



INTERNATIONAL MEDICAL GROUP

Plan Administrator

International Medical Group®, Inc.

P.O. Box 88509

Indianapolis, IN 46208-0809 USA

For marketing questions, please call 1.866.368.3724

For all other inquiries, please call 1.800.628.4664 or

1.317.655.4500

Fax: 1.317.655.4505

Email: insurance@imglobal.com

www.imglobal.com

As the Plan Administrator for Patriot Extreme®, IMG acts as the authorized agent for and on behalf of Sirius International.



SIRIUS
INTERNATIONAL

Plan Underwriter

Patriot Extreme is a surplus lines product underwritten by Sirius International Insurance Corporation (publ), rated A (excellent) by A.M. Best and A- by Standard and Poor's (at the time of printing). Sirius International is a White Mountains Re company.

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*2007 rates
will be held through
March 31, 2008!*

Patriot Extreme®

Medical insurance for extreme sports enthusiasts who are travelling abroad.



INTERNATIONAL MEDICAL GROUP

Why Consider Travel Insurance?

Are you traveling abroad for an extreme sport activity? If so, you have probably purchased the latest equipment and picked the perfect location. But what would happen if you are injured or become ill during your trip? Do you have medical insurance that covers you in the event that you need treatment in another country?



Will you be covered if you are injured as a result of your sports activity?

Most travelers assume they will be covered by their standard medical plan. In reality, traditional medical plans may offer adequate domestic coverage, but they may not be designed for international travel and usually exclude hazardous sports activities.

Could you get quality treatment at a foreign hospital? How would you deal with the language and currency barriers? What if the treatment you need isn't available nearby?

There are enough things to worry about when you're traveling. Don't let your medical coverage for a sports activity be one of them. As the managing general underwriter for Sirius International Insurance Corporation (publ) (the "Company"), International Medical Group® (IMG®) has developed two Patriot Extreme® plans to provide you Coverage without Boundaries® for your extreme sports adventure. Simply select the one that best fits your needs.

Patriot Extreme InternationalSM

Patriot Extreme International provides coverage for U.S. citizens traveling outside the U.S. for a minimum of 30 days up to a maximum of six months. Although the Patriot Extreme International plan is not renewable, it can be rewritten for succeeding or subsequent coverage periods. New Deductible, Coinsurance, Eligibility, Conditions of Coverage and Pre-Existing Condition Exclusions apply to any succeeding or subsequent Period of Coverage. A new application must also be completed.

Patriot Extreme AmericaSM

Patriot Extreme America provides coverage for non-U.S. citizens traveling outside their home country for a minimum of 30 days up to a maximum of six months. Although the Patriot Extreme America plan is not renewable, it can be rewritten for succeeding or subsequent coverage periods. New Deductible, Coinsurance, Eligibility, Conditions of Coverage and Pre-Existing Condition Exclusions apply to any succeeding or subsequent Period of Coverage. A new application must also be completed.

The Experienced Plan Administrator

Since 1990, International Medical Group has provided a unique, full-service approach to insurance coverage. Dedicated exclusively to the international insurance market, IMG provides coverage services to individuals and families in more than 150 countries.

Medical treatment while traveling is often an unfortunate fact of life. Our goal is to make the medical process a smooth and efficient one. IMG's multilingual claims administrators, on-site medical staff, and customer service professionals work together to give you true Global Peace of Mind®. IMG representatives are available 24 hours a day, seven days a week, 365 days a year for medical emergencies, evacuations and precertification. You can rest assured that IMG will be there for you whether it be for routine treatment or during a medical emergency.

MyIMGSM

With this tool you have the ability to access the information you need to manage your account online 24 hours a day, seven days a week from anywhere in the world. You can check the status of your claims submissions, retrieve explanation of benefits, read announcements, obtain certificate documents, initiate precertification and search for physicians within the First Health Network (PPO) as well as through the International Provider AccessSM (IPA), a database of over 8,600 facilities outside the United States!

Locating a Provider

With the PatriotExtreme plan, you may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you may reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately-organized network of approximately 500,000 physicians and 4,700 privately owned and operated hospitals contracted by IMG (all PPO providers are contracted separately through First Health Group Corp.).

IMG also provides an online International Provider Access (IPA) database that can be used to locate health care providers outside the U.S. as needed.

