

GLOBAL MISSION MEDICAL INSURANCESM - SILVER

WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

Global Mission Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®").
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ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 310		First 2 no additional cost* - Then 270		First 2 no additional cost* - Then 210		First 2 no additional cost* - Then 184		First 2 no additional cost* - Then 169		First 2 no additional cost* - Then 150	
10-18**	317	317	282	282	233	233	217	217	204	204	180	180
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Mission Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Male 19-24 rates.												
19-24	718	895	622	881	484	675	422	588	331	473	294	407
25-29	758	1,020	662	991	515	764	449	663	352	551	313	433
30-34	848	1,128	730	1,063	566	823	496	718	389	576	345	490
35-39	950	1,333	770	1,182	596	918	522	793	408	661	364	516
40-44	1,202	1,463	976	1,273	647	997	567	873	542	676	482	602
45-49	1,339	1,614	1,098	1,373	850	1,062	741	925	605	730	538	650
50-54	1,635	1,796	1,386	1,548	1,071	1,201	935	1,068	794	886	706	789
55-59	1,976	1,976	1,718	1,718	1,330	1,328	1,159	1,159	976	984	868	876
60-64	2,909	2,738	2,651	2,480	2,235	1,973	2,024	1,816	1,691	1,502	1,505	1,337
65-69	6,075	5,271	5,814	5,041	5,439	4,591	4,181	3,412	3,656	3,274	3,254	2,914
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

***For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada

GLOBAL MISSION MEDICAL INSURANCESM - SILVER

WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

Available only to applicants with addresses outside the U.S. & Canada

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INTERNATIONAL MEDICAL GROUP

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
14 days to 9 years**	First 2 no additional cost* - Then 232		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 158		First 2 no additional cost* - Then 138		First 2 no additional cost* - Then 127		First 2 no additional cost* - Then 112	
10-18**	238	238	212	212	175	175	163	163	153	153	134	134
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Mission Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Male 19-24 rates.												
19-24	539	671	466	660	363	506	317	441	248	355	221	306
25-29	569	766	497	744	385	572	336	498	264	413	234	326
30-34	636	846	548	798	424	618	372	538	291	432	259	369
35-39	714	1,000	578	888	447	689	392	595	307	496	273	387
40-44	901	1,098	731	955	486	748	425	655	407	510	362	451
45-49	1,004	1,211	823	1,030	638	797	556	694	453	548	404	487
50-54	1,226	1,347	1,040	1,161	803	901	702	801	595	665	530	592
55-59	1,482	1,482	1,288	1,288	997	996	869	869	731	738	651	657
60-64	2,182	2,054	1,988	1,860	1,676	1,480	1,518	1,363	1,268	1,127	1,129	1,003
65-69	4,556	3,953	4,361	3,781	4,080	3,443	3,136	2,559	2,742	2,456	2,441	2,185
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

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Please see rates on reverse side for Worldwide Coverage

GLOBAL MISSION MEDICAL INSURANCESM - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

WORLDWIDE COVERAGE (New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)

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	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 368		First 2 no additional cost* - Then 275		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 221		First 2 no additional cost* - Then 200	
10 to 18**	476	476	388	388	304	304	275	275	246	246	221	221
19 to 24	995	1,310	856	1,241	685	917	592	793	462	640	365	483
25 to 29	1,018	1,445	875	1,348	700	995	606	860	473	671	373	495
30 to 34	1,080	1,555	929	1,430	743	1,085	646	944	507	766	401	573
35 to 39	1,100	1,691	946	1,485	757	1,105	658	961	517	780	408	584
40 to 44	1,445	1,888	1,322	1,719	1,058	1,269	910	1,201	710	915	561	717
45 to 49	1,673	2,024	1,522	1,856	1,172	1,407	1,055	1,266	860	989	679	781
50 to 54	1,989	2,144	1,790	1,951	1,432	1,561	1,325	1,444	1,060	1,155	837	913
55 to 59	2,590	2,517	2,305	2,236	1,879	1,822	1,587	1,540	1,333	1,293	1,053	1,022
60 to 64	3,637	3,430	3,401	3,186	2,720	2,516	2,557	2,365	2,148	1,901	1,761	1,568
65 to 69	7,275	6,541	7,057	6,118	6,563	5,611	5,086	4,679	4,476	4,118	3,670	3,377
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

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GLOBAL MISSION MEDICAL INSURANCESM - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

