TravMed Global provides access to a 24-hour emergency assistance center – just a toll-free phone call away. Anywhere in the world, you can be immediately in contact with a highly-trained, multilingual coordinator who can assist with any travel-related situation. It is easy to arrange. Just complete the enclosed application and send it with your payment. Each visitor needing TravMed Global must complete a separate application. This insurance is not available to persons 71 years or older.

Offen $100,000 Medical Expense Benefits Including:
• Medical Evacuation Benefit
• Repatriation of Remains Benefit
• $25,000 Accidental Death & Dismemberment Benefit
• TravMed Assistance Services
• Optional Trip Cancellation and Curtailment Benefit
• Optional Additional AD&D Benefit

Have your sights set on seeing the world? Then think of the disappointment when an unexpected medical problem forces your trip to be cancelled, as well as the loss of hundreds of dollars in lost accommodation and travel deposits. Your dream vacation or adventure of a lifetime suddenly turns into a nightmare of untold proportion.

If you get sick at home, you know exactly what to do... where to find medical care... which doctor to call... where to get your prescriptions filled... which expenses your insurance will cover. But what do you do while traveling in a foreign country where you may not even speak the language? How do you pay the medical expenses?

TravMed Global satisfies these needs and more

By offering $100,000 of comprehensive coverage, for expenses such as hospitalization, physician services, prescription medication, laboratory fees, x-rays, local ambulance transportation and even a medical evacuation to an appropriate facility or back to your home country. Repatriation of remains is also covered under the policy in the unlikely event of death.

Your MEDEX Assistance Coordinators are available 24 hours a day, 7 days a week.
$100,000 Accident and Sickness Benefit

This insurance covers you for $100,000 for any covered injury or sickness resulting from an accident. The benefit is payable in addition to any benefits payable under the $5,000 Sickness Benefit.

Medical Evacuation

If a covered injury or sickness occurs during the Period of Insurance and requires your medical evacuation, the Company (with your concurrence and that of the attending physician) will evacuate you to a suitable hospital or to your home location in the state you are hospitalized more than five consecutive days. An evacuation to your home location will terminate coverage under this policy.

Repatriation of Remains

If a covered injury or sickness results in the loss of your life during the Period of Insurance, the Company will pay the expenses for the preparation and transportation of your body back to your home.

$25,000 Accidental Death & Dismemberment Benefit

The principal sum benefit is $25,000. If a covered injury results in the loss of a body member or limb, the principal sum benefit shall be reduced by the amount of any benefits payable under the Principal Sum Benefit.

3 Easy Ways to Apply

1. Phone – Call 1-800-866-4333
2. Fax – Fax it to us directly:
   856-446-1400
   856-446-3752
   856-446-1240
3. Internet – Go to www.medexassist.com or, register online at:
   www.medexassist.com

The Company will not pay more than the principal sum for all losses incurred or as a result of the same accident.

Period of Insurance

Coverage for Medical Expense Benefits and the Accidental Death & Dismemberment Benefit starts (a) on the departure date requested on the application, (b) when you board a conveyance at the actual start of the planned trip, or (c) when your application and premium are received by the Administrator, whichever occurs later. Coverage ends (a) when you alight from a conveyance at the completion of the trip(s) or (b) at 11:59 p.m. local time on the date specified on your application, whichever occurs earlier.

Dental Expense Benefit

The Company will pay up to $200 for the immediate relief of dental pain; or up to $200 per month (subject to a maximum of $1,000 maximum) for dental treatment resulting from a covered accident.

Loss

BENEFIT

$100 – $500 – $1,000 (deduction)

$500 – $5,000 Trip Cancellation

$25,000 Accident & Dismemberment

$100,000 Accident & Sickness

All medical evacuations and repatriation of remains must be approved by the Assistance Center – just a toll-free phone call away.

www.medexassist.com
Important Information
1. This insurance cannot be resumed. However, another policy may be purchased. If a new policy is issued, any claims incurred under the previous policy will be considered a pre-existing condition and therefore not covered under the new policy.
2. TravelMed Global covers medical evacuation from any cause of illness. However, if it is your intention to travel to an area where a state of war exists, that is forbidden by the threat of war, or in a state of civil unrest, that information must be included on the application. Additional premiums may be required.

Right of Subrogation
If you are injured or become ill as a result of another person’s negligence, the Company has the right to seek reimbursement of your expenses against the negligent party for any claim paid under this insurance.

Refund Policy
Premiums will be refunded only if MEDEX Insurance Services, Inc. receives a written request for the refund before your insurance begins. Once your insurance begins, all premiums are considered fully earned and none will be refunded.

There is no separate business interruption or earnings loss coverage provided for by this plan. Any amount paid will receive a Certificate of Insurance which contains details of the coverage.