(Note: Use of this service is subject to the terms and conditions specified online. These terms must be agreed to prior to using the service.) You may access these services by visiting the IMGLOBAL® website, www.imglobal.com.

Akeso Care Management[®]

ACM[®] is a URAC accredited health care management company specializing in the complete spectrum of Medical Management Services. ACM offers a unique blend of service components and expertise in cost containment. Rather than work with a third party vendor in dealing with Emergency Medical Evacuation, Precertification, Disease Management, Medical Claims Auditing, Claim Rate Negotiations and Large Case Management, you will work directly with IMG's wholly-owned subsidiary, ACM, and receive the security you need, along with peace of mind.



Schedule of Benefits

PLAN INFORMATION

Deductible	US\$250 per Period of Coverage
Policy Maximum	US\$50,000
Coinsurance For treatment received outside the U.S. & Canada	No Coinsurance
For treatment received within the U.S. & Canada:	
In the PPO Network	The plan pays 90% of eligible expenses up to US\$5,000, then 100% up to the Policy Maximum
Out of the PPO Network	The plan pays 80% of eligible expenses up to US\$5,000, then 100% up to the Policy Maximum

MEDICAL BENEFITS

usual, reasonable and customary charges, subject to deductible and coinsurance

Hospital Room and Board	Up to Policy Maximum for average semi-private room rate
Intensive Care	Up to Policy Maximum
Medical Expenses	Up to Policy Maximum
Outpatient Medical	Up to Policy Maximum
Local Ambulance	Up to Policy Maximum
Emergency Room Accident	Up to Policy Maximum
Emergency Illness- with in-patient admission	Up to Policy Maximum
Emergency Illness- without in-patient admission	Up to Policy Maximum with additional US\$250 deductible
Dental	
Injury due to accident	Up to Policy Maximum
Sudden dental pain	Up to US\$100

This is a summary of benefits only. Please see pages 9-10 for a list of benefit descriptions.

INTERNATIONAL EMERGENCY CARE

When coordinated through the Plan Administrator

Emergency Evacuation	Up to Policy Maximum
Emergency Reunion	Up to US\$10,000
Return of Mortal Remains	Up to US\$15,000
Political Evacuation	Up to US\$10,000

ADDITIONAL BENEFITS

Benefit Period	Three months
Common Carrier Accidental Death	US\$50,000 to beneficiary; maximum of US\$250,000 per family
Sports & Activities Coverage	Up to Policy Maximum for basic and extreme sports
Trip Cancellation	Up to US\$5,000
Lost Luggage	Up to US\$50 per item; maximum of US\$250

ADDITIONAL BENEFITS FOR U.S. CITIZENS ONLY

Indemnity	Up to US\$100 per night
Sudden Recurrence of a Pre-existing Condition	
Medical	Up to US\$1,000 of eligible expenses
Emergency Medical Evacuation	Up to US\$25,000 of eligible costs and expenses



This is a summary of benefits only. Please see pages 9-10 for a list of benefit descriptions.

PATRIOT EXTREME INTERNATIONAL RATES

Coverage from 30 days to 6 months*

ONE MONTH RATES (US\$50,000 POLICY MAXIMUM)

Age	One Month
17 or younger	\$54
18 - 39	\$64
40 - 49	\$100

EACH ADDITIONAL 15 DAYS (US\$50,000 POLICY MAXIMUM)

Age	15 days
17 or younger	\$27
18 - 39	\$32
40 - 49	\$50

PATRIOT EXTREME AMERICA RATES

Coverage from 30 days to 6 months*

ONE MONTH RATES (US\$50,000 POLICY MAXIMUM)

Age	One Month
17 or younger	\$72
18 - 39	\$94
40 - 49	\$142

EACH ADDITIONAL 15 DAYS (US\$50,000 POLICY MAXIMUM)

Age	One Month
17 or younger	\$36
18 - 39	\$47
40 - 49	\$71

*Coverage under Patriot Extreme International and Patriot Extreme America must be purchased for a minimum of one month.

All premium rates are in U.S. dollars and are effective through 12/31/07. Rates include 2.5% surplus lines tax where applicable. A dependent child is your child shown on the Enrollment Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid.

UNIVERSAL RX PHARMACY DISCOUNT SAVINGS

This is a discount savings program available to every certificate holder of the Patriot Extreme plans. This program allows card members to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price.