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INTERNATIONAL MEDICAL GROUP

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 318		First 2 no additional cost* - Then 272		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 185		First 2 no additional cost* - Then 164		First 2 no additional cost* - Then 148	
10 to 18	352	352	287	287	225	225	204	204	182	182	164	164
19 to 24	736	969	633	918	507	679	438	587	342	473	270	358
25 to 29	753	1,069	648	998	518	736	448	637	350	497	276	366
30 to 34	799	1,151	687	1,058	550	803	478	698	376	567	297	424
35 to 39	814	1,251	700	1,099	560	818	487	711	382	578	302	432
40 to 44	1,069	1,397	978	1,272	783	939	673	889	525	677	415	531
45 to 49	1,238	1,498	1,127	1,373	867	1,041	781	937	636	732	503	578
50 to 54	1,472	1,587	1,325	1,444	1,060	1,155	980	1,068	784	855	620	675
55 to 59	1,917	1,863	1,706	1,655	1,390	1,348	1,175	1,139	987	957	780	756
60 to 64	2,691	2,538	2,516	2,358	2,013	1,862	1,892	1,750	1,590	1,407	1,303	1,161
65 to 69	5,384	4,840	5,222	4,527	4,856	4,152	3,764	3,463	3,312	3,047	2,716	2,499
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors***	Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium											

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Please see rates on reverse side for Worldwide Coverage

GLOBAL MISSION MEDICAL INSURANCESM - GOLD PLUS

WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 576		First 2 no additional cost* - Then 485		First 2 no additional cost* - Then 370		First 2 no additional cost* - Then 335		First 2 no additional cost* - Then 300		First 2 no additional cost* - Then 270	
10 to 18**	625	625	510	510	395	395	360	360	320	320	290	290
19 to 24	1,230	1,620	1,058	1,541	823	1,153	726	1,021	595	825	469	623
25 to 29	1,273	1,894	1,111	1,789	861	1,284	757	1,129	623	983	487	675
30 to 34	1,406	2,120	1,235	1,988	961	1,477	852	1,307	697	1,102	549	824
35 to 39	1,527	2,349	1,357	2,135	1,049	1,641	930	1,439	760	1,229	597	847
40 to 44	1,970	2,574	1,741	2,300	1,349	1,784	1,198	1,585	976	1,260	772	989
45 to 49	2,217	2,677	1,980	2,416	1,535	1,879	1,361	1,662	1,111	1,283	876	1,008
50 to 54	2,694	2,906	2,424	2,643	1,887	2,063	1,718	1,871	1,408	1,531	1,104	1,203
55 to 59	3,411	3,315	3,127	3,038	2,441	2,373	2,153	2,092	1,813	1,761	1,415	1,374
60 to 64	4,795	4,520	4,434	4,159	3,713	3,438	3,388	3,135	2,812	2,488	2,308	2,055
65 to 69	11,385	8,634	9,539	8,273	8,820	7,549	6,859	6,196	5,950	5,356	4,903	4,415
70 to 74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors***	Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium											

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GLOBAL MISSION MEDICAL INSURANCESM - GOLD PLUS

WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 365		First 2 no additional cost* - Then 280		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 225		First 2 no additional cost* - Then 200	
10 to 18**	469	469	384	384	298	298	269	269	242	242	217	217
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Mission Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Male 19-24 rates.												
19 to 24	922	1,215	794	1,156	617	825	545	731	446	620	353	467
25 to 29	954	1,420	834	1,342	646	963	568	847	467	738	366	507
30 to 34	1,054	1,591	926	1,491	755	1,109	638	981	523	827	413	618
35 to 39	1,146	1,761	1,018	1,602	788	1,231	697	1,079	571	922	448	636
40 to 44	1,477	1,931	1,306	1,726	1,012	1,338	898	1,189	733	945	579	743
45 to 49	1,663	2,009	1,484	1,812	1,151	1,409	1,021	1,247	835	963	657	756
50 to 54	2,021	2,180	1,819	1,983	1,415	1,547	1,289	1,404	1,056	1,148	828	903
55 to 59	2,559	2,487	2,345	2,279	1,830	1,780	1,614	1,570	1,360	1,321	1,062	1,031
60 to 64	3,596	3,391	3,326	3,120	2,784	2,578	2,542	2,351	2,109	1,866	1,731	1,542
65 to 69	7,426	6,476	7,154	6,205	6,615	5,662	5,144	4,648	4,463	4,017	3,677	3,312
70 to 74	Please contact IMG or your agent for premium information concerning this age bracket											
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GLOBAL MISSION MEDICAL INSURANCESM - PLATINUM

