and such members, (ii) the Group 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 of the 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 incurred for pre-existing conditions will be excluded from coverage under the insurance, (iii) the subjects of insurance applied for are not intended or considered by the Sponsor, the group members, 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 insurance plan, is solely liable for the coverages and benefits to be provided under the insurance contract.

**3. Medical Release.** The Sponsor and all group members hereby authorize any doctor, practitioner of the healing arts, hospital, clinic, health care related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, and employee or benefit plan administrator having information as to any of the group members' care, advice, treatment, evaluation, diagnosis or prognosis for any physical or mental condition, or financial and employment status, to provide such information to IMG and the Company.

**4. Certification.** The Sponsor and all group members hereby certify, represent and warrant that they have read the foregoing statements and the Group Insurance brochure (or same have been read or provided to such members), and they understand them, and that each group member listed: (i) is eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable and (ii) is currently in good health and has not been diagnosed with, sought consultation or been treated for, and has not experienced manifestation or symptoms of and does not suffer from any pre-existing or other medical condition which he/she foresees may require treatment during this insurance or for which he/she intends to claim under this insurance. As the representative of the Sponsor and as proxy for each of the group members, the undersigned warrants his/her authority and capacity to so act and to bind the Sponsor and such members. By acceptance of coverage and/or submission of any claim for benefits, each group member ratifies and affirms the authority of the signer and Sponsor to so act and bind the member.

**5. Payment.** Sponsor agrees to pay the required insurance premiums to IMG, as agent for the Company, on or before the due date(s). If the premiums are to be paid in installments, a grace period of 10 calendar days will be allowed for IMG's actual receipt of payment of each premium, except the initial installment. If any premiums are unpaid at the end of the grace period, the insurance coverage shall lapse and terminate with respect to any group member for whom such premium is unpaid, effective as of the initial due date of the premium, whereupon the Company's liability shall cease with respect to all charges and/or claims incurred by such member(s) thereafter. All premium payments must be made in U.S. dollars. If paying by credit card, the Sponsor authorizes IMG to charge/debit Sponsor's MasterCard, Visa, American Express, Discover or JCB account for the total amount of premiums due. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. In the event Sponsor has chosen to pay premiums on an installment basis, Sponsor hereby pre-authorizes future credit card payment installments for the balance of the period of coverage, and hereby requests and authorizes IMG to charge/debit Sponsor's credit card periodically as and when premium payment installments become due. This authorization will remain in effect until revoked by Sponsor in writing, and until IMG actually receives notice of revocation.

**X Signature Required** \_\_\_\_\_ **Date** \_\_\_\_\_

**7. Payment Method**  Check (To IMG)  MasterCard  Visa  American Express  Discover  JCB

*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 \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Billing Address \_\_\_\_\_