This *discount program* is not insurance coverage. It is purely a discount program to purchasers of the Patriot Extreme plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.

QUALITY GUARANTEE

Your satisfaction is very important to the plan underwriter, and to IMG as the plan administrator. If, for any reason, you are not pleased with this product you may submit a written request for cancellation and refund of your premium. The request must be received by IMG prior to your effective date of coverage.

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the deductible and coinsurance, and all terms of the certificate of coverage and Master Policy.
2. Coverage under Patriot Extreme is secondary to any other coverage.
3. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a physician.
5. Charges must be incurred during the Period of Coverage or the Benefit Period.
6. Claims must be presented to IMG for payment within the Period of Coverage, Benefit Period or during the three months immediately following the Period of Coverage.

ELIGIBILITY REQUIREMENTS

The following conditions apply to all persons applying for and/or enrolling in Patriot Extreme:

- For coverage while participating in any of the covered extreme sports activities, you must be medically and physically fit to engage in such activity and hold the necessary qualifications as approved by the applicable Governing Body or Authority.
- Patriot Extreme is travel insurance for U.S. citizens traveling outside the United States and for non-U.S. citizens traveling outside their home country.

EXTENSION OF COVERAGE

Patriot Extreme can be rewritten for succeeding or subsequent periods but is not renewable. New Deductible, Coinsurance, Eligibility, Conditions of Coverage and Pre-Existing Condition Exclusions apply to any succeeding or subsequent Period of Coverage. A new application must also be completed.

ENROLLMENT PROCESS & APPLICATION FORM

Please read the important information below prior to completing the Application Form.

HOW TO ENROLL

Before you begin your trip, simply fill out the following Application Form and calculate the premium for the time period you and your family will be traveling. Once you have completed the Application Form, return it to your agent or mail it to IMG. You, your spouse and unmarried dependent children (over 14 days and under 18 years of age) listed on the Enrollment Form and for whom premiums have been paid will be covered from the *latest* of the following dates:

1. the date IMG receives your completed Enrollment Form and the appropriate premium;
2. the date you depart from your home country; or
3. the date requested on your Application Form.

Patriot Extreme coverage ends on the *earliest* of the following dates:

1. the end of the period for which premium has been paid;
2. the date requested on your Application Form; or
3. the date you return to your home country.

ENROLLMENT PROCESSING & FULFILLMENT KIT

IMG normally processes Application Forms within 24 hours of receipt. Once processing is complete, IMG will mail a fulfillment kit to the mailing address listed on the Application Form. The fulfillment kit will include an IMG Identification Card, IMG contact numbers, Claim Forms and your insurance certificate providing a complete description of your rights and benefits under the contract. *Please note: If you require express mail delivery, there is an additional charge listed on the Application Form.*

ONLINE FULFILLMENT KIT

You may choose to download your fulfillment kit from the IMG website rather than having it mailed to you. To do this, you must check the appropriate box on the Application Form. We must have your correct email address to complete this process. Once IMG has received and processed your Application Form, you will receive an email from IMG that contains all of the hyperlinks to obtain the fulfillment information through the Internet.



CLAIMS PROCEDURE

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the insured person or their attending physician must call the number listed on the IMG Identification Card *prior* to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the Precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. Precertification is not an assurance of coverage, a verification of benefits, or a guarantee of payment. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines. Please refer to the Certificate Wording for full details of the precertification requirements.

For precertification, emergency evacuation and repatriation, please call: IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: An insured person may begin the precertification process at our website, www.imglobal.com. Simply click the "Current Clients" title, then click the "Initiate Precertification" option. You will be asked to provide the required information, which can then be submitted electronically to IMG. The Medical Department at IMG will notify you upon receipt of the email, and once we have received the request, our utilization management and review team will review the information provided and respond to the insured person or the provider within 2 business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.

CLAIM PAYMENT

All benefits payable under Patriot Extreme are subject to the provisions described in this brochure and as contained in the Certificate Wording and certificate of coverage. To make claim processing efficient, claims may be paid in two ways.

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed directly to the Insured Person. Payment will be sent by check.
2. Eligible claims that have not yet been paid by the Insured Person will, at the option of IMG, be made either to the Insured Person or directly to the provider.

