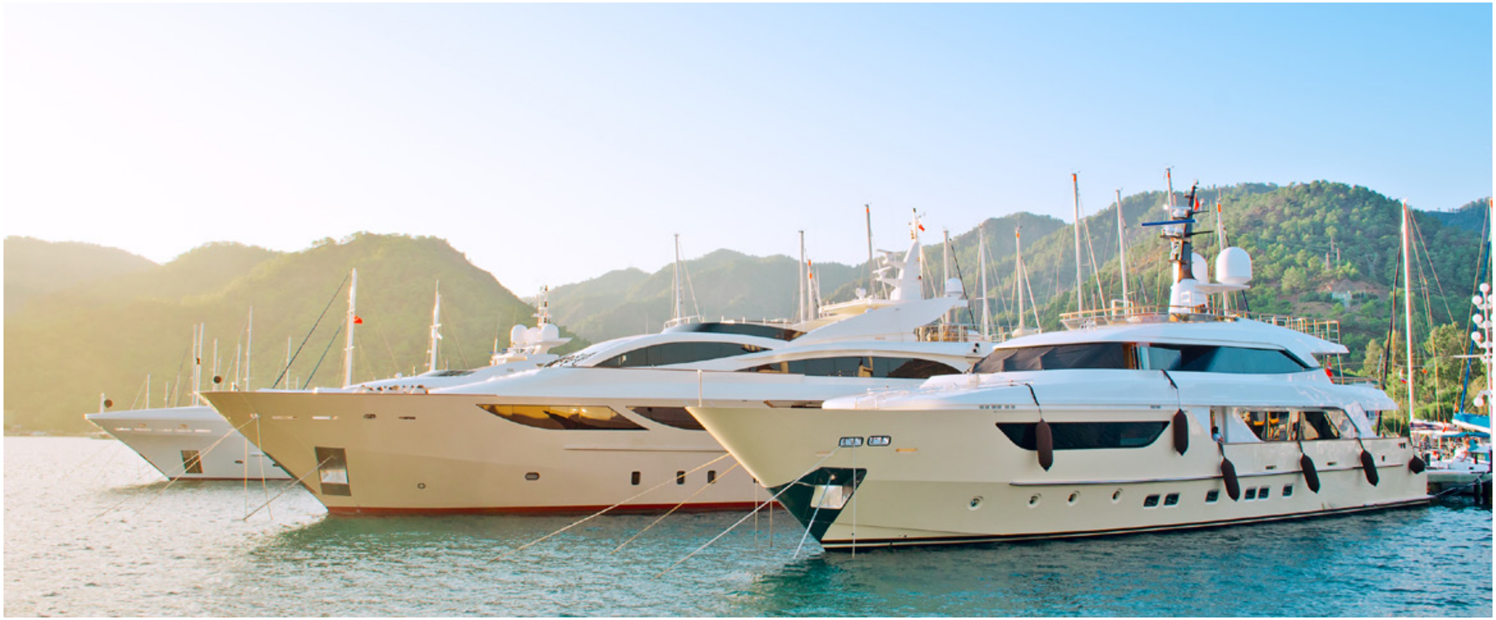
