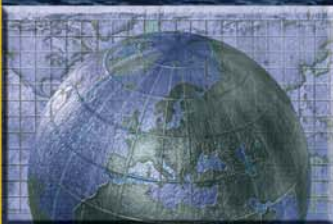




GLOBAL CREW MEDICAL INSURANCE®




Annually renewable, worldwide medical cover
for international professional marine captains and crew

Security rated A (excellent) by A.M. Best



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All amounts shown in this booklet are in U.S. dollars. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this booklet. Certificate Wordings are available upon request and prior to application.

Florida residents seeking international coverage, please see the Florida specific brochure located in the Forms Library at www.imglobal.com.

With Global Crew Medical Insurance you can choose any doctor or hospital for treatment.

Worldwide Coverage for Professional Marine Captains & Crew Members

As a professional marine crew member, you know that finding adequate medical coverage can be a challenge. The unique demands of your nomadic lifestyle often can prevent you from getting the comprehensive plan you need and deserve.

International Medical Group®, Inc. (IMG®) offers Global Crew Medical Insurance, a comprehensive and portable international medical insurance plan designed specifically for professional marine crew. Global Crew Medical Insurance can help eliminate the obstacles of time, currency, and language when you are seeking medical treatment and need assistance and administration of your global health care benefits.

Global Crew Medical Insurance provides \$5,000,000 of lifetime coverage with a full range of benefits and 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. When you select Global Crew Medical Insurance, you receive IMG's commitment to deliver world-class health benefits, medical assistance and Global Peace of Mind®.



Custom Fit Products & The Best Service

At IMG, we know that the reasons to travel abroad are many and varied - that's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence. To meet all of these needs, we have developed a comprehensive range of major medical, life, dental and disability products that can be tailored to meet individual specifications.



But providing insurance products - no matter how comprehensive - is not enough. It's how we administer your benefits and support your international needs that sets us apart. Since 1990, we've served more than a million people around the globe with customer service that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift postal delivery. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

The IMG Advantage

International Service Centers

IMG maintains international service and assistance centers in the United States and in the United Kingdom. From our office in the UK, IMG Europe provides administrative support and marketing services to our producers overseas, and claims administration and emergency medical assistance to those living and traveling worldwide. IMG Europe offers the same administrative services as IMG, with the added benefit of similar time zones and services in tune with local practices.

Medical Management Services

With our on-site Chief Medical Officer and registered nurses, you have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

Multilingual Services

Our international claims specialists and multilingual customer service professionals provide you the ability to submit claims from any country and communicate without language barriers.

International Currency Conversions

We provide international currency conversions and claim reimbursements via check, direct deposit and electronic transfers, helping to eliminate costly conversion fees and expediting the receipt of funds.

Leading-edge Technology

Our proprietary online service, MyIMGSM, allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. MyIMG provides a wealth of information at your fingertips.

Strength & Financial Stability

When deciding which company will insure your health, there are many important factors to consider. In addition to comprehensive benefits and experienced administration, there must be the commitment and financial stability of an established international insurance company.



While IMG provides complete plan administration expertise, our globally recognized underwriter, 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 shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

Growing year by year, expanding globally, building upon a solid reputation, remaining stable but never standing still - these characteristics make IMG and Sirius International the team to choose for your Global Peace of Mind®.

**Sources: A.M. Best affirmed their rating in a press release dated October 31, 2008; Standard & Poor's affirmed their rating in a press release dated December 12, 2007. Ratings are accurate as of the date of printing and are subject to change.*

Coverage Without Boundaries®

IMG truly understands the needs of marine captains and crew. It is through this understanding that we have developed the assortment of benefits offered under Global Crew Medical Insurance (GCMI).

GCMI covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. Each insured person will only need to satisfy their deductible once per period of coverage (12 months). **For eligible expenses incurred in the U.S. and Canada (if applicable):** once the deductible is met, GCMI pays 80% of the next \$5,000 in eligible expenses, then 100% of eligible expenses up to the policy maximum. **For eligible expenses incurred outside of the U.S. and Canada:** once the deductible is met, GCMI will pay 100% of eligible expenses up to the policy maximum.