Please mail completed claim forms to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificate Wordings will be included in the fulfillment kit. IMG may also be contacted by fax: 1.317.655.4505 or email: insurance@imglobal.com.

DESCRIPTION OF BENEFITS

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.

DENTAL:

Injury due to an accident - Each Patriot Extreme 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.

BENEFIT PERIOD:

If a covered injury or illness requires continuing treatment after the certificate expires, the 3-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 three months before the certificate expired, benefits for the covered injury or illness will continue subject to the Policy Limits until there have been three months of coverage for the covered injury or illness.

EMERGENCY MEDICAL EVACUATION, EMERGENCY REUNION AND REPATRIATION COVERAGE:

1. All Conditions and Exclusions apply to this coverage.
2. All Emergency Medical Evacuation, Emergency Reunion and Repatriation expenses, including all costs arising from trips outside the country where the incident which gave rise to the claim occurred, must be approved and coordinated in advance by the Company to be eligible for coverage.
3. Air or ground transportation for Emergency Medical Evacuation is limited to the transfer from a local medical facility to the nearest qualified medical facility.

EMERGENCY EVACUATION:

Patriot Extreme includes coverage for emergency medical evacuation from a medical facility to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to the policy limit.

EMERGENCY REUNION:

Patriot Extreme also provides emergency reunion coverage, up to US\$10,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an emergency medical evacuation of the insured person: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

RETURN OF MORTAL REMAINS:

If a covered illness/injury results in death, expenses for repatriation of bodily remains or ashes to the home country will be covered up to a maximum of US\$15,000.

POLITICAL EVACUATION:

If the United States Department of State, Bureau of Consular Affairs issues a travel advisory that becomes effective on or after the Insured Person's date of arrival in the Host Country, the Company will pay up to

US\$10,000 for transportation to the nearest place of safety or for repatriation to the Insured Person's home country or country of residence provided that:

1. The Insured Person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs issues the travel advisory;
2. Political Evacuation and Repatriation is approved and coordinated by the Company.

COMMON CARRIER ACCIDENTAL DEATH:

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 AND ACTIVITIES COVERAGE:

Subject to the complete Certificate Terms and Conditions, Patriot Extreme covers injuries incurred during non-contact amateur athletic activities and the following activities: *abseiling, BMX, bungee jumping, canyoning, caving, flying (private plane), hang gliding, heli-skiing, high diving, hot air ballooning, kayaking, inline skating, mountain biking, mountaineering (ropes and guides to 4500m from ground level), paragliding, parascending, rappelling, rock climbing (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, spelunking, whitewater rafting (to Class V)*. These extreme activities must be engaged in solely for leisure, recreation or entertainment purposes. Activities may be organized and include scheduled practices, games, and/or competitions.

Activities not covered include contact sports, professional sports and any athletic activities that are organized and/or sanctioned by the National Collegiate Athletic Association (or any other collegiate sanctioning body) or the International Olympic Committee.

TRIP CANCELLATION:

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 Extreme plan will reimburse the insured for the cost of returning the insured to the area of principal residence. The plan will cover reimbursement 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:

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.

INDEMNITY:

(U.S. citizens only) Patriot Extreme International will pay directly to you US\$100 for each night of a required overnight stay in a hospital. The hospital stay must be covered under this plan in order to receive this benefit.

SUDDEN RECURRENCE OF A PRE-EXISTING CONDITION:

(U.S. citizens only) Up to US\$1,000 will be reimbursed for the eligible medical expenses of a sudden and unexpected recurrence of a Pre-existing Condition while traveling outside of the U.S. In addition, up to US\$25,000 will be reimbursed 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 11.

EXCLUSIONS

Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under Patriot Extreme.