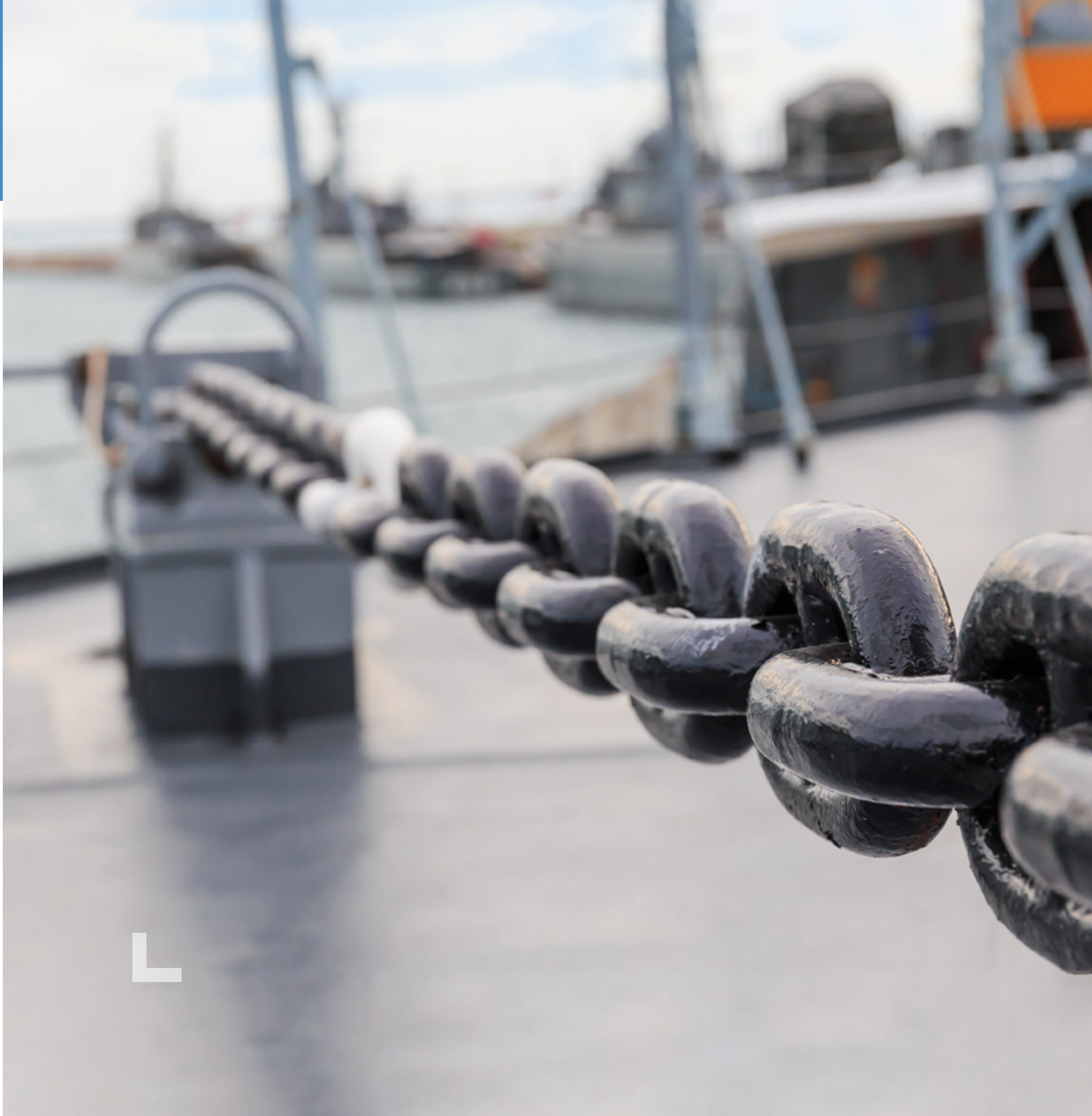
CREWSELECT INTERNATIONAL℠