IMG's World Headquarters
Indianapolis, Indiana USA



SCHEDULE OF BENEFITS

Subject to deductible & coinsurance unless otherwise noted

Coverage Area	Two options: worldwide or worldwide excluding the U.S. and Canada
Policy Maximum	\$5,000,000 lifetime per individual
Hospitalization Semi-private room and board • Nursing services • Prescription medication • Physician charges • Diagnostic and laboratory testing • X-rays • Chemotherapy and radiation • Durable medical equipment • Treatment, services and supplies routinely provided	URC
Intensive Care Unit	URC
Surgery Surgical care • Second surgical opinion • Anesthetics • Physician charges for surgery • Treatment, services and supplies routinely provided	URC
Transplants Limited to certain transplants and covered only within designated transplant facilities that are members of IMG's independently contracted PPO network	\$1,000,000 lifetime
Outpatient Emergency treatment of illness or injury • Surgery • Rehabilitative treatment • Treatment, services or supplies routinely provided • Prescription medication	URC
Emergency Surgery or dental treatment following an accident • Emergency Room following an accident • Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) \$250 deductible if treatment does not require admittance to the hospital.	URC
Emergency Transportation by Ground Ambulance	URC
Emergency Medical Evacuation Included is an Emergency Reunion benefit of \$10,000 lifetime	Up to policy maximum - Not subject to deductible or coinsurance
Return of Mortal Remains	\$25,000
Supplemental Accident The first \$300 will be covered for each accidental injury	\$300 per occurrence - Not subject to deductible or coinsurance
Pre-existing Conditions	\$5,000 per period of coverage up to \$50,000 lifetime - Only available after 24 months of continuous coverage

Mental/Nervous Care Inpatient and outpatient care by a licensed psychiatrist	\$10,000 per period of coverage up to \$50,000 lifetime - Only available after 24 months of continuous coverage
Wellness Females age 30 and over, only after 12 months of continuous coverage • Routine physicals, including dermatology screenings • Mammogram, gynecologist visit, etc. (exams must be separated by at least 12 months) Males age 30 and over, only after 12 months of continuous coverage • Routine physicals, including dermatology screenings (exams must be separated by at least 12 months)	\$250 per period of coverage - Not subject to deductible or coinsurance
Dental Emergency Necessary treatment of sudden, unexpected pain to sound natural teeth	\$100 per period of coverage
Complementary Medicine When referred by a physician	Acupuncture \$150 Aroma Therapy \$50 Herbal Therapy \$50 Magnetic Therapy \$75 Massage Therapy \$150 Vitamin Therapy \$100 Each per period of coverage
Recreational Scuba Illness or injury while using safe diving practices as laid down by an Authoritative Diving Body	URC
Other Radiation treatment • Home nursing care • Hospice care • Physical therapy (maximum \$50 per visit) • Prosthetic devices	URC
Chiropractic Care	When referred by a physician - URC With no physician referral - \$25 per visit - Maximum of 20 visits per period of coverage - Not subject to deductible or coinsurance
Amateur Sailboat Racing Please contact your insurance professional for benefit details	\$50,000 lifetime up to \$10,000 per period of coverage - Subject to period of coverage benefit deductible of \$2,500

Optional Maternity Rider - \$50,000 lifetime maximum

Benefits include: • Pre - and post-natal care • Maximum of \$5,000 for normal delivery for each pregnancy • Maximum of \$7,500 for C-section delivery for each pregnancy • Well baby care and treatment of newborn for first 31 days • Child wellness benefits of up to \$200 maximum per period of coverage (not subject to deductible or coinsurance) for eligible newborn children for the first 12 months.

Must be selected at time of initial purchase of plan • Benefits available after 10 months of continuous coverage • Eligible newborn children may be added without evidence of insurability as long as an application form is submitted within 31 days of birth • Benefits will be reduced by 50% for births that occur in the 11th or 12th month of continuous coverage • See the application form for the cost of this optional rider.

The foregoing list is only a summary of available benefits and coverages, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. Please refer to the Certificate Wording for a complete description, which is available upon request.

Global Term Life InsuranceSM (Including AD&D)

While Global Crew Medical Insurance is designed to protect individuals from the high cost of medical expenses, Global Term Life Insurance provides protection following a traumatic loss. Global Term Life Insurance includes Accidental Death and Dismemberment (AD&D) coverage at no additional cost. AD&D is paid in addition to any amount paid by Global Term Life Insurance and can double the amount of the benefit.

Those approved for Global Crew Medical Insurance and under age 70 are automatically eligible for Global Term Life Insurance at the time of application. Global Term Life Insurance is an optional program purchased in units. The number of units applicants may purchase is based upon their age at time of application and each subsequent renewal. Applicants who are 18 years of age or between the ages of 65 and 69 are eligible for one unit of coverage. Applicants from age 19 through age 64 are eligible for two units of coverage.

Global Term Life Insurance		Accidental Death & Dismemberment	
Age	Principal Sum (per unit)	Included with Global Term Life Insurance	
31 days - 18	\$5,000	Accidental Loss of Life	Principal Sum*
19-29	\$75,000	Accidental Loss of 2 Members**	Principal Sum*
30-39	\$50,000	Accidental Loss of 1 Member**	50% of Principal Sum*
40-44	\$35,000		
45-49	\$25,000		
50-54	\$20,000		
55-59	\$15,000		
60-64	\$10,000		
65-69	\$7,500		

*Benefit based on age at time of death.
** "Member" means hand, foot or eye.