3 Easy Ways To Enroll
Complete the enclosed form and submit it to:
MEDEX Insurance Services, Inc.
PO Box 8026
Baltimore, Maryland 21284
Fax it to us directly: 410-308-7905
Or register online at www.medexsmbt.com in our Individuals section.

OPTIONAL COVERAGE

$500–$5,000 Trip Cancellation and Curtailment Benefit

Trip Cancellation
The Company will pay up to the benefit limit selected on the application, for the loss of non-refundable deposits or charges paid in advance, due to the necessary cancellation of the entire trip prior to the scheduled departure; provided that the covered injury, sickness or death giving rise to the cancellation begins within the Period of Insurance.

Trip Curtailment
The Company will pay up to the benefit limit selected on the application, for any additional reasonable transportation and/or lodging expenses for the emergency return trip home, or (f) the balance of non-refundable trip costs, whichever is less, provided that the covered injury, sickness or death giving rise to the curtailment occurs after your trip commenced and prior to the termination of the coverage as specified on the application.

The Trip Cancellation and Curtailment Benefit may also be applicable if a covered injury, sickness or death is sustained by your traveling companion (named on the application), immediate family (spouse, children, mother, father, sister, brother), and immediate family in-law. See exclusion A.

Period of Insurance
Coverage for the Trip Cancellation and Curtailment Benefit begins at 12:01 a.m. local time 30 days prior to your scheduled departure, but no sooner than the date your application and premium are accepted by the Administrator. Coverage ends at:
(a) the completion of your trip on; or (b) 11:59 p.m. local time on the last day of coverage specified on your application, whichever occurs earlier.

$100,000 Accidental Death & Dismemberment Benefit
The Accidental Death & Dismemberment Benefit (as previously defined) may be optionally increased from the included $25,000 benefit to a total benefit of $125,000.

Outlines of Coverage

Medical Expense Benefits

• Optional Trip Cancellation and Curtailment Benefit
• $25,000 Accidental Death & Dismemberment Benefit

Offers $100,000 Medical Expense Benefits Including:

Ambulance transportation and even a medical evacuation in the unlikely event of death. Repatriation of remains is also covered under the policy for International Travelers.

Insurance and requires your medical evacuation, the Company will not pay more than the principal sum for all losses incurred as a result of the same accident.

The Company will pay you up to $200 for the immediate relief of pain which is not covered under the new policy will be considered a pre-existing condition and therefore not covered under the new policy.

The principal sum benefit is $25,000. If a covered injury occurs before the completion of the trip; or (b) at 11:59 p.m. local time on the application. Additional premiums may be required.

The Company will pay the sum of $10,000.

If medical expenses are expected to exceed $500, the Assistance Coordinators must be notified, so arrangement can be made for alternative care. The Company will make an advance payment equal to the lesser of:

1. $100,000 for those medical expenses incurred outside the USA
2. $25,000 for prescription medication, laboratory fees, x-rays, local expenses such as hospitalization, physician services, limited to, the necessary medical or surgical treatment, services to you during the Period of Insurance, which is independent of the curtailment occurs after your trip commenced and prior to the termination of the coverage as specified on the application.

The Trip Cancellation and Curtailment Benefit may also be applicable if a covered injury, sickness or death is sustained by your traveling companion (named on the application), immediate family (spouse, children, mother, father, sister, brother), and immediate family in-law. See exclusion A.

To Enroll
Visit our website and submit the application; or, register online at www.medexsmbt.com in our Individuals section.

1. If a covered injury occurs during the Period of Insurance which are the direct result of negligence, the Company has the right to seek reimbursement on the application. Additional premiums may be required.

The Company will pay the sum of $10,000.

If a covered injury occurs during the Period of Insurance which are the direct result of negligence, the Company has the right to seek reimbursement on the application. Additional premiums may be required.
Applicant Information

NAME: _________________________________________________________

ADDRESS: ________________________________________________________

RETURN DATE: ______________________________________________________

DEPARTURE DATE: _________________________________________________

FAX OR EMAIL: _____________________________________________________

NAME OF BENEFICIARY: _____________________________________________

DEPARTMENT: _____________________________________________________

RELATIONSHIP: ____________________________________________________

WORK PHONE: ______________________________________________________

SIGNATURE: ________________________________________________________

CARDHOLDER: _____________________________________________________

CARD NUMBER: ____________________________________________________

Method of Payment

American Express / VISA / MasterCard / Check enclosed

TRAVMED GLOBAL

MEDEX Insurance Services, Inc.

