



GLOBAL CREW MEDICAL INSURANCE®



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

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



CONTENTS

- 1 Global Crew Medical Insurance[®]
- 2 Plan Administrator
- 4 Benefits
- 6 Supplemental Life
- 7 Daily Indemnity
- 7 Independent Preferred Provider Organization
- 8 Emergency Medical Evacuation/Return of Mortal Remains
- 9 Eligibility
- 10 Pre-existing Conditions
- 10 Exclusions & Limitations
- 11 Precertification
- 11 Claims Information
- 12 How To Apply
- 12 Plan Underwriter

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.

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 US\$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.

As a professional marine crew member traveling to many different areas around the world, keeping the lines of communication open is exceedingly important. Understanding your needs and realizing this importance, we provide you with the essential element to satisfy your search for smooth communication.

As an IMG insured, 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 with **MyIMGSM**. Some features of this cutting edge tool include:



- Claim status check
- Obtain certificate documents
- Read announcements
- Get explanation of benefits
- Initiate precertification
- Request ID cards
- Search for physicians within the First Health Network (PPO) and through the International Provider AccessSM (IPA)

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®.

Global Crew Medical Insurance allows you to choose any doctor or hospital for treatment.



INTERNATIONAL MEDICAL GROUP

International Medical Group®, Inc. (IMG®) is a worldwide leader in designing, distributing and administering global health care benefits. Since 1990, we have built a solid reputation by providing medical security to hundreds of thousands of individuals and families in more than 150 countries.

IMG presents a unique, full-service approach to the international community. Our clients include international vacationers, business executives and consultants, missionary groups, expatriates, professional entertainers and athletes, government entities, schools and universities, professional marine captains and crew, and local and third country nationals. Our complete portfolio of products allows our clients access to worldwide quality health care and IMG's superior customer service.



Coverage without Boundaries®

Because we focus exclusively on the international market, we have the ability to offer unique services that many domestic plans cannot provide. Our staff includes claims administrators who process tens of thousands of claims each year from all over the world, handling virtually every language and currency; multilingual customer service representatives who ease the burden of communicating in a second language; and on-site medical advisors who are available 24 hours a day, seven days a week for emergencies, medical evacuations and precertification.

To ensure that we are available when and where needed, IMG also maintains a European service and assistance center, IMG Europe Ltd. From its offices in the United Kingdom, IMG Europe provides marketing services, administration support and emergency medical assistance to those who are living or traveling worldwide. Clients who work with IMG Europe receive the world class services of IMG, plus the added benefits of similar time zones, swift postal delivery and services that are in tune with local practices and administration.

IMG's World
Headquarters
Indianapolis, Indiana
USA



Both IMG offices (and each department within them) work together to assist our clients with problem-free, worry-free medical insurance coverage. Worldwide coverage, multilingual capabilities, international claims specialists and access to IMG from anywhere at anytime –all designed to give you true Coverage without Boundaries and the confidence you deserve when choosing an international insurance administrator.

Complete contact information for both IMG offices will be provided in the fulfillment kit that insured members receive following acceptance of their applications.

KEY IMG SERVICES	BENEFITS TO YOU
<input type="checkbox"/> U.S.-based administration and European service center	Fast, efficient services and availability when and where you need it for true Coverage without Boundaries
<input type="checkbox"/> On-site executive Medical Director/physician and registered nurses	Provides 24 hour access to highly qualified coordinators of emergency medical services and international treatment
<input type="checkbox"/> Multilingual claims adjudication and customer service	Ability to submit claims from any country and communicate without language barriers
<input type="checkbox"/> Verification of benefits and claim status inquiries available by phone, fax, internet and email	Convenient contact with IMG at any time from anywhere to reduce your worries during treatment and recovery
<input type="checkbox"/> International currency conversions and claim reimbursements via check, direct deposit and electronic transfer	Can eliminate costly conversion fees and provide expedient receipt of funds
<input type="checkbox"/> MyIMGSM - Internet access to search for a PPO provider in the U.S., search our International Provider Access SM (IPA) database for physicians outside the U.S., recommend providers, initiate precertification, print plan descriptions and ID cards, check status of claims submissions, “live” chat with a claims representative, retrieve explanation of benefits and much more	Provides you with 24 hour secure access from anywhere in the world and the ability to manage your account at anytime for true Global Peace of Mind [®]

BENEFITS

Global Crew Medical Insurance® (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 US\$5000 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.

MEDICAL BENEFITS

LIMITS - Subject to deductible and coinsurance

Coverage Area

Two options: Worldwide or worldwide excluding the U.S. and Canada

Policy Maximum Per Individual

US\$5,000,000 lifetime

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

US\$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) US\$250 deductible if treatment does not require admittance to the hospital.