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Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 1,910		First 2 no additional cost* - Then 1,738		First 2 no additional cost* - Then 1,558		First 2 no additional cost* - Then 1,328		First 2 no additional cost* - Then 1,256		First 2 no additional cost* - Then 1,188		First 2 no additional cost* - Then 1,130	
10-18**	2,020	2,020	1,836	1,836	1,608	1,608	1,381	1,381	1,305	1,305	1,232	1,232	1,168	1,168
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19-24	3,585	6,105	3,259	5,510	2,890	5,272	2,380	3,934	2,169	3,552	1,886	3,099	1,613	2,484
25-29	3,690	6,685	3,354	6,080	3,004	5,775	2,463	4,313	2,237	3,863	1,945	3,443	1,652	2,551
30-34	4,008	7,410	3,644	6,736	3,273	6,352	2,679	4,873	2,441	4,380	2,107	3,787	1,785	2,981
35-39	4,130	8,135	3,754	7,395	3,405	6,779	2,767	5,348	2,519	4,762	2,169	4,154	1,831	3,048
40-44	5,140	8,855	4,672	8,049	4,200	7,257	3,387	5,762	3,075	5,186	2,615	4,243	2,194	3,459
45-49	5,700	6,750	5,181	6,136	4,694	5,184	3,771	4,484	3,411	4,036	2,895	3,250	2,407	2,681
50-54	6,290	7,270	5,718	6,608	5,614	6,068	4,501	4,865	4,152	4,469	3,509	3,765	2,882	3,086
55-59	8,420	8,205	7,654	7,458	7,069	6,885	5,649	5,507	5,052	4,927	4,348	4,241	3,523	3,440
60-64	11,575	10,945	10,522	9,949	9,775	9,205	8,281	7,711	7,609	7,089	6,416	5,747	5,373	4,849
65-69	23,205	20,315	21,093	18,466	20,344	17,724	18,855	16,225	14,795	13,424	12,913	11,683	10,745	9,736
70-74	Please contact IMG or your agent for premium information concerning this age bracket													
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10														

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ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
14 days to 9 years**	First 2 no additional cost* - Then 1,597		First 2 no additional cost* - Then 1,451		First 2 no additional cost* - Then 1,317		First 2 no additional cost* - Then 1,146		First 2 no additional cost* - Then 1,089		First 2 no additional cost* - Then 1,038		First 2 no additional cost* - Then 996	
10-18**	1,676	1,676	1,523	1,523	1,356	1,356	1,185	1,185	1,128	1,128	1,073	1,073	1,025	1,025
19-24	2,854	4,709	2,595	4,281	2,316	3,887	1,934	3,099	1,777	2,812	1,562	2,474	1,359	2,013
25-29	2,931	5,178	2,664	4,707	2,402	4,482	1,995	3,383	1,827	3,048	1,608	2,733	1,390	2,064
30-34	3,169	5,722	2,882	5,201	2,603	4,912	2,157	3,807	1,979	3,436	1,729	2,990	1,489	2,385
35-39	3,265	6,266	2,968	5,696	2,701	5,233	2,225	4,160	2,039	3,721	1,777	3,265	1,522	2,437
40-44	4,019	6,805	3,653	6,187	3,298	5,593	2,690	4,469	2,453	4,039	2,111	3,331	1,792	2,746
45-49	4,442	5,229	4,038	4,753	3,667	4,346	2,977	3,512	2,708	3,178	2,323	2,588	1,954	2,159
50-54	5,256	5,620	4,778	5,109	4,361	4,701	3,523	3,797	3,264	3,501	2,781	2,972	2,309	2,465
55-59	6,481	6,319	5,892	5,744	5,450	5,314	4,385	4,280	3,935	3,844	3,409	3,337	2,792	2,728
60-64	8,843	8,377	8,039	7,723	7,481	7,053	6,359	5,933	5,858	5,461	4,961	4,457	4,180	3,788
65-69	17,565	15,403	15,969	14,002	15,407	13,441	14,291	12,317	11,244	10,216	9,834	8,911	8,208	7,452
70-74	Please contact IMG or your agent for premium information concerning this age bracket													
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10														

***For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Please see rates on reverse side for Worldwide Coverage

GLOBAL MISSION MEDICAL INSURANCESM

APPLICATION



Global Mission Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group[®], Inc. ("IMG[®]").