Medical insurance & assistance for Americans

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Required Coverage

$100,000 Medical Expense Benefit with $25,000 AD&D Benefit

Minimum 1 week, Maximum 26 weeks

$100 Deductible $21/Week

$500 Deductible $17/Week

$1,000 Deductible $14/Week

Amount of coverage requested: ____________________________

Minimum 2 weeks, Maximum 26 weeks

$100,000 Medical Expense Benefit

Minimum 2 weeks, Maximum 26 weeks

$100,000 Additional AD&D Benefit

Required Coverage

PURPOSE OF TRAVEL? (i.e. business, pleasure)

I hereby apply to purchase the insurance. I declare to the best of my knowledge and belief that

Declaration of Applicant

form the basis of the contract between the Insured Person and the Company. Further, I here­

the person to be insured) that benefits will not apply to treatment arising from any pre-exist­

and Curtailment Benefit

Optional Coverage

Trip Cancellation and Curtailment Benefit

This coverage is available only if purchased at least 10 days before the Departure Date.

Cost per Person: $36 x the coverage requested

Amount of coverage requested: ____________________________

$500.00 $17.00 per week

Premium = coverage requested x .05

$500.00 $17.00 per week

Example:

TOTAL PREMIUM DUE: ____________________________

$1,000 Deductible = $14/Week

$25,000 AD&D Benefit

$100,000 Medical Expense Benefit

Required Coverage

Optional Coverage

$100,000 Additional AD&D Benefit

Declaration of Applicant

I hereby apply to purchase the insurance. I declare to the best of my knowledge and belief that

the information given in the application is true and complete. I acknowledge and agree to the

condition that unless the information given in the application is true and complete the

insurance may be void. It is agreed that if the information given in this application is not

TravMed Global

Application Form

Mail applications to: MEDEX Insurance Services, Inc. - P.O. Box 1050, Baltimore, Maryland 21204

Phone 800-762-5300 between 8 A.M. - 5:00 P.M. EST Monday - Friday for telephone assistance. You may fax your enrollment to us at 410-309-7895.

www.travmed.com
TRAVMED GLOBAL PREMIUMS

$100,000 Medical Expense Benefit with $25,000 AD&D Benefit

Premium is based on the deductible you select.

<table>
<thead>
<tr>
<th>DEDUCTIBLE</th>
<th>COST PER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00</td>
<td>$12.50 per week</td>
</tr>
<tr>
<td>$50.00</td>
<td>$6.25 per week</td>
</tr>
<tr>
<td>$10.00</td>
<td>$1.25 per week</td>
</tr>
</tbody>
</table>

Minimum 2 weeks, Maximum 26 weeks

A week is seven calendar days. The first day of your coverage can be your departure date or a later date if you request. Coverage cannot begin before your departure.

EXAMPLE:

Deductible Requested: $100.00
Departure Date: March 10
Return Date: March 28
$17.00 Per Week x 3 Weeks = $51.00 + Premium

$100,000 Additional Accidental Death & Dismemberment Benefit

Minimum 2 weeks, Maximum 26 weeks

EXAMPLE:

$1,250 Coverage Requested x .05 = $62.50 Premium

Exclusions & Limitations

This insurance does not cover, nor has premium been charged for, losses resulting from:

A. Pre-existing Condition Defined as:

1. Any injury or illness or complication arising thereafter, which manifest itself, or for which a physician was consulted or for which treatment or medication was prescribed or taken in the 180 days immediately prior to the Period of Insurance. With reference to the Trip Cancellation/Curtailment Benefit this exclusion also applies to any condition at or set of circumstances known to you at the time of purchasing the insurance where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the trip.

B. Any claim in respect of:

1. Congenital conditions, customary surgery and/or dental care (except as covered under the Dental Expense Benefit), suicide, self-inflicted injury or any attempt thereof.

2. Examination/treatment where there is an oppressive impairment of normal health.

3. Emergency transportation or hearing aids.

4. Benefits insurable under the policy (i.e., covered under the Dental Expense Benefit), unless the same is incurred in hospital or any location not a normal part of normal health.

5. Barricades, fire, fire or electricity treatment, or pregnancy, including miscarriage or abortion.

6. "Off-Hour" All-Terrain Vehicle accidents, mountaineering (where ropes or guide persons are customarily used), or

7. Other vehicle accidents, if such expenses are recoverable under any other available and applicable insurance, regardless of whether you assert your rights to claim benefits from those sources. We will not pay this loss over while operating a vehicle unless you are properly licensed to operate said vehicle at the time and place of the accident.

C. Any claim arising from war, declared or undeclared, as set out or while in military service. An act of innovation shall not be considered an act of war.

D. Participation in professional sports, or traveling aviation other than as a passenger in a private aircraft currently licensed for the carrying of passengers.

E. Expenses not medically necessary or not recommended and approved by the attending physician.

F. Any expenses incurred after the Period of Insurance or in your home country.

G. Any loss that occurs:

1. From medical expenses incurred within the United States,

2. While traveling against the advice of a physician,

3. While on a waiting list for a specific treatment,


TRAVMED® Helping Travelers In Need.®