

TheInsuranceNet.com

Instructions for applying for International health insurance

- 1) Print out application.**
- 2) Fill out application completely.**
- 3) If paying by credit card, fax back to 410-796-7456 (24 hr fax)* or call our office to enroll by phone.**
- 4) If paying by check or money order, make it payable to “Petersen International” and mail to....**

**TheInsuranceNet.com
5965 Sandy Ridge
Elkridge, MD 21075**

- 5) Call with questions 410-796-7497 or toll free 877-634-1256.**

THE INTERNATIONAL MAJOR MEDICAL PLAN

An International Major Medical Plan Series Product

FOR

*People Visiting or returning the U.S.A.
Foreign Nationals Working for U.S.A
Companies Outside or Inside the U.S.A.*

USES

*Business Assignments
Pleasure
Educational Pursuits
Religious Activities*



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

23929 Valencia Boulevard Suite 215 Valencia California 91355
Telephone (800) 345-8816 (661) 254-0006 Facsimile (661) 254-0604
E-Mail: piu@piu.org Website: www.piu.org





THE INTERNATIONAL MAJOR MEDICAL PLAN

PETERSEN INTERNATIONAL UNDERWRITERS
5965 Sandy Ridge • Elkridge, MD 21075 • Tel (877) 634-1256
Underwritten by Certain Underwriters at Lloyd's

This is a temporary major medical insurance plan intended for indemnification of eligible expenses from injuries or illnesses which occur within a specified geographical area. Benefits may be assignable once validated. Until then, benefits are paid directly to you to reimburse you for necessary medical expenses which have been paid by you, subject to covered expenses as outlined in the certificate.

Proposed Insured: FIRST _____ MIDDLE _____ LAST _____

Personal Statistics: DATE OF BIRTH _____ HEIGHT _____ WEIGHT _____ SEX _____

Non-USA Address: NUMBER & STREET _____

CITY _____ STATE _____ COUNTRY _____ ZIP CODE _____

USA Address: NUMBER & STREET _____

CITY _____ STATE _____ COUNTRY _____ ZIP CODE _____

COUNTRIES IN WHICH COVERAGE WILL BE EFFECTIVE _____

Citizenship: _____ PURPOSE OF TRAVEL _____

Business or Occupation: DETAILS OF DUTIES _____ DURATION OF TRAVEL _____

Last Medical Attendant : NAME _____ ADDRESS _____

Date & Reason Last Seen: _____

Usual Medical Attendant: NAME _____ ADDRESS _____

Date & Reason Last Seen: _____

Optional Coverages: Hazardous Sports Coverage Specify Sport? _____ 1,000,000 Max. All Cause Deductible
(check all that apply)

Period of Insurance: DAYS REQUIRED _____ BEGINNING* _____ ENDING _____ DEDUCTIBLE \$ _____

*Earliest Effective Date is 24 hours AFTER underwriting approval.

PLEASE ANSWER ALL THE QUESTIONS

- | | | | |
|--|--|---|--|
| 1) Do you have any physical defect of infirmity? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 6) a) Have you ever undergone a surgical operation? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 2) Is your sight or hearing defective? | <input type="checkbox"/> YES <input type="checkbox"/> NO | b) Have you any reason to believe that a surgical operation may be necessary in the future? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 3) Have you ever suffered from any nervous or mental condition, fainting episode, blackout, headaches or migraines, seizures or paralysis of any kind? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 7) Have you ever been declined or accepted on special terms for life, accident or illness insurance? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 4) Have you ever suffered from: | | 8) Do you intend to engage in sports or any other pastimes that expose you to extra personal injury? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| a) high blood pressure, a heart condition, rheumatic fever or diabetes? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 9) Are there any additional facts affecting the proposed insurance which should be disclosed to the underwriters? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| b) a "slipped disc" or other spinal disorder, a hernia or any rheumatic or arthritic condition? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 10) Are you currently taking any medication? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| c) any respiratory, urinary or allergic condition, or any disorder of the stomach or bowels? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 11) Do you have any other medical insurance at this time? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| d) any other condition requiring medical investigation or hospital treatment? | <input type="checkbox"/> YES <input type="checkbox"/> NO | 12) Have you ever been insured by this plan or any other medical plan through Lloyd's of London? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 5) Have you ever suffered from any other conditions or injuries for which medical advice was sought? | <input type="checkbox"/> YES <input type="checkbox"/> NO | | |