Important Information

Global Mission Medical Insurance offers two options: worldwide coverage or worldwide coverage excluding the U.S. and Canada. Both options provide coverage 24 hours a day, and you have the freedom to choose any doctor or hospital for treatment. Please note the risks and subjects of insurance under this plan are not intended or considered by the Company or IMG to be resident, located, or to be performed in any particular State of the United States, and special eligibility requirements apply.

Also, this insurance is not subject to the U.S. Patient Protection and Affordable Care Act and certain portability, access, renewal or other requirements of the Health Insurance Portability and Accountability Act of 1996. Please read and review all of the eligibility requirements, coverage conditions, and pre-existing condition exclusions carefully before purchasing coverage. Marketing brochures and certificate wordings containing complete terms of coverage are available upon request. Please contact IMG or your independent insurance agent/broker for details.

Directions for Completing the Application

[Failure to provide legible and complete information may delay processing of your Application.]

1. In Section 1, print or type your name and the names of all other family members applying for coverage as you want them to appear on your identification card(s). Also, please provide the complete address of your residence, and any mail forwarding address.
2. All Applications must be fully completed, signed and dated to be considered. If any questions are answered "YES" in Section 2, you must identify the family member(s) to whom the "Yes" answer applies, and include the name, address and telephone number of the attending physician(s), diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. (Please use the space provided in Section 3, entitled "Medical Information," to provide this information. Please attach additional pages as necessary).
3. **U.S. Citizens:** If you or any family member applying for coverage are located in the U.S. on the date of this application, the effective date of this insurance, if issued, will be the later of: **a)** The effective

date requested on the application; or **b)** The date the insured person departs the U.S.; or **c)** The date the application is accepted by IMG and a certificate of insurance issued.

Non-U.S. Citizens: If you or any family member applying for coverage are located in the U.S. on the date of this application and do not plan to depart the U.S., an affidavit of eligibility must be completed. Your insurance agent/broker can assist you in this regard. A new affidavit of eligibility will be required at each renewal.

4. Annual premiums may be paid by check, money order, wire transfer or eCheck (available online); or by Visa, MasterCard, American Express, Discover or JCB credit cards. IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s), and result in total payments of 110%, 112%, and 120%, respectively, of the annual premium. An optional \$25 fee may be paid in addition to the premium to have your insurance certificate express mailed to you after approval.

SECTION 1. Please complete for all Family Members applying for coverage

NAME Please print your name below	HEIGHT	WEIGHT	DATE OF BIRTH mo./day/yr.	COUNTRY OF CITIZENSHIP	GOVERNMENT ISSUED ID NUMBER
A. APPLICANT (LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
B. SPOUSE (LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
C. FIRST CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
D. SECOND CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
E. THIRD CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					

RESIDENCE ADDRESS

STREET ADDRESS	
CITY	STATE, COUNTRY, POSTAL CODE
TELEPHONE	FAX
EMAIL	

IS YOUR EXPECTED LENGTH OF RESIDENCE OUTSIDE THE U.S. AT LEAST 6 OF THE NEXT 12 MONTHS? YES NO

U.S. CITIZENS - DATE YOU DID (OR WILL) DEPART FROM THE U.S. (mo./day/yr.)	NON-U.S. CITIZENS - IF YOUR RESIDENCE ADDRESS IS IN THE U.S. AND YOU ANSWERED "NO" TO THE QUESTION ABOVE, OR THE RESIDENCE ADDRESS IS NOT COMPLETED, AN AFFIDAVIT OF ELIGIBILITY MUST BE COMPLETED.
--	--

MAIL FORWARDING ADDRESS

STREET ADDRESS	
CITY	STATE, COUNTRY, POSTAL CODE
TELEPHONE	FAX
EMAIL	

IF EITHER ADDRESS ABOVE IS IN FLORIDA, IS THE APPLICANT CURRENTLY LOCATED IN FLORIDA? YES NO
 (DETERMINES APPLICABLE SURPLUS LINES TAX AND WILL NOT AFFECT COVERAGE)

SECTION 2. Please answer all questions for the Applicant and for each Family Member applying for coverage