International Medical Insurance for
Professional **Marine Captains and Crew**

CONTENTS

1 CrewSelect International℠
2 Plan Administrator
3 Plan Underwriter
4 Summary of Benefits
5 Emergency Evacuation
6 Plan Procedures
8 Plan Conditions
9 24 Hour Service
10 Locating a Provider
11 Eligibility / Renewal
12 How to Apply

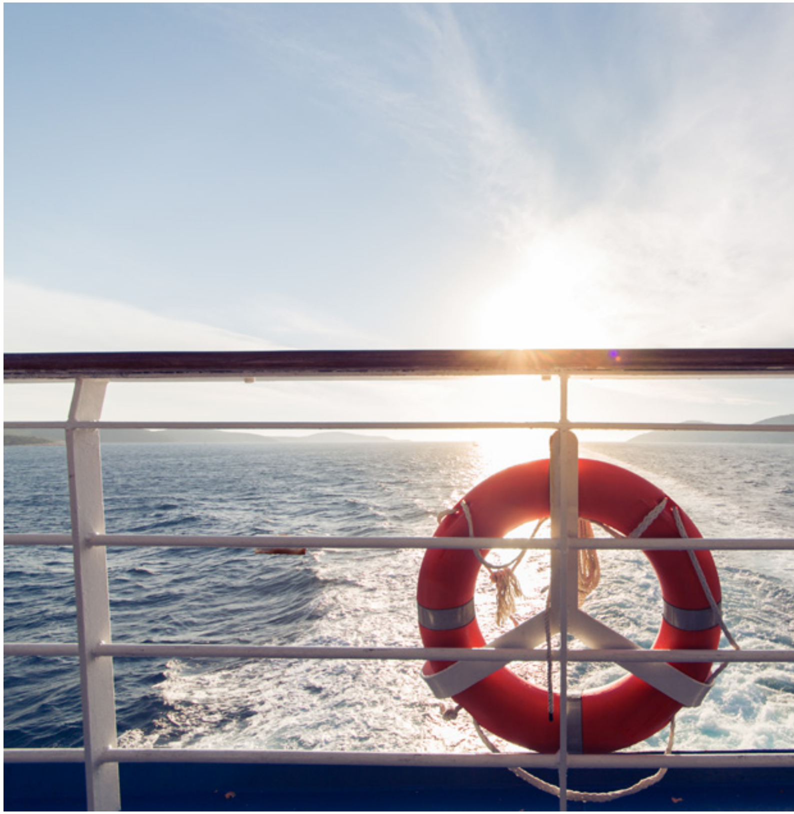


International Medical Insurance for Professional **Marine Captains** and **Crew Members**

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 international medical plan you need and deserve.

International Medical Group®, Inc. (IMG®) and its award winning subsidiary, IMG Europe Ltd., offers CrewSelect International, a high coverage and portable international medical insurance plan designed specifically for professional marine crew. CrewSelect International can help eliminate the obstacles of time, currency, and language when you are seeking medical treatment and need assistance and administration of your international health care benefits.

You have a choice of two sub-plan options: Standard and Elite. Simply choose the sub-plan option that best fits your needs. Each one offers a full range of benefits suited for individuals and groups, provides coverage 24 hours a day and gives you the freedom to choose any hospital, doctor or clinic for treatment anywhere within your area of coverage. When you choose CrewSelect International, you receive IMG's commitment to deliver world-class health benefits, medical assistance, superior service and Global Peace of Mind®.



PLAN ADMINISTRATOR

Custom Fit Products & **The Best Service**

At IMG, we know that the reasons to travel abroad are many and varied - that's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence. To meet all of these needs, we have developed a comprehensive range of international and expatriate medical, life, dental and disability products that can be tailored to meet individual specifications.

Since 1990, we've served more than a million people around the globe with customer service that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift postal delivery. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind.

The reasons to travel abroad are many and varied - **that's why our products are too.**

IMG's World Headquarters
Indianapolis, Indiana USA

PLAN UNDERWRITER

The IMG **Advantage**

International Service Centres - U.S. and UK service centres provide worldwide customer service, claims handling and emergency medical and evacuation assistance.

Medical Management Services - With our on-site Chief Medical Officer and registered nurses, you have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

Useful, Informative Online Tools - Search for health care providers worldwide and within the U.S. using the independent PPO network or the specialised International Provider Access℠ (IPA) database, download forms and plan descriptions, initiate precertification, "Live Chat" with representatives, and more.

Leading Edge Technology - My*IMG*℠ provides you with 24 hour secure access from anywhere in the world and the ability to manage your account at anytime for true Coverage Without Boundaries®.

On Site Administrative Services - Our administrative functions are performed in-house enabling us to serve you better. Our staff includes claims administrators who process tens of thousands of claims each year, handling virtually every language and currency, and multilingual customer service professionals.

Strength & **Financial Stability**

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 recognised underwriter, Sirius International Insurance Corporation, 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, IMG Europe Ltd. and Sirius International the team to choose for your Global Peace of Mind.

SUMMARY OF BENEFITS

Why **CrewSelect International**

IMG truly understands the needs of marine captains and crew. Through this understanding we developed the two international health care sub-plan options of CrewSelect International. Each one provides an assortment of benefits all designed to accommodate your individual or group needs. Both sub-plan options allow you to pre-designate one of three currencies for payment of premium and receipt of benefits. Your benefits will be paid in the same currency that you select for payment of premium. Additionally, you have a variety of Excess amounts from which to choose.

Standard - The CrewSelect International Standard sub-plan option fits the needs of the crew member who demands a full range of benefits. Its extensive benefits provide first-rate international medical coverage as well as aid in reducing out-of-pocket expenses.