Global Daily IndemnitySM

Insuring your life and health reduces the burden of unforeseen financial liabilities due to an illness or accident. Unfortunately, obligations and bills continue even during a hospital stay. The Global Daily Indemnity plan is an excellent way to offset these expenses. Global Daily Indemnity will pay directly to you \$100 for each required overnight stay in a hospital. The hospital stay must be eligible for coverage under your Global Crew Medical Insurance plan. Hospital stays related to maternity are not eligible.

Age	Principal Sum
31 days - 69 years (only available between these ages)	\$100 per day

How to Apply

Global Term Life Insurance and Global Daily Indemnity are available with no additional medical underwriting. Simply complete and return the health and life portions of the application with the appropriate premiums as outlined in the application.

IMG's medical staff is available 24 hours to approve, certify and coordinate medical evacuations

Emergency Medical Evacuation

During a medical emergency, access to qualified treatment is an immediate concern. For these situations, Global Crew Medical Insurance includes Emergency Medical Evacuation. This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury.

Global Crew Medical Insurance covers Emergency Medical Evacuation to the nearest qualified medical facility or to the nearest qualified medical facility in the insured's home country provided that any additional travel time to the insured's home country will not cause detriment to his/her health as determined by the treating physician.

In addition, an Emergency Reunion lifetime benefit of \$10,000 is available to cover the travel/lodging expenses of a relative or friend during an Emergency Medical Evacuation. Global Crew Medical Insurance also covers expenses for repatriation of bodily remains or ashes to the insured's country of citizenship up to a maximum of \$25,000 for death resulting from a covered injury or illness.

How the Evacuation Process Works

Emergency Medical Evacuation benefits under the plan provide access to care when you need it most. During the emergency, IMG will coordinate evacuation to a qualified facility equipped to handle your illness or injury. A team of independent pilots and medical professionals will transport you and a family member (if there is room available), while arrangements for your arrival are being made with the receiving hospital. Once at the receiving hospital, IMG will continue to monitor your treatment and communicate with the physicians and your family members.

To be eligible, the evacuation must be recommended by the attending physician in life-threatening situations, and approved in advance and coordinated by IMG. IMG is available 24 hours a day, 7 days a week to arrange emergency medical evacuations.



Pre-existing Conditions - are covered as provided herein

For Global Crew Medical Insurance, conditions that are fully disclosed on the application and have not been excluded or restricted by a rider, will be covered after coverage has been in effect for 24 continuous months (subject to the foregoing limits and the other terms of the plan*). Global Crew Medical Insurance provides a \$50,000 lifetime benefit for eligible pre-existing conditions that existed at or prior to the effective date, subject to a maximum of \$5,000 per period of coverage. This benefit is payable whether or not you have received consultation or treatment for the condition(s) during the 24-month period.

The following illnesses which exist, manifest themselves or are treated or have treatment recommended prior to or during the first 180 days of coverage from the initial effective date are considered pre-existing conditions and are subject to the waiting period and other limitations of coverage described above: asthma, allergies, tonsillectomy, back conditions, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, hysterectomy, hernia, gall stones or kidney stones, any condition of the breast, and any condition of the prostate.

Other Exclusions and Limitations*

- Routine physical examinations - first 12 months
- Maternity and newborn care (unless the maternity rider is purchased - see details on page 5)
- Mental and nervous - first 12 months
- Organized amateur or professional sports
- Treatment not ordered or received by a physician
- Treatment or supplies not medically necessary
- Investigational, experimental or research procedures
- Custodial care
- Weight modification
- Elective cosmetic or plastic surgery
- Treatment of impotency
- Contraceptive medication or treatment
- Drug and alcohol abuse treatment
- Organ transplants not specifically listed
- Devices to correct sight or hearing
- Routine foot care
- Treatment by a relative or family member
- Treatment as a result of war or riot
- Treatment resulting from illegal activities
- Speech therapy
- Persons HIV+ at effective date
- Services and treatment eligible for payment by any government or other insurance



**This brochure contains only a consolidated and summary description of some of the current Global Crew Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG reserves the right to issue the most current Certificate 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 Certificate Wordings are available upon request.*

Precertification

Prior to receiving treatment you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services. You may also initiate precertification online at www.imglobal.com. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative. The following treatments and services must be precertified or certain reductions in benefits may result:

- Any surgery or treatment requiring hospitalization
- Durable medical equipment including artificial limbs
- Care in an extended care facility
- Within 48 hours after an emergency admission to the hospital
- Outpatient surgery
- Home nursing care
- Transplants

Verification of Benefits

Verification of benefits is the process of verifying your general coverage and the available benefits under the plan. You may do this by contacting IMG's Customer Care department whether or not your treatment or services require precertification. Verification of benefits is not a guarantee of payment or assurance of coverage, and all medical expenses must meet eligible payment guidelines in accordance with the terms and conditions of the plan. While precertification and verification of benefits are separate determinations, both are made in reliance on the completeness and accuracy of the information provided by you and your health care providers to IMG.

