

IMG GROUP OUTREACH INSURANCE

Insurance Carrier: **International Medical Group**

Name of Plan: **Group Outreach Travel Medical**

Emergency Assistance Phone Numbers:

Within the US & Canada: 1-800-628-4664

Outside the US and Canada:
+44 (0) 1444.46.5577 or
01-317-655-4500 (call collect)

Fax: +44 (0) 1444.46.5550

Email: insurance@imglobal.com

Online Provider Network: www.imglobal.com/provider

When outside the USA or Canada you will first need to call the local telephone operator for help in placing a collect call. If dialing direct, enter the International Access Code of the country you are calling from.

IMG Travel Insurance Post Departure Benefits:

\$100,000 \$500,000 \$1,000,000 Medical Benefit
\$0 \$250 \$500 deductible
\$500,000 Emergency Medical Transportation
\$25,000 Accidental Death and Dismemberment
\$50,000 Common Carrier Accidental Death

See Additional information in the Benefit section.

This plan does not include trip cancellation or interruption benefits.

This plan does not cover preexisting conditions; however, 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.

Tips for Team Leaders...

Remember to document, document, document! This is an absolute must in filing a successful claim.

- 1) If someone is injured or in an accident get medical assistance and call the **IMG Emergency Assistance Line (collect) at 317-655-4500.**

- 2) **If someone is injured but wants to wait until they get back to the US for treatment:**
In order to file a claim on this insurance when back in the US (for up to 6 months from beginning of claim) a claim must be initiated while this policy is in force and while on the trip. Go see a doctor and obtain an invoice, even if the visit is only for a diagnosis. This is your proof of the incident and documents the date of the occurrence. For further assistance you may contact the IMG Emergency Assistance Line.

- 3) **If a team member loses baggage from the airlines and wants to submit a claim:**
Attempt to get a report directly from the airlines. As a travel representative for your group, you can also document the incident yourself. Please note the time, place, and items lost. Your first course of action will be to file a claim with the airline itself. This policy does not cover contents of baggage, nor loss from any place other than the airline. If you need extra baggage coverage please contact Full Armor Insurance Services Inc. for additional policy options.

- 4) For assistance in **filing a claim** or for **precertification** call IMG at 800-628-4664.

Questions about coverage?

David Yeary
Full Armor Insurance Services Inc.
3122 Castellano Way
Cedar Park,
Texas 78613

Tel: 512-528-5035
Email: david@fullarmorinsurance.com

Trip Leader Medical Form

This is not a claim form. The purpose of this form is to gather information that will help you file a successful claim when you get back to the states. Documentation is crucial to a successful claim. Please take several copies of this form with you.

Attach copies of itemized bills or statements from medical providers for services rendered. Remember to tell team members to keep invoices and receipts of doctor and hospital bills and prescriptions.

The information must include date of service, the service rendered, the charge for each service and the diagnosis. This insurance plan is secondary to other group, government or blanket health or accident insurance. Submission must first be made to the primary carriers.

Medical Incident

Name: _____

Date of sickness or injury: ____/____/____

Location (City and Country): _____

Nature of Sickness or injury and course of action:

Physician or Hospital:

IMG Group Outreach Benefits – Schedule of Benefits

Presented by Full Armor Insurance Services Inc. www.fullarmorinsurance.com

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	As described below

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.

Dental **As described below**

Injury due to an accident: Each Outreach 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.

INTERNATIONAL EMERGENCY CARE

Emergency Evacuation **To Policy Maximum when coordinated through the Plan Administrator**

Each Outreach 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.

Emergency Reunion **To US\$15,000 when coordinated through the Plan Administrator**

Each Outreach plan also provides emergency reunion coverage, up to US\$15,000 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 country of residence to be reunited with the insured.

Repatriation **To US\$25,000 when coordinated through the Plan Administrator**

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.

Returning Minor Children **To US\$5,000 when coordinated through the Plan Administrator**

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 Outreach plans will pay up to US\$5,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

PLAN INFORMATION

Deductible **Your choice of US\$0, \$100, \$250, \$500, \$1,000 or \$2,500**

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.

Coinsurance **As described below**

For treatment received outside the US & Canada: No coinsurance

For treatment received within the US & Canada: The plan pays 80% of eligible expenses up to US\$5,000, then 100% up to the Policy Maximum

Benefit Period **Six months**

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.

SPECIAL COVERAGES

Home Country Coverage **As described below**

Incidental Home Country Coverage - During the Period of Coverage an insured person may return to their country of residence for incidental visits up to a cumulative two weeks total, subject to: a. The insured person must have left their country of residence, b. The total Period of Coverage must be for a minimum of 30 days, and c. The return to the country of residence may not be taken to receive treatment for an illness or injury incurred while traveling.

End of Trip Home Country Coverage - For every six 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).

Trip Interruption

To US\$5,000

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 Outreach 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.

Lost Luggage

To US\$50 per item or personal property; maximum of US\$250 per Period of Coverage

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.

Common Carrier Accidental Death

US\$50,000 to Beneficiary; maximum of US\$250,000 per family

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.

Sports & Activities Coverage

To Policy Maximum for basic sports

Coverage as described below

Each Outreach 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: 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.

Optional Sports Rider: This rider adds coverage for jet skiing, scuba diving, snow skiing, snowboarding, snowmobiling, snorkeling, surfing, wakeboarding, water skiing and windsurfing. For more sports coverage, please review IMG's Patriot ExtremesSM plan.

Accidental Death & Dismemberment

US\$25,000 principal sum

Each Outreach 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.

Additional Benefits for U.S. Citizens

Sudden Recurrence of a Pre-existing Condition

Up to US\$15,000 will be paid for the eligible expenses of a sudden and unexpected recurrence of a Preexisting 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. For the definition of a Pre-existing Condition, please see Exclusion number 1 on page 12.

Indemnity

Outreach International will pay directly to the insured person US\$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. This web page contains only a consolidated and summary description of all current Outreach Travel Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Policy Wording with all terms, conditions and exclusions will be included with the fulfillment kit. IMG reserves the right to issue the most current Policy Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Policy Wordings are available upon request.

If you have any questions please call our insurance broker/agent:

David Yeary
Full Armor Insurance Services Inc.
3122 Castellano Way
Cedar Park, Texas 78613
Tel: 512-528-5035
Email: david@fullarmorinsurance.com
