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Plan Administrator	Intl Medical Group
	
Plan Name	Patriot International - US citizens (medical max - \$100,000)
Product	International Travel Medical Insurance (Per Trip)
Plan Cost	\$74.70
Certificate	
Plan Eligibility	US citizens - traveling abroad
Coverage Area	Worldwide, except United States
Plan Note	
	See Summary View
	Your Trip Investment
Trip Cancellation	No Coverage
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.
Travel Delay	No Coverage
Missed Connection	No Coverage
Terrorism at Departure / Destination	No Coverage
Financial Default of Travel Provider	No Coverage
Weather Related (Snow, Hurricane)	No Coverage
Cancel For Any Reason	No Coverage
	Your Property
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.
Baggage Delay	No Coverage
Rental Car Protection	No Coverage
	Your Health
Emergency Medical	What Is Covered? MEDICAL BENEFITS: - Usual reasonable and customary charges, subject to deductible and coinsurance • Hospital Room and Board - To Policy Maximum for average semi-private room rate • Intensive Care - To Policy Maximum • Medical Expenses - To Policy Maximum • Outpatient Medical - To Policy Maximum • Local Ambulance - To Policy Maximum • 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) US\$250 deductible if treatment does not require admittance to the hospital.

<u>Deductible</u>	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.
<u>Coinsurance (claims in US or Canada)</u>	No Coverage
<u>Coinsurance (claims outside US or Canada)</u>	For treatment received outside the US & Canada: No coinsurance.
<u>Emergency Dental</u>	Injury due to an accident: Each Patriot 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 US\$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.
<u>Pre-Existing Condition</u>	Up to US\$15,000 will be paid for the eligible expenses of a sudden and unexpected recurrence of a Pre-existing Condition while traveling outside of the US. In addition, up to US\$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. Exclusions: Pre-existing Conditions. 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.
<u>Emergency Evacuation</u>	Each Patriot Travel Medical Insurance® 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 country of residence or the country where the evacuation occurred, up to the policy limit.
<u>Repatriation of Remains</u>	If a covered illness/injury results in death, expenses for Repatriation of bodily remains or ashes to the country of residence will be covered up to a maximum of US\$25,000.
Your Life	
<u>Accidental Death</u>	Each Patriot plan includes US\$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. For more information, see the Conditions of Coverage section on page 14 of the Patriot Travel Medical Insurance brochure.
<u>Common Carrier Accident</u>	If accidental death should occur while traveling on a commercial Common Carrier, US\$50,000 will be paid to the designated beneficiary, to a maximum of US\$250,000 per family.
<u>Flight Accident</u>	No Coverage
Medical Plan Riders	
<u>Athletic/Sports Coverage</u>	Each Patriot plan covers injuries incurred during amateur athletic activities which are non-contact and engaged in by an 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: racing of any kind, aviation (except when traveling as a passenger in a commercial aircraft), BMX, BASE jumping, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, luge, motocross (moto-x), mountain biking, mountaineering, parachuting, rappelling, rock climbing, rodeo, scuba diving, ski jumping, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, snorkeling, surfing, wakeboarding, water skiing, windsurfing and whitewater rafting.
<u>Hazardous Activity Coverage</u>	No Coverage
<u>Home Country Coverage</u>	No Coverage
<u>Terrorism Coverage</u>	The Patriot Terrorism Rider is available on all Patriot plans and 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 Rider 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 Rider 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.
<u>Maternity Coverage</u>	No Coverage
<u>Dental Coverage</u>	No Coverage
	Plan Features
<u>24 Hour Hotline and Services</u>	KEY IMG SERVICES ■ US based administration and European service center -- Fast, efficient services and availability when and where you need it for true Coverage Without Boundaries ■ On-site executive medical director/physician and registered nurses -- Provides access to highly qualified coordinators of emergency medical services and international treatment ■ Multilingual claims adjudication and customer service -- Ability to submit claims from any country and communicate without language barriers ■ Verification of benefits and claim status inquiries available by phone, fax, internet and email -- Convenient contact with IMG at any time from anywhere to reduce your worries during treatment and recovery ■ International currency conversions and claim reimbursements via check, direct deposit and electronic transfer -- Can eliminate costly conversion fees and provide expedient receipt of funds ■ Internet access to search for a PPO provider, initiate precertification, print plan descriptions and ID cards, and "live" chat with a claims representative -- 24 hour assistance from anywhere in the world for your Global Peace of Mind®
<u>Underwritten by</u>	 Surplus lines product is underwritten by Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's Sirius International is part of the White Mountains Insurance Group Ltd.
<u>Administrative Fee</u>	No Fee
<u>Identity Theft</u>	No Coverage
<u>Additional Benefits</u>	No Coverage
<u>Money Back Guarantee</u>	
<u>Policy Delivery Method</u>	■ Online Fulfillment at no additional cost ■ Regular Mail at no additional cost ■ Express Mail for a \$20.00 fee.
<u>Credit Cards Accepted</u>	   
	<u>See Summary View</u>



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