	IF YES, SHOW FAMILY MEMBER USING LETTERS FROM SECTION 1	
1. Are you or any other applicant currently disabled or unable to perform normal activities?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
2. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization or surgery?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
3. Have you or any other applicant ever tested positive for, been diagnosed with, or been treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human Immunodeficiency Virus (HIV) or any other Immune System Disorder?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
4. Have you or any other applicant ever had, been recommended to have, or are you currently on a waiting list for any organ transplant (other than corneal)?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
5. Do you participate in professional sports?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
If any individual answered YES to any of the above five questions, he or she does not qualify for this insurance. Thank you for your interest.		
6. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past five (5) years? If yes, please explain in Section 3.	<input type="checkbox"/> YES <input type="checkbox"/> NO	
7. If a non-U.S. citizen, do you or any other applicant have a U.S. visa? If yes, please complete the following: a. Type of visa _____ b. Issue date _____ c. Expiration date _____ d. Date of arrival in U.S. _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	
8. If a non-U.S. citizen, have you or any other applicant resided continuously in the U.S. for the last five (5) years?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
9. Are you or any other applicant currently pregnant? If yes, please provide due date: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	
If any individual answered YES to any of the above four questions, he or she may not qualify for this insurance.		

Questions 10 - 31, below must be answered for the applicant and every family member included on this Application. For any question answered "YES," please identify the family member to whom the answer applies (use the letter that corresponds to the family member from Section 1), and provide complete details of the medical condition at issue in the space provided in Section 3 of this Application, including the name, address and telephone number of all attending physician(s), diagnoses, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. IMG and the Company reserve the right to request additional medical information.

Have you or any family member applying for coverage EVER experienced manifestation or symptoms of, suffered from, sought consultation, examination, testing or been treated for, or been diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, involving, or relating to any of the following:

10. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, chest pain, arteriosclerosis, atherosclerosis, elevated blood pressure, hypertension, swelling of feet/ankles, thrombosis, phlebitis, rheumatic fever, or heart murmur? If yes, in addition to Section 3, please complete the following: a) Date of most recent blood pressure reading? _____ b) Most recent blood pressure reading: ____AS/____DS c) Medications taken (Types and Dosage) _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	
11. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited to: anemia, hemophilia, leukemia, hepatitis, lymph glands, or high cholesterol?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
12. Diabetes, hyperglycemia or hypoglycemia? If yes to diabetes, in addition to Section 3, please complete the following: a) Diabetic Type: I _____ or II _____ b) Date diagnosed: _____ c) Controlled by diet only? Yes _____ No _____ d) Medications (Types and Dosage) _____ e) Date of most recent HbA1c Test? _____ f) Results of HbA1c Test (1 - 10) _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	
13. Asthma or allergies? If yes, in addition to Section 3, please specify which one and complete the following: a) Date diagnosed: _____ b) Has hospitalization or emergency room treatment been required? If yes, describe and list date(s): _____ c) Please list known triggers: _____ d) Medications (Types and Dosage): _____ e) Frequency of attacks: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	
14. Cancer, tumor, cyst, polyp, melanoma, Kaposi's sarcoma, cell disorder, shingles, lump, calcification, or growth of any kind?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
15. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroid or metabolic disorders, or obesity?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
16. Kidney, urinary tract functions, kidney or bladder stones or infections?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
17. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, bronchial asthma, pleurisy pneumonia?	<input type="checkbox"/> YES <input type="checkbox"/> NO	

SECTION 2. (continued)

