

Patriot Travel Medical InsuranceSM Summary

	Patriot America SM	ExPatriot Plus [®]
Target Audience	Non-U.S. citizens traveling outside of their country of citizenship	U.S. and Non-U.S. citizens traveling outside their country of citizenship
Eligibility Requirements	Age 18 to 80+; dependent children age 14 days to 18 yrs. U.S. visitors over age 65 must begin initial coverage period within 30 days of arrival in the U.S.	Age 18 to 69; dependent children age 14 days to 18 yrs. U.S. visitors over age 65 must begin initial coverage period within 30 days of arrival in the U.S.
Policy Period	15 days to (1) yr.	Six (6) months to two (2) yrs.
Policy Maximum	\$500,000, \$100,000, \$500,000, or \$1,000,000	\$5000,000 or \$1,000,000 for non-U.S. citizens
Deductibles	\$100, \$250, \$500, \$1,000 or \$2,500	\$100, \$250, \$500, \$1,000 or 2,500
Coinsurance	None for treatment received outside the U.S. and Canada. 80/20 to \$5,000 for treatment received within the U.S. and Canada	None for treatment received outside the U.S. and Canada. 80/20 to \$5,000 for treatment received within the U.S. and Canada
Benefit Period	Minimum benefit period for any covered claim is six months regardless of when the illness or injury occurs. The Benefit Period serves as an extension of benefits and does not limit the treatment time during the Policy Period.	Minimum benefit period for any covered claim is six months regardless of when the illness or injury occurs. The Benefit Period serves as an extension of benefits and does not limit the treatment time during the Policy Period.
Hospital Room & Board	To policy maximum for average semi-private room rate	To policy maximum for average semi-private room rate
Intensive Care	To policy maximum	To policy maximum
Medical Expenses	To policy maximum	To policy maximum
Outpatient Medical	To policy maximum	To policy maximum

Local Ambulance	To policy maximum	To policy maximum
Maternity	Not available	Not available
AD & D	\$25,000 for loss of life of two (2) members; \$12,500 for loss of one (1) member	\$25,000 for loss of life of two (2) members; \$12,500 for loss of one (1) member
Rewrite/Renew Provisions	<p>May be rewritten for succeeding or subsequent coverage periods; a new application must be completed*</p> <p>*New deductible coinsurance, eligibility, conditions of coverage and pre-existing conditions exclusions apply</p>	<p>May be renewed for up to two (2) years, in 30-day increments, for those traveling outside the U.S.*</p> <p>May be renewed for up to one (1) year, in 30-day increments, for non-U.S. citizens traveling within the U.S.</p> <p>*New deductible and coinsurance apply</p>
Pre-existing Conditions	3 years	3 years
Emergency Evacuation to Nearest Qualified Medical Facility or Country of Residence	Up to policy maximum when coordinated through IMG	Up to policy maximum when coordinated through IMG
Emergency Reunion	Up to \$15,000 for a maximum of 15 days	Up to \$15,000 for maximum of 15 days
Repatriation	Up to \$25,000	Up to \$25,000
Returning Minor Children	Up to \$5,000	Up to \$5,000
Home Country Coverage	<p>Up to two (2) weeks of home visits are covered provided the insured left his/her country of residence, the coverage period is a minimum of 30 days, and the visit home is not to receive treatment for an illness or injury incurred while traveling.</p> <p>For every 6 months of coverage purchased, one additional month of home country coverage can be purchased up to a maximum of 2 months</p>	<p>Up to two (2) weeks of home visits are covered provided the insured left his/her country of residence, the coverage period is a minimum of 30 days, and the visit home is not to receive treatment for an illness or injury incurred while traveling.</p> <p>For every 6 months of coverage purchased, one additional month of home country coverage can be purchased up to a maximum of 2 months</p>

This document contains only a consolidated and summary description of all current Patriot Travel Medical Insurance benefits. A certificate containing the complete Policy Wording with all terms, conditions and exclusions will be included with the fulfillment kit. Current Policy Wordings are available upon requests.

Contracts are administered by International Medical Group, Inc., and underwritten by Sirius International Insurance Corporation (publ). Form #28193