Claims Procedures

When you receive treatment, original itemized bills must be received by IMG within 90 days of services. As a courtesy, claims may be paid in selected alternate currencies by electronic bank wire. Please see the Claim Form for more information and conditions of this service.

Claim Filing Alternatives

Direct Payment to providers - In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

Reimbursement - If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

Please remember to submit your bills and receipts as soon as you receive them. Do not hold them until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.

IMG helps you manage your care and provides 24 hour service to ensure your Global Peace of Mind®.

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world.

Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Immediate claim status check
- Locate a provider
- Request ID cards
- Get explanation of benefits
- Obtain certificate documents
- Initiate precertification
- Recommend provider/facility

Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, an on-site specialized division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.



ACM is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilization Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.

Locating a Provider

Whenever or wherever you travel within the U.S., it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Of course, you have the freedom to choose any physician or health care facility you wish. However, choosing a provider in the PPO network can significantly reduce your out-of-pocket costs. **Your deductible will be reduced by 50% and any coinsurance for that charge is waived when eligible treatment is received from a network provider.**

Additionally, if you are seeking treatment outside the U.S., we provide you access to our International Provider AccessSM (IPA), a database that includes more than 16,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

You can instantly access a list of providers and facilities within the PPO and IPA network online at **www.imglobal.com**. The directories allow you to search by physician or facility name, specialty, or location.

Our goal is to provide quality medical coverage wherever you may be. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere.

Eligibility

Global Crew Medical Insurance is available to individual professional marine crew members of all nationalities. To be eligible for coverage you must meet the following criteria:

- You must currently or usually work aboard or be employed by a vessel as a full-time, sea-going crew member for hire, who expects to spend a significant period of time during the Period of Insurance sailing outside of U.S. territorial waters in such capacity.
- If you are a United States citizen, you must not qualify for or be able to obtain adequate coverage under a U.S. domestic insurance plan that will provide continuous coverage outside of the United States, and you must provide a signed Statement of Residence and an address of residence outside of the U.S., if available. If you are not a United States citizen, you must provide a non-U.S. residence address or provide a signed Statement of Residence.
- You must be less than 75 years of age.

An application must be completed for each person requesting coverage.

Renewal of Coverage

Subject to the terms of the plan, Global Crew Medical Insurance is annually renewable and coverage is continuous when renewed. Prior to the end of each period of coverage (12 months) you will receive a renewal form. You must continue to meet the eligibility requirements in order to renew. There are no additional medical questions at renewal, and we can work with you to provide flexible renewable options. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. Note: If you have reached part of your deductible during the last 30 days of your certificate year, we will carry over that portion you have met of your deductible to the next certificate year.

How to Apply

To apply for the Global Crew Medical Insurance plan, simply complete and return the application. You must accurately complete all questions outlined in the application in order to be considered for coverage. An attending physician statement may be required depending upon your answers to the medical questions, and IMG reserves the right to request additional medical information.

When we receive your completed application with premium, we will process it as quickly as possible. Once accepted, you or your agent/broker will be mailed or emailed a fulfillment kit which includes an identification card, declaration of insurance and a Certificate of Insurance (containing a complete description of benefits, exclusions and terms of the plan), claim filing information, and claim forms. You are required to notify IMG, as required by the terms of the plan, if you suffer or are treated for any illness, injury or other medical condition between the time of your application and the issuance of the certificate. If your application is not accepted, you will receive a full refund of premium. For additional information, please contact your independent insurance agent or broker.

Once you are accepted in the plan, we are confident that you will be pleased with the full terms of coverage. To ensure your satisfaction, we provide a 15 day period to review the fulfillment kit contents. If, during that 15 day period, you find that you are not happy with the plan for any reason, you may submit a written request for cancellation and full refund of your premium. See the Certificate of Insurance for full details.

Cancellation requests received after this 15 day period will be granted at the sole discretion of IMG as the plan administrator. Any refund you may receive will be based on an established refund schedule, not a pro-rated basis. See the Certificate of Insurance for full details.



Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet. Certificate Wording is available upon request prior to purchase.

The summary description of coverages, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.



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**IMG IS YOUR COMPLETE
SOURCE FOR INTERNATIONAL
MEDICAL COVERAGE**

SHORT-TERM TRAVEL MEDICAL INSURANCE

INTERNATIONAL EMPLOYEE BENEFITS

MARINE GROUP HEALTH INSURANCE

TRIP CANCELLATION INSURANCE

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