

EuroGlobal Medical Insurance is a surplus lines product underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group[®], Inc. ("IMG[®]").

Important Information

EuroGlobal Medical Insurance is designed for U.S. citizens residing outside the United States and for other international citizens. Please note the risks and subjects of insurance under this plan are not intended or considered by the Company or IMG to be resident, located, or to be performed in any particular State of the United States, and special eligibility requirements apply. Also, this insurance is not subject to certain portability, access, renewal or other

requirements of the Health Insurance Portability and Accountability Act of 1996. Please read and review all of the eligibility requirements, coverage conditions, and pre-existing condition exclusions carefully before purchasing coverage. Marketing brochures and certificate wordings containing complete terms of coverage are available upon request. Please contact IMG or your independent insurance agent/broker for details.

Directions for Completing the Application

[Failure to provide legible and complete information may delay processing of your Application.]

1. In Section 1, print or type your name and the names of all other family members applying for coverage as you want them to appear on your identification card(s). Also, please provide the complete address of your residence, and any mail forwarding address.
2. All Applications must be fully completed, signed and dated to be considered. If any questions are answered "YES" in Section 2, you must identify the family member(s) to whom the "Yes" answer applies, and include the name, address and telephone number of the attending physician(s), diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. (Please use the space provided in Section 3, entitled "Medical Information," to provide this information. Please attach additional pages as necessary).
3. **U.S. Citizens:** If you or any family member applying for coverage are located in the U.S. on the date of this application, the effective date of

this insurance, if issued, will be the later of: a) The effective date requested on the application; or b) The date the insured person departs the U.S.; or c) The date the application is accepted by IMG and a certificate of insurance issued.

Non-U.S. Citizens: If you or any family member applying for coverage are located in the U.S. on the date of this application and do not plan to depart the U.S., an affidavit of eligibility must be completed. Your insurance agent/broker can assist you in this regard. A new affidavit of eligibility will be required at each renewal.

4. Annual premiums may be paid by check, money order, wire transfer or eCheck (available online); or by Visa, MasterCard, American Express, Discover or JCB credit cards. IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s), and result in total payments of 110%, 112%, and 120%, respectively, of the annual premium. An optional \$25 fee may be paid in addition to the premium to have your insurance certificate express mailed to you after approval.