Elite - The CrewSelect International Elite sub-plan option provides higher limits and enhanced benefits. Additionally, it provides Dental Care, Normal Pregnancy and Delivery, and Vision benefits.

Special Marine Benefits for Both Options Include:

- Amateur Sailboat Racing Coverage
- Recreational Water Activities Coverage
- Special Crew Member Return Benefit
- Lost/Theft of Luggage/Personal Papers
- Scuba Diving to 30 metres
- Trip Interruption Coverage
- 3 Pre-designated Currencies
- Out-of-Country Legal Expenses

Note: Choose your Sub-Plan, Currency and Excess level carefully as these can not be altered at renewal or a later date.

Optional **Add-on Benefits**

CrewSelect International is designed to protect individuals and groups from the high costs of medical expenses. In addition to each sub-plan option's benefits, you may also select optional add-on benefits.

Global Personal Accident Plan

This provides 'lump-sum' financial protection and security for families following the accidental death of, or in the event of a range of serious accidents happening to, an insured loved one worldwide.

Global Daily Indemnity℠ - Hospital Income Plan

Insuring yourself 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 - Hospital Income Plan is an excellent way to offset these expenses while you are in hospital and unable to work.

- **For further details of the plan benefits, please refer to the Schedule of Cover and Excesses and Optional Add-on Benefits inserts in the back of this brochure.**

EMERGENCY EVACUATION

Emergency Medical **Evacuations**

During a medical emergency, access to qualified treatment is an immediate concern. For these situations, CrewSelect International includes Emergency Medical Evacuation. This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury.

Emergency Medical Evacuation is covered to the nearest qualified medical facility or to the nearest qualified medical facility in the insured's home country provided that any additional travel time to the insured's home country will not cause detriment to his/her health as determined by the treating physician.

An Emergency Reunion lifetime benefit is available to cover the travel/lodging expenses of a relative or friend during an Emergency Medical Evacuation. Expenses for repatriation of bodily remains or ashes to the insured's country of citizenship for death resulting from a covered injury or illness are covered.

How the Evacuation **Process Works**

Emergency Medical Evacuation benefits under the plan provide access to care when you need it most.

During the Emergency:

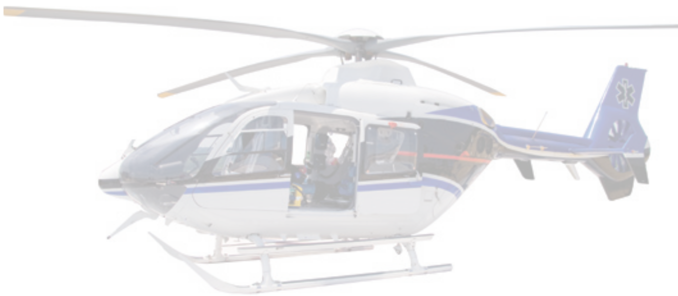
- IMG will coordinate evacuation to a qualified facility equipped to handle your illness or injury.
- A team of pilots and medical professionals will transport you and a family member (if there is room available), while arrangements for your arrival are being made with the receiving hospital.

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's medical staff **is available 24 hours a day** to approve, certify and coordinate emergency medical evacuations.



PLAN PROCEDURES

Choice of **Excesses**

A standard Excess is the first amount of a claim payable by you before any benefits are paid under the plan. There is only one Excess per period of insurance. There is also a range of optional voluntary medical Excesses available if you wish to change the standard Excess (as shown in the Schedule of Cover and Excess insert). Increasing your Excess will result in a reduction in your standard premium.

Precertify **Your Treatment**

Prior to receiving treatment you may need to contact IMG or IMG Europe Ltd. to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilisation Management and Review company to receive a determination of medical necessity for the proposed treatment or services.

You may also initiate precertification online at www.imglobal.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 precertified **or certain reductions in benefits may result:**

- Any surgery or treatment requiring hospitalisation
- Out-Patient surgery
- Durable medical equipment including artificial limbs
- Home nursing care
- Care in an extended care facility
- Transplants
- Within 48 hours after an emergency admission to the hospital

Verification of **Benefits**

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 or IMG Europe Ltd.'s Customer Care department whether or not your treatment or services require precertification.

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 health care providers to IMG.