	IF YES, SHOW FAMILY MEMBER USING LETTERS FROM SECTION 1	
18. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical or drug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or eating or sleeping disorders?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
19. Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebral ischemic attacks?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
20. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or disorder, vertebrae, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
21. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, advice, diagnosis or treatment?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
22. Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: mental retardation, Down Syndrome, or other chromosome disorder, physical disorder, deformity or defect?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
23. Digestive system, stomach, or intestines, including, but not limited to: esophageal regurgitation, gastritis, ulcers, colon, or rectum disorders?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
24. Reproductive systems, including but not limited to: prostate or elevated PSA level, vaginal bleeding, fibroids, nodules or breast cysts, fallopian tubes, ovaries or uterus?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
25. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chronic sinusitis, or TMJ?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
26. Any other disease, medical problem, illness, injury or condition of any kind not listed?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
27. Do you or any family member applying for coverage currently use or during the past five years have you used tobacco in any form?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
28. Have you or any family member applying for coverage ever applied for or purchased insurance through IMG? (If yes, please provide certificate number, if any, and details.)	<input type="checkbox"/> YES <input type="checkbox"/> NO	
29. During the last twelve (12) months, have you or any family member applying for coverage experienced manifestation or symptoms of, been diagnosed with, or received any consultation, examination, testing or treatment (including medications) for, any medical, health, mental, physical or nervous condition? If yes, please explain in Section 3.	<input type="checkbox"/> YES <input type="checkbox"/> NO	
30. Have you or any family member applying for coverage ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy? If yes, please explain in Section 3.	<input type="checkbox"/> YES <input type="checkbox"/> NO	
31. During the last twelve (12) months, have you or any family member applying for coverage been covered under any health or medical insurance plan? If yes, please state the name and location of the insurance company, the policy/plan number, and the applicable dates of coverage.	<input type="checkbox"/> YES <input type="checkbox"/> NO	

SECTION 2a. Please list all prescribed and over the counter medications, and any surgeries for the Applicant and for each Family Member for whom it applies (use the corresponding letter(s) from Section 1). Please attach additional pages as necessary.

Family Member (use letters from Section 1)	Medications and Dosages	Surgeries	Date(s) of Treatment

Family Practitioner's Details - The following information must be completed

Doctor's Name:	Telephone:
Address:	
Country:	Postal/Zip Code:
Date Last Seen:	Reason:

SECTION 3. Medical Information/Prior Insurance

For any question answered "YES" in Section 2, please identify each Family Member for whom the answer applies (using the corresponding letter(s) from Section 1), and provide complete details of the medical condition at issue, including the name, address and telephone number of the attending physician(s), hospital(s), clinic(s) and all other health care providers involved, diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. **Please attach additional pages as necessary.** IMG and the Company reserve the right to request additional medical information prior to acceptance of Application.

Family Member (use letters from Section 1)	Condition(s)/Diagnosis, Prognosis, Past and Present Course of Treatment(s)	Physician/Hospital/Clinic/Health Care Provider Name(s), Address & Telephone	Date(s) of Treatment

If any family member applying for coverage has ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy (see Question 30), please explain below.

SUBSCRIPTION I (we) hereby apply to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Global Mission Medical InsuranceSM as offered by the Company on the date of its receipt hereof. I (we) understand and agree that: (i) no coverage will be effective until this Application has been duly accepted in writing by the Company, (ii) 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, (iii) IMG and the Company will rely on the accuracy and completeness of the information provided herein, (iv) any misrepresentation or omission contained herein will void the insurance certificate, 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 I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its selected agent and administrator, and invoke the benefits and protections of its laws, and (vi) the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance shall 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 shall be in Marion County, Indiana, for which applicant(s) hereby consent(s). I (we) agree to use Indiana law for all rights and claims arising under this insurance.

a maximum of \$5,000 per person per annual coverage period, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or to be performed in any particular state of the United States, and (v) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided thereunder, and IMG acts solely as agent for the Company and has no direct or independent liability under the Master Policy or any Certificate of insurance.

ACKNOWLEDGEMENT I (we) understand and agree that: (i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent, broker, website, or other producer, if any, involved with respect to the solicitation of this application is acting solely as my legal agent and representative and is representing my personal interests, and that such person has no authority to bind or speak for, and is not acting as the legal agent or representative of, the Company or IMG, (iii) any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed on or at any time prior to the effective date of coverage, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or symptomatic, diagnosed or treated prior to the effective date or disclosed herein (a "pre-existing condition"), and on certain plan options, will be excluded from coverage for two years from the effective date, and thereafter will be limited to \$50,000 lifetime per person, with

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read the questions contained in this Application or they have been read to me (us), and I (we) understand them, (ii) my (our) responses to the questions are true, accurate and complete in all respects as of the date hereof, and that I (we) will supplement such responses prior to the requested effective date in the event of any change or addition thereto, (iii) I am (we are) currently in good health and, except for the conditions and other information disclosed herein, I (we) 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 condition which I (we) foresee may require treatment in the future or for which I (we) intend to claim under this insurance, and (iv) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and 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 the applicant.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health care 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 of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company and my producer/broker involved in procurement of this application and/or insurance coverage.