1. 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, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom whether or not previously manifested or known, diagnosed, treated, or disclosed.
2. Treatment or surgeries which are elective, investigational, experimental or for research purposes.
3. War, military action, terrorism, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. Immunizations and routine physical exams.
5. Treatment of Temporomandibular Joint or dental treatment, except as provided for herein.
6. Venereal disease, AIDS virus, AIDS related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
7. Pregnancy, childbirth, birth control, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. Injury sustained while participating in professional sports or any athletic activity that is sponsored or sanctioned by the National Collegiate Athletic Association (or any collegiate governing body) or the International Olympic Committee.
9. Injury sustained while participating in contact sports of any kind as well as the following: mountaineering or climbing above 4500 meters from ground level and without the proper use of ropes and guides; scuba diving below 50 meters; whitewater rafting above Class V; BASE jumping; luge; motocross or Moto-X; racing by horse, motor vehicle of any type, or motorcycle; rodeo; ski jumping; and any Extreme Sport not listed as covered on page 10.
10. Vision or hearing tests and the provision of visual or hearing aids.
11. Vocational, recreational, speech or music therapy.
12. Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
13. Charges, injuries and/or illnesses resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
14. Treatment for, and injuries and/or illnesses resulting or arising from, substance abuse or drug addiction.
15. Injury and/or illness resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating of any type of vehicle after consuming any alcohol or drugs.
16. Willful self-inflicted injury or illness, and injury due to reckless endangerment or needless peril.
17. Treatment required as a result of or arising from complications from a treatment or condition not covered hereunder.
18. Any services or supplies performed or provided by a relative of the Insured or provided at no cost to Insured.

11.

19. Treatment for mental and nervous disorders.
20. Organ or tissue transplants or related services.
21. Illness or injury where the trip to the host country is undertaken for treatment or advice for such Illness or injury, except as provided for herein.
22. Treatment incurred as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

This brochure contains only a consolidated and summary description of all current Patriot Extreme 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. The Company 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.

IMG IS YOUR COMPLETE SOURCE FOR INTERNATIONAL MEDICAL COVERAGE

Short-term Travel Plans:

Patriot Travel Medical Insurance®
Patriot Group Travel Medical Insurance®
Patriot Executive®, Patriot Executive Group
Patriot Exchange ProgramSM

Long-term Travel Plans:

Global Medical Insurance®

Employer Plans:

GEOSM Group
Global Educators Medical (GEMSM)

Mission Plans:

Global Mission Medical InsuranceSM
Global Mission Basic®
Outreach Travel Medical InsuranceSM
MP+InternationalSM

Marine Plans:

Global Crew Medical Insurance®
International Marine Medical InsuranceSM

Specialty Plans:

Patriot Extreme®, Sky RescueSM

IMG recommends trip cancellation programs from iTravellInsured® through membership in National Small Business Travel & Health Association (NSBTHA):

Patriot T.R.I.P. "Lite"SM, Patriot T.R.I.P.SM
Patriot StudentSM T.R.I.P., Patriot T.R.I.P. EliteSM

12.

PROTECTING YOUR TRAVEL INVESTMENT



You can spend a great deal of time planning your trip and it is exciting getting everything ready. But what would happen if the airline you selected should go out of business or you're prevented from taking your trip? Your hard-earned payments could be lost. To help protect you from losing the money you've spent to travel, there's Patriot T.R.I.P. "Lite"SM.

PATRIOT T.R.I.P. "LITE"SM

This iTI program is designed to provide peace of mind so you can enjoy your travels. The benefits are outlined below and program cost information can be found on the back of the Application Form.

SCHEDULE OF BENEFITS

Trip cancellation	Trip cost up to US\$20,000
Travel delay	US\$500 (US\$100 per day after 24 hours or up to US\$500 for missed connection)
Baggage delay	US\$100

Trip Cancellation - Provides coverage for the loss of non-refundable, unused payments when a trip is cancelled prior to departure due to: emergency illness, injury or death to you, a family member or travel companion; financial default; a terrorist incident; jury duty; home made uninhabitable by fire, wind, storm, flood, or vandalism; quarantine; auto accident on way to airport; job termination; cancelled leave for active duty military, police or fire fighters.

Travel Delay - Reimburses you up to US\$100 per day for reasonable additional accommodations and traveling expenses, not otherwise paid by a travel supplier or common carrier, when your trip is delayed for more than 24 hours caused by: travel supplier delay, lost or stolen passport, medical quarantine, natural disaster, or emergency illness or injury to you or a travel companion.

Baggage Delay - Reimburses you for the costs you incur to buy reasonable additional clothing and essential personal items when your checked baggage is delayed by a common carrier for more than 24 hours from the actual time of arrival at a destination.