Claims **Procedures**

When you receive treatment, original itemised bills must be received by IMG Europe Ltd. within 90 days of services. As a courtesy, and upon request, 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 itemised bills. In this case, you will be responsible for direct payment of your Excess, Co-Insurance 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 itemised bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the Excess and Co-Insurance, 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 Europe Ltd. will apply eligible medical expenses to your Excess and Co-Insurance throughout the year.

PLAN CONDITIONS

Pre-Existing **Conditions*** *Are covered as provided herein*

For Individuals: Conditions that are fully disclosed on the application and have not been excluded or restricted by a Personal Medical Exclusion Policy Endorsement, will be covered after coverage has been in effect for 24 continuous months (subject to the foregoing limits and the other terms of the plan[9]).

For Groups: Pre-existing conditions that are not excluded or restricted by a Personal Medical Exclusion Policy Endorsement, will be covered after six (6) months of continuous coverage, if treatment free, or twelve (12) months of continuous coverage, regardless of treatment.

Subject to terms and provisions of the Policy Wording.

For individual and group benefit amounts, please refer to the Schedule of Cover and Excesses insert at the back of this brochure.

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 and are subject to the waiting period and other limitations of coverage described above: *acne; allergies; asthma; any condition of the breast or the prostate; tonsillectomy; adenoidectomy; haemorrhoids or haemorrhoidectomy; any disorder of the reproductive system; hysterectomy; hernia; intervertebral disc disease; diverticulitis; gall bladder disease or gall stones; or kidney stones*

**Pre-existing Condition: Any Illness, Injury or Mental or Nervous Disorder that, with reasonable medical certainty, existed on or at any time prior to the Initial Effective Date of this insurance, whether or not previously manifested or symptomatic, diagnosed, treated or disclosed on the Application or on any Claim Form or otherwise, including any chronic, subsequent or recurring complications or consequences associated therewith or arising or resulting therefrom. For examples of how the pre-existing condition provision applies, please see Appendix A.*

Other **Exclusions & Limits⁺**

- Routine physical examinations - first 12 months
- Mental and nervous - first 12 months
- Organised 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
- Elective cosmetic or plastic surgery
- Contraceptive medication or treatment
- Drug and alcohol abuse treatment
- Organ transplants not specifically listed
- Devices to correct sight or hearing
- Treatment as a result of war or riot
- Treatment resulting from illegal activities
- 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 CrewSelect International benefits, conditions, limitations and exclusions. A Certificate of Insurance and a complete Policy Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG Europe Ltd. reserves the right to issue the most current Policy 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 Policy Wordings are available upon request.

24 HOUR SERVICE

Anytime, Anywhere **Service at Your Fingertips**

My*IMG*℠ Service at your fingertips anytime, anywhere - that's what My*IMG* provides. My*IMG* is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world.

Our service centres in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through My*IMG* you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most.

Some Features Include:

- View Explanation of Benefits
- Locate medical providers
- Request ID cards
- Obtain certificate documents
- Initiate precertification for medical necessity
- Recommend provider/facility

Medical Management **Without Boundaries®**

ACCREDITED
Health Utilization Management
Expires 05/01/2019

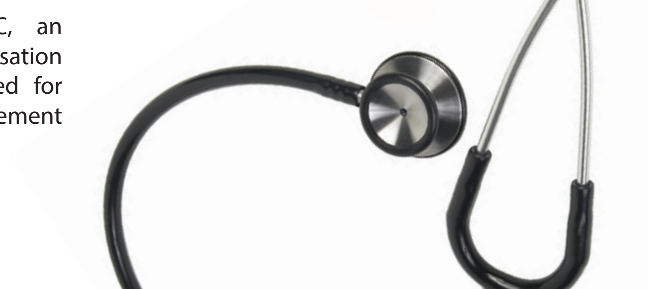
AkesoCare℠

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide USA and internationally based medical management services, IMG formed ACM, an on-site specialised division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.

ACM is accredited by URAC, an independent, nonprofit organisation that is internationally recognised for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilisation Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.