SATISFACTION GUARANTY/REVIEW PERIOD It is understood I (we) will have 15 days from the effective date to review the insurance Certificate and all benefits, terms, conditions, limitations and exclusions of coverage. If not completely satisfied, I (we) may cancel this insurance by written request retroactive to the effective date and receive a full refund of premium.

Signature of Applicant, Guardian or Proxy	Date (Mo./Day/Yr.)
Signature of Spouse	Date (Mo./Day/Yr.)

GLOBAL TERM LIFE INSURANCESM
GLOBAL DAILY INDEMNITYSM

Underwritten by International Medical Insurance CompanySM, Inc. (IMICSM).
 It is distributed, managed and administered, as agent for IMIC, by
 International Medical Group®, Inc. ("IMG®"). Global Term Life Insurance
 and Global Daily Indemnity are only available at the time of application
 for, and with the purchase of, Global Mission Medical InsuranceSM.

SECTION 4.

Please indicate the name of each Family Member applying for these optional plans

NAME	TERM LIFE UNIT ONE	TERM LIFE UNIT TWO	DAILY INDEMNITY
A. APPLICANT	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
B. SPOUSE	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
C. FIRST CHILD	<input type="checkbox"/> YES <input type="checkbox"/> NO	NOT AVAILABLE	<input type="checkbox"/> YES <input type="checkbox"/> NO
D. SECOND CHILD	<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO
E. THIRD CHILD	<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO

FOR EACH INDIVIDUAL APPLYING FOR LIFE INSURANCE, PLEASE INDICATE:		% OF DEATH BENEFIT
APPLICANT A		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	
APPLICANT B		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	
APPLICANT C		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	
APPLICANT D		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	
APPLICANT E		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	

If a U.S. citizen, I (we) understand coverage for Global Term Life Insurance will not be effective prior to the date of my (our) departure from the U.S.

x _____ (initial here) x _____ (initial here) x _____ (initial here)
 Applicant Spouse For Covered Children

If accepted for the Global Mission Medical Insurance plan, I (we) understand that I (we) may qualify for Global Term Life Insurance and/or Global Daily Indemnity underwritten by International Medical Insurance Company. I (we) do hereby apply to the Global Life Insurance Services Group Insurance Trust, Bank of Bermuda, Hamilton, Bermuda, for Global Term Life Insurance and/or Global Daily Indemnity, as indicated above. I (we) hereby incorporate herein the certifications, representations, understandings, agreements, acknowledgements, authorizations, and warranties from the foregoing Application for Global Mission Medical Insurance, and understand and agree that the terms, conditions, restrictions and penalties

thereof shall likewise apply hereto. If I (we) have also applied for the optional Global Daily Indemnity plan, I (we) understand that only overnight hospital stays eligible under my (our) Global Mission Medical Insurance plan, excluding pregnancies, are covered. I (we) also understand: (i) there is an additional premium for Global Daily Indemnity, (ii) that in the event IMG does not accept this Application, its sole obligation is to return the premium to me (us), (iii) that the death benefit will be determined by my (our) age at the time of my (our) death, and (iv) that the Master Policy for Global Term Life Insurance and Global Daily Indemnity is issued in Bermuda and is governed by its laws.

Signature of Applicant or Guardian	Date (Mo./Day/Yr.)	Signature of Spouse	Date (Mo./Day/Yr.)
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SECTION 5.

Deductible Selection and Premium Calculation

Note: Plan Option, Deductible Selection, Payment Mode, and Area of Coverage must be the same for all Family Members.



INTERNATIONAL MEDICAL GROUP

Check one Plan Option: <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Gold Plus <input type="checkbox"/> Platinum
Check one Deductible: <input type="checkbox"/> \$100 (Platinum only) <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000
Check one Payment Mode: <input type="checkbox"/> Annual = 1.00 <input type="checkbox"/> Semi-annual = 0.55 <input type="checkbox"/> Quarterly = 0.28 <input type="checkbox"/> Monthly = .10
Check one Area of Coverage: <input type="checkbox"/> Worldwide <input type="checkbox"/> Worldwide excluding the U.S. and Canada

PREMIUM CALCULATION (Applications without payment of premium will not be approved)

Annual premiums may be paid by check, money order, wire transfer or eCheck (available online); or by Visa, MasterCard, American Express, Discover or JCB credit cards. IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. **These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.** An optional \$25 fee may be paid in addition to the premium to have your insurance certificate express mailed to you after approval.