DATES AND DETAILS _____

DECLARATION

I declare that the above statements are true and complete, and that, apart from the matters declared above, I am in good health and ordinarily enjoy good health. I agree to the Underwriters obtaining medical information from any doctor who has attended me and authorize such doctor to give this information. I agree that this proposal shall form the basis of the contract should the insurance be effected and any misstatements above may be grounds for rescission. I understand that pre-existing conditions are not covered until a period of insurance of 12 months, treatment free, has elapsed.

Binding Arbitration—waiver of Right to Trial by Jury: I understand and agree that any disputes concerning this insurance must be submitted to binding arbitration if the amounts in dispute exceed the jurisdictional limits of small claims court and is not resolved with a formal review by Underwriters. I understand and agree that this is a waiver of my and Underwriters rights to a trial by jury.

Proposed Insured _____ please print SIGNATURE _____ DATE _____



THE INTERNATIONAL MAJOR MEDICAL PLAN

DESCRIPTION OF AVAILABLE BENEFITS

DEDUCTIBLE

Choice of
\$250, \$500, \$1,000 or \$2,500
per illness or injury
(optional all-cause deductible also available)

COINSURANCE

After Deductibles are paid,
Underwriters will reimburse
80% of next \$5,000 in eligible expenses
and **then 100%**
up to the Maximum Benefit

MAXIMUM BENEFIT

\$500,000
or
\$1,000,000 with optional increase
(see Limitations)

SUMMARY OF BENEFITS

The insurance being described is a temporary major medical insurance plan. Eligible expenses caused by an illness or injury and are incurred from any doctor or any hospital within a specified geographical area will be reimbursed to you. Benefits may be assignable directly to the providers once a Claim Review has been completed.

ELIGIBLE EXPENSES

Hospital Expenses: All medically necessary expenses while hospitalized.

Physician Services: All medically necessary expenses for treatment.

Skilled Nursing Facilities: All medically necessary expenses if confinement begins following a medically necessary hospital confinement of 3 days or longer.

Home Health Care: All medically necessary expenses if hospitalization would have been required if Home Health Care was not provided and the care is provided in accordance with a written plan established, approved and followed by a physician.

Ambulance Services Expenses: To and from a hospital within 100 miles in the same geographic area.

Prescription Drugs: Covered during and following a period of hospitalization.

Repatriation of Remains: In the event of death, Underwriters will reimburse the cost of delivery of your remains to a mortuary nearest your home.

Common Accident Provision: In the event that you and any additional insured family members suffer injuries from the same accident, only one deductible and coinsurance shall be applied.

Global Medical Transportation: All medically necessary expenses for stabilization and transportation to the facility nearest your home, which can provide the appropriate care.

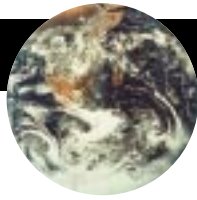
Lost Luggage: In the event that your checked on luggage is completely and totally lost, Underwriters shall reimburse you to a maximum of \$500, excess of any and all other valid and collectible coverages.

Emergency Return Home: If, after You have departed, You learn of the death of an Immediate Family Member, or You learn of the substantial destruction of Your home by fire, wind, flood, or earthquake, Underwriters shall reimburse You the cost of an economy one way air or ground transportation ticket for You to Your home, up to a maximum of \$5,000.

Trip Cancellation Benefit: If within two weeks prior to Your pre-paid ticketed or vouchered trip departure Your trip must be cancelled due to 1) Your death, illness or injury causing hospitalization or outpatient surgery, or 2) the death of an Immediate Family member, or 3) the substantial destruction of Your home due to fire, wind flood, or earthquake, any unused and non-refundable portion of expenses, shall be reimbursed up to a maximum of \$1,000, excess of \$100 each and every loss and excess of all other valid Insurances.