URC

Emergency Transportation by Ground Ambulance

URC

Emergency Medical Evacuation

Included with Emergency Medical Evacuation is an Emergency Reunion benefit of US\$10,000 lifetime

Up to policy maximum

Return of Mortal Remains

US\$25,000

Supplemental Accident

The first US\$300 will be covered for each accidental injury

US\$300 per occurrence (not subject to deductible or coinsurance)

MEDICAL BENEFITS (cont'd)

LIMITS - Subject to deductible and coinsurance

Pre-existing Conditions

Only available after 24 months of continuous coverage

US\$50,000 lifetime
(maximum of US\$5,000
per period of coverage)

Mental/Nervous Care

Only available after 12 months of continuous coverage

- Inpatient and outpatient care by a licensed psychiatrist

US\$10,000 per
period of coverage,
US\$50,000 lifetime

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)

US\$250 per period of
coverage
(not subject to deductible
or coinsurance)

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)

Dental Emergency

Necessary treatment of sudden, unexpected pain to sound natural teeth

US\$100 per period of
coverage

Complementary Medicine

When referred by a physician

- Acupuncture
- Aroma Therapy
- Herbal Therapy
- Magnetic Therapy
- Massage Therapy
- Vitamin Therapy

(Each per period of
coverage)
US\$150
US\$50
US\$50
US\$75
US\$150
US\$100

Recreational SCUBA Coverage

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 US\$50 per visit) • Prosthetic devices

URC

Chiropractic Care

• When referred by a physician

- With no physician referral

URC
US\$25 per visit
(maximum of 20 visits per
period of coverage, not subject
to deductible or coinsurance)

Amateur Sailboat Racing Coverage

Please contact your insurance professional for benefit details

US\$50,000 lifetime;
up to US\$10,000 per
period of coverage
(subject to period of coverage
benefit deductible of US\$2,500)

Optional Maternity Rider

US\$50,000 lifetime maximum

Benefits include: • Pre- and post-natal care • Maximum of US\$5,000 for normal delivery for each pregnancy • Maximum of US\$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 US\$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.

TERM LIFE INSURANCE

OPTIONAL

GLOBAL TERM LIFE INSURANCE SM 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.

ELIGIBILITY AND COVERAGE

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

AGE	PRINCIPAL SUM*per unit	AGE	PRINCIPAL SUM*per unit
31days-18	US\$5,000	50-54	US\$20,000
19-29	US\$75,000	55-59	US\$15,000
30-39	US\$50,000	60-64	US\$10,000
40-44	US\$35,000	65-69	US\$7,500
45-49	US\$25,000		

ACCIDENTAL DEATH AND DISMEMBERMENT (INCLUDED WITH GLOBAL TERM LIFE INSURANCE)

Accidental Loss of Life
 Accidental Loss of Two Members**
 Accidental Loss of One Member**

BENEFIT
Principal Sum*
Principal Sum*
50% of Principal Sum*

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



The supplemental plans administered by IMG can protect your family from the burden of financial liabilities.

GLOBAL DAILY INDEMNITY SM

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 US\$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.

GLOBAL DAILY INDEMNITY

Available only between ages 31 days-69 with Global Crew Medical Insurance

PRINCIPAL SUM

US\$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.

PREFERRED PROVIDER ORGANIZATION

You may seek treatment under Global Crew Medical Insurance with the hospital or doctor of your choice. If you choose the worldwide option and you need to seek treatment in the U.S., you may use 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.* This PPO network includes approximately 67% of all the hospitals in the U.S., including some of the most well-recognized university medical centers and transplant facilities.

Using this provider network could significantly reduce your out-of-pocket expenses. **Your deductible will be reduced by 50%, and any coinsurance applicable to that charge is waived, when eligible treatment is received from a network provider.** When a U.S. hospital outside the network is used, a co-payment of US\$250 is required in addition to the regular deductible and coinsurance. This co-payment is waived, however, if there is not a network provider within 50 miles of the location of treatment.

You may access the PPO directory by requesting that a copy be sent to you or you may visit the IMGGLOBAL[®] website, www.imglobal.com. Network providers are listed by location and specialty.

**All PPO providers are contracted separately through First Health Group Corp.*

During a medical emergency, access to qualified treatment is an immediate concern. For these situations, Global Crew Medical Insurance includes Emergency Medical Evacuation coverage up to the policy maximum. This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury. In addition, an Emergency Reunion lifetime benefit of US\$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 US\$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.

IMG has
around-the-
clock medical
staff avail-
able to
approve,
certify and
coordinate
medical
evacuations.



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. 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.

INTERNATIONAL PROVIDER ACCESS

IMG provides an online International Provider Access database that can be used to locate health care providers outside the U.S. as needed. The database can be found at www.imglobal.com. (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.)

PRE-EXISTING CONDITIONS

After coverage has been in effect for 24 continuous months, Global Crew Medical Insurance provides a US\$50,000 lifetime benefit for eligible pre-existing conditions that existed at or prior to the effective date, subject to a maximum of US\$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. This is important since few pre-existing conditions remain free from ongoing consultation or treatment, and often do not qualify for coverage in standard plans. Global Crew Medical Insurance does not "rider" or charge additional premium for pre-existing conditions. If you properly disclose a pre-existing condition at the time of application, and are accepted into the plan, you will be covered for eligible medical expenses after 24 months of continuous coverage, subject to the foregoing limits and the other terms of the plan.*

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 under the plan, 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, VERIFICATION OF BENEFITS & CLAIMS

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 the IMGGLOBAL website, www.imgglobal.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 pre-certified or certain reductions in benefits may result:

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

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. You may also initiate precertification online at the IMGGLOBAL website, www.imgglobal.com. 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 healthcare 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.

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 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.

PLAN UNDERWRITER



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 September 1, 2006; Standard & Poor's affirmed their rating in a press release dated July 14, 2006. Ratings are accurate as of the date of printing and are subject to change.*

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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