Enter the **annual** Global Mission Medical Insurance premium for each Family Member that corresponds to their age, gender and deductible.

Application cannot be processed unless this section is completed.

Primary Applicant	\$ _____
Spouse	\$ _____
1st Child	\$ _____
2nd Child	\$ _____
3rd Child	\$ _____
GMMI Subtotal	\$ _____

Optional Benefits

Terrorism Rider - X 1 _____

(Platinum plan option only. Check the box and enter .25 to the right of the 1, if applicable)

GMMI Subtotal A = \$ _____

Term Life Unit One \$240 X _____ = **B** \$ _____
of adults applying

Term Life Unit Two \$180 X _____ = **C** \$ _____
of adults applying

Term Life Unit One - Child \$100 X _____ = **D** \$ _____
of children applying

Global Daily Indemnity \$100 X _____ = **E** \$ _____
of family members applying

Optional Maternity Rider Enter \$2,500 here **F** \$ _____
(Applies only to Silver, Gold and Gold Plus plan options)

Optional Sports Rider \$250 X _____ = **G** \$ _____
(Applies only to Platinum plan option) # of family members applying

Subtotal (A+B+C+D+E+F+G) = **H \$ _____**

Total Premium Due

\$ _____ X _____ + \$ _____ = **I** \$ _____
Subtotal H Modal Factor Optional Express Mail*

Premium Amount Due

Modal Factors: Annual=1.00 Semi-Annual=.55 Quarterly=.28 Monthly=.10

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

*Optional \$25 Express mail - Certificate(s) will be expressed mailed to you after approval

IF YOU CHOOSE EXPRESS MAIL - Please select the address where you would like your Certificate express mailed (as indicated in Section 1)

Residence address Mail forwarding address
 Other (no P.O. boxes please) _____

I WOULD PREFER TO RECEIVE AN ELECTRONIC CERTIFICATE

Email address _____

METHOD OF PAYMENT

Check (annual only) Money Order (annual only)
 Wire (annual only) MasterCard Visa
 American Express Discover JCB

eCheck (ACH) available online

(Authorized signature required for credit card payments)

Checks and money orders should be made payable to International Medical Group, Inc. (IMG). For wire transfer information, please contact IMG. All payments must be made in U.S. dollars and drawn on a U.S. bank at the time application for coverage is made. If paying by credit card, I authorize IMG to debit my Visa/MasterCard/American Express/Discover/JCB credit card account for the total amount due. In the event that I have chosen a semi-annual, quarterly, or monthly modal factor, **I hereby elect to pre-authorize future credit card payment installments for the balance of the annual period of coverage (12 months from the Effective Date), and hereby request and authorize IMG to charge my credit card periodically as payment installments become due for premiums. This authorization will remain in effect for 12 months, unless earlier revoked by me in writing and IMG actually receives notice of revocation, whereupon continuing coverage may be impacted.** Coverage purchased by credit card is subject to validation and acceptance by credit card company.

Credit Card # _____

Exp. Date _____
(cannot be earlier than last premium installment due date)

Authorized Signature X _____

Name as it appears on card _____

Daytime Phone# (_____) _____

Billing Address _____

REQUESTED EFFECTIVE DATE: _____
(Must be within 30 days after signature. Coverage will in no event be effective until approved.)

SECTION 6. Renewal Contact Information

Please specify the best way to contact you at renewal:

- Mail (please provide address) _____
- Fax (please provide fax number) _____
- Email (please provide email address) _____

SECTION 7. Insurance Agent/Broker Use Only

IMG Agent/Broker Number #	182781	Agent/Broker Name	Frisby Insurance
Company Name	Frisby Insurance		
Address	P.O. Box 369		
City, State, Zip	Tucson	AZ	85702
Phone	520-761-4688		
Fax	520-761-3491	Email Address	maria@frisbyinsurance.com
Website	http://www.globalinsureall.com/frisby/img.htm		
Agent/Broker Signature	X	GA #	

**Please mail or fax this application to:
International Medical Group, Inc.
P.O. Box 88509
Indianapolis, IN 46208-0509 USA**

**Call direct 1-317-655-4500 or
toll free (in U.S.) 1-800-628-4664
Fax 1-317-655-4505
www.imglobal.com**

Address change information or additional contact information should also be directed to IMG.