\$25,000 Accidental Death: Double indemnity (\$50,000 total) if accidental death occurs while riding as a passenger of a common carrier.

*This is not intended to be a complete outline of coverage. Actual wording may change without notice.
Underwriters reserve the right to modify terms and benefits at time of underwriting.*



THE INTERNATIONAL MAJOR MEDICAL PLAN

OPTIONAL COVERAGES

Hazardous Sports or Activity Coverage

If you elect this option, underwriters will reimburse you for eligible expenses which are incurred due to an injury resulting from the participation in a Hazardous Sport or Activity that is specifically named on the Schedule of Coverage. *(See exclusions for list of commonly excluded sports and activities.)*

All-Cause Deductible

If you elect this option, you will only need to meet the deductible and coinsurance specified in the Schedule of Benefits one time, for each person, regardless of how many separate injuries or illnesses you have during the period of time covered by the insurance, or per annum, whichever is less.

\$1,000,000 Maximum

If you are eligible and you elect this option, the maximum benefit will be increased. All other terms and conditions remain unchanged (Issued to age 60 only).



PREMIUM CALCULATIONS

1 MONTH (For periods other than 1 month, see "To Calculate")				
AGE	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2500 Deductible
0-16	50	50	50	50
17-29	70	66	59	52
30-39	95	90	80	70
40-49	140	133	119	105
50-59	185	175	157	138
60-64	260	247	221	195
65-69	299	284	254	224
70-74	N/A	N/A	254	224
75-79	N/A	N/A	299	284
80-84	N/A	N/A	N/A	299

TO CALCULATE

- 1) Determine the deductible you want.
- 2) Using actual age, add up the total 1 month premium for each person to be insured.
- 3) For 2 weeks or less of coverage, multiply the 1 month premium total by 0.70. For all other calculations, multiply the 1 month premium by the total months of coverage needed (to 12 months maximum).
- 4) Sub-total
- 5) Add any optional coverages to this sub-total
- 6) Add a \$100 processing fee
- 7) Do not send money until AFTER approval by Underwriters

OPTIONAL COVERAGES

\$1,000,000 maximum	=	add 25% (Only available to age 60)
Recreational Snow Skiing	=	add 10% or \$80 whichever is greater
Recreational scuba diving	=	add 10% or \$80 whichever is greater
All other Hazardous Sports	=	call
All-cause deductible	=	add 15%



THE INTERNATIONAL MAJOR MEDICAL PLAN

WHY DO YOU NEED THE INTERNATIONAL MAJOR MEDICAL PLAN?

Health care costs are different in the United States than other countries around the world. The United States health care system is principally funded through private insurance. Access to socialized health care are typically restricted to United States Veterans, Medicare recipients and legal residents using Medicaid.

Reciprocity between some countries which both have socialized health care does not occur in the United States.

There are three basic types of people who need The Original International Major Medical plan:



1) **The Foreign National visiting or temporarily residing in the USA**

A trip, regardless of business or pleasure, can be ruined by an unexpected health problem.

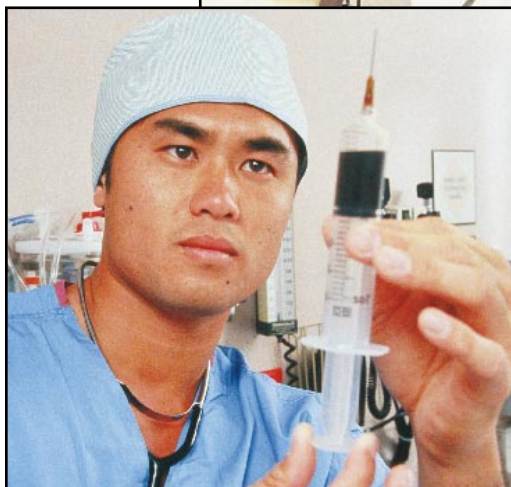
Although this plan cannot prevent an accident or sickness from occurring, it can pay for the majority of expenses which will occur.