NSBTHA

When you purchase a Patriot T.R.I.P. "Lite" program you automatically become a member of the National Small Business Travel & Health Association (NSBTHA). Through this association members may access travel insurance, emergency travel assistance services, and information about events, legislation, and other matters that affect travel. Information about NSBTHA is available at www.NSBTHA.org.

Certificate Form No. iTI100-11

EXCLUSIONS

We will not pay for any Illness, Injury or loss caused by or as a result of:

1. A Pre-Existing Condition, except as waived by Us under the terms of the Policy.
2. War or any act of war (whether declared or undeclared), civil disturbance, riot or insurrection.
3. Serving in one of the armed forces of any country or international authority.
4. Operating, learning to operate, piloting or riding in or on any aircraft or flying device, other than riding as a passenger in a licensed commercial aircraft.
5. Suicide or attempted suicide, while sane; intentionally self-inflicted Injury or Illness.
6. Being under the influence of any intoxicant, drug or narcotic unless prescribed by a Physician.
7. Training, practicing or participating in any motor sport or motor racing.
8. Parachuting, hang gliding, parasailing, hot air ballooning, scuba diving below 135 feet or any type of scuba diving without the proper diving training and certification from a professional organization, rock or mountain climbing, or hunting.
9. Pregnancy or childbirth when You are expected to give birth within two months from the date of a Covered Trip or an elective abortion.
10. Traveling against the advice of a Physician, traveling while on a waiting list for inpatient Hospital or clinic treatment, or traveling for the purpose of obtaining medical treatment abroad.
11. Taking part in any scheduled athletic event or competition.
12. Any emotional, psychological, mental or nervous disorder.
13. Any potentially fatal condition which was diagnosed before the date Your coverage became effective, or any condition for which You are traveling to seek treatment.
14. Dental treatment due to normal wear and tear or the normal maintenance of dental health.

PRE-EXISTING CONDITIONS

There are no benefits for expenses incurred as a result of a pre-existing condition. However, this pre-existing condition exclusion is waived if the insured is under age 70 and Patriot T.R.I.P. "Lite" is purchased within 14 days from the date initial deposit for the covered trip was paid to the travel supplier and all insureds are medically able to travel on the date coverage is purchased.

This is a summary of the principal provisions of the master policy offered through NSBTHA for its members. It is not considered to be a contract of insurance. Coverage may vary by state and may not be available in all states. For more information regarding the exclusions and all other terms and conditions of Patriot T.R.I.P. "Lite", please see the certificate wording for your state which is available upon request.

This brochure is not intended to be an offer to sell Patriot T.R.I.P. "Lite" or a solicitation by iTravelInsured in any jurisdiction where such action would be unlawful or in which iTravelInsured is not qualified to do so.

Insurance products are underwritten and offered where available by Delos Insurance Company, New York, NY 10036.

Applicant information: Patriot Extreme® Please print legibly and complete ALL SECTIONS of this application.

(Circle one) Mr. Mrs. Ms. Male Female

Last Name _____ First Name _____ Middle _____

Passport Number, SSN, or Driver's License _____ Issuing Country _____ Home Country _____

Beneficiary for Applicant _____ Relationship to Applicant _____

The Applicant will be deemed the beneficiary for his/her spouse and children

List all recreational and/or extreme sports activities planned for the requested period of coverage (Note: only certain designated extreme sports are covered under this insurance plan. Please see page 10.) _____

Send Confirmation of Coverage and Fulfillment Kit to: I will use the Online Fulfillment Kit Option (see page 7 for details)

Name _____ E-mail _____

Address _____

City _____ State _____ Zip Code _____ Country _____

Select the coverage plan. (Check one plan):

Patriot Extreme AmericaSM for non-U.S. citizens Patriot Extreme InternationalSM for U.S. citizens

Requested Effective Date
(see How to Enroll section): ____/____/____

Requested Effective Date
(see How to Enroll section): ____/____/____

Date of Departure: ____/____/____

Date of Departure: ____/____/____

Date of Return to
Home Country: ____/____/____

Date of Return to
Home Country: ____/____/____

Names of Persons to be insured:

Date of Birth
(month/day/year)
REQUIRED

Monthly Premium

Additional 15 Day Premium

Applicant _____ /____/____ _____

Spouse _____ /____/____ _____

Child _____ /____/____ _____

Child _____ /____/____ _____

Please attach additional sheet for more children

Total (A)

Total (B)

Application Form continued on back