2) **The Returning United States Resident**

A United States citizen or permanent resident who has been residing outside of the United States for an extended period of time, will discover that all traditional medical plans will require a period of residency in the USA for 6 months to 5 years, before they will become eligible for medical insurance.

The Original International Major Medical plan can provide the temporary coverage needed until you become eligible for permanent medical insurance.



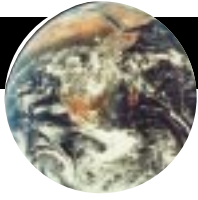
3) **The Non-USA citizen working for a USA company, even in another country**

USA companies many times employ citizens from all over the world. Many USA companies want to offer all employees various benefits including medical insurance.

The Original International Major Medical plan can offer coverage to non-USA citizens who are working for a USA company, even in his or her home country.

The Original International Major Medical plan provides needed medical coverage for only a few dollars a day regardless of if you need coverage for a few days or a few years.

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THE INTERNATIONAL MAJOR MEDICAL PLAN

LIMITATIONS

Expenses which have limitations are as follows:

- 1) Services and supplies for Cardiac Related Conditions and Cancer Related Conditions are limited to either (i) the medical costs of stabilizing your condition and the transportation costs of returning you to your Home Country or (ii) a maximum reimbursement for Eligible Expenses of \$25,000, at the option of Underwriters.
- 2) The maximum Eligible Expense for Global Medical Transportation is \$50,000.
- 3) The maximum Eligible Expense for room and board charges is \$450 per day.
- 4) The maximum Eligible Expense room and board charge for an intensive care unit is the lesser of three times the Provider's semi-private room and board charge or \$1350 per day.
- 5) Insured ages 70-74 are limited to \$250,000 maximum benefit, all other terms and conditions apply.
- 6) Insured ages 75-79 are limited to \$100,000 maximum benefit, all other terms and conditions apply.
- 7) Insureds ages 80-84 are limited to \$50,000 maximum benefit, all other terms and conditions apply.

PREEXISTING CONDITIONS LIMITATIONS

A Preexisting Condition will not be covered until the insurance described in this certificate has been in effect for a period of 12 months. A preexisting condition is one in which an insured sought medical attention or was advised to seek medical attention during the 12 month period preceding the effective date of the policy.

EXCLUSIONS

Expenses which are not eligible for reimbursement are as follows:

- 1) Any expense which you are not legally obligated to pay.
- 2) Services which are not Medically Necessary or are not furnished by and under supervision of a Physician .
- 3) Expenses for services and supplies for which you are entitled to benefits, services or reimbursement through the Veterans' Administration, Workers' Compensation insurance, any private health plan or from any other source except Medicaid.
- 4) Expenses in excess of usual, customary and reasonable (UCR) fees.
- 5) Outpatient drugs, except following a hospitalization if prescribed for the same Illness or Injury.
- 6) Self-inflicted injuries while sane or insane.
- 7) Treatment for alcoholism, drug addiction, allergies, and/or mental or nervous disorders.
- 8) Rest cures, quarantine or isolation.
- 9) Cosmetic surgery unless necessitated by an accidental injury.
- 10) Dental exams, dental x-rays and general dental care except as a result of an accidental injury.
- 11) Eye glasses or eye examinations.
- 12) Hearing aids or hearing examinations.
- 13) General or routine examinations.
- 14) Injuries sustained from participation in Hazardous Sports or Activities which in part include mountaineering, snow skiing, scuba diving, hang gliding, sky diving, racing of any kind, and all professional or semi-professional sports.
- 15) Pregnancy and pregnancy-related conditions including but not limited to fertility, pre-natal care, childbirth, miscarriage, abortion or complications from pregnancy to either mother or baby.
- 16) Injuries due to war or any act of war whether declared or undeclared.
- 17) Injuries sustained while committing a criminal or felonious act.
- 18) Expenses incurred for or resulting from pain which is not supported by medical diagnosis.
- 19) Cataract surgery or any elective surgery.
- 20) Custodial Care.
- 21) Expenses for supplies and services that were not incurred within the specified Geographic Area.

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