LOCATING A PROVIDER

Choosing the **Right Medical Treatment Provider**

If you are seeking treatment worldwide (outside the USA), we provide you access to our International Provider Access (IPA), a database that includes more than 17,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

Additionally, whenever or wherever you travel within the USA (if within your selected area of coverage), it's comforting to know that the extensive Preferred Provider Organisation (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognised university medical centres and transplant facilities in the USA.
Of course, you have the freedom to choose any physician or health care facility you wish. However, choosing a provider in the PPO network can significantly reduce your out-of-pocket costs. Your Excess will be reduced by 50% and any Co-Insurance for that charge is waived when eligible treatment is received from a network provider.

You can instantly access a list of providers and facilities within the PPO and IPA network online at www.imglobal.com. The directories allow you to search by physician or facility name, specialty, or location.

Medical **Concierge Service**

Whether you are seeking care in a local facility or in a location you are not familiar with, the quality of the care you are receiving is a primary concern. Our Medical Concierge Service is designed to provide you critical information on provider ratings, treatment outcome and cost of care prior to receiving medical treatment. Your personal Medical Concierge will review your specific non-emergency medical condition and provide you with complete information on provider ratings, past outcomes and general costs - all in the area where you are planning treatment.

IMG's Medical Concierge helps maximise your outcome when seeking medical care within the USA, with the added bonus that you can receive a reduction in your Annual Excess for receiving eligible treatment through a USA Medical Concierge offered provider - whether or not they are in the USA PPO Network. This level of individualised service is unmatched in the international arena. *Please note due to the high level of data required for this service, Medical Concierge Service is restricted to medical facilities within the USA.*

ELIGIBILITY / RENEWAL

Who is **Eligible**

CrewSelect International is available to individuals and groups of professional marine crew members of all nationalities. To be eligible for coverage you must meet the following criteria:

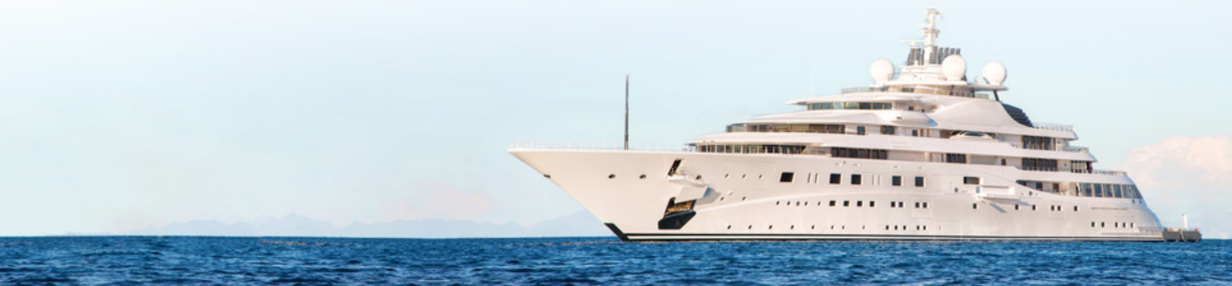
- You must currently or usually work aboard or be employed by a vessel as a full-time, sea-going crew member for hire, who expects to spend a significant period of time during the Period of Insurance sailing outside of USA territorial waters in such capacity.
- You must be less than 75 years of age.
- If you are a USA citizen, you must not qualify for or be able to obtain adequate coverage under a USA domestic insurance plan that will provide continuous coverage outside of the USA, and you must provide a signed Statement of Residence and an address of residence outside of the USA, if available.

Renewal of **Coverage**

Subject to the terms of the plan, CrewSelect International 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, and we can work with you to provide flexible renewable options. Please select your Excess carefully, as you will be unable to select a lower Excess when you renew your coverage.

The plans are available to **individual and group** marine crew members.

Global Peace of Mind®



HOW TO APPLY

To apply for individual coverage, simply complete and return the application. For group coverage, complete and return the enclosed Request for Proposal (RFP). Once our proposal has been issued, we will send you a Group Application and Enrollment Forms. In order to pursue group coverage, the employer must complete the Group Application and each employee will need to complete an Enrollment Form.

All questions outlined on the application must accurately be completed in order to be considered for coverage. An attending physician statement may be required depending upon your answers to the medical questions, and IMG Europe Ltd. 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 or emailed a fulfillment kit which includes an identification card, a Certificate of Insurance and a Policy Wording (containing a complete description of benefits, exclusions and terms of the plan), claim filing information, and claim forms. You are required to notify IMG Europe Ltd., 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 your Certificate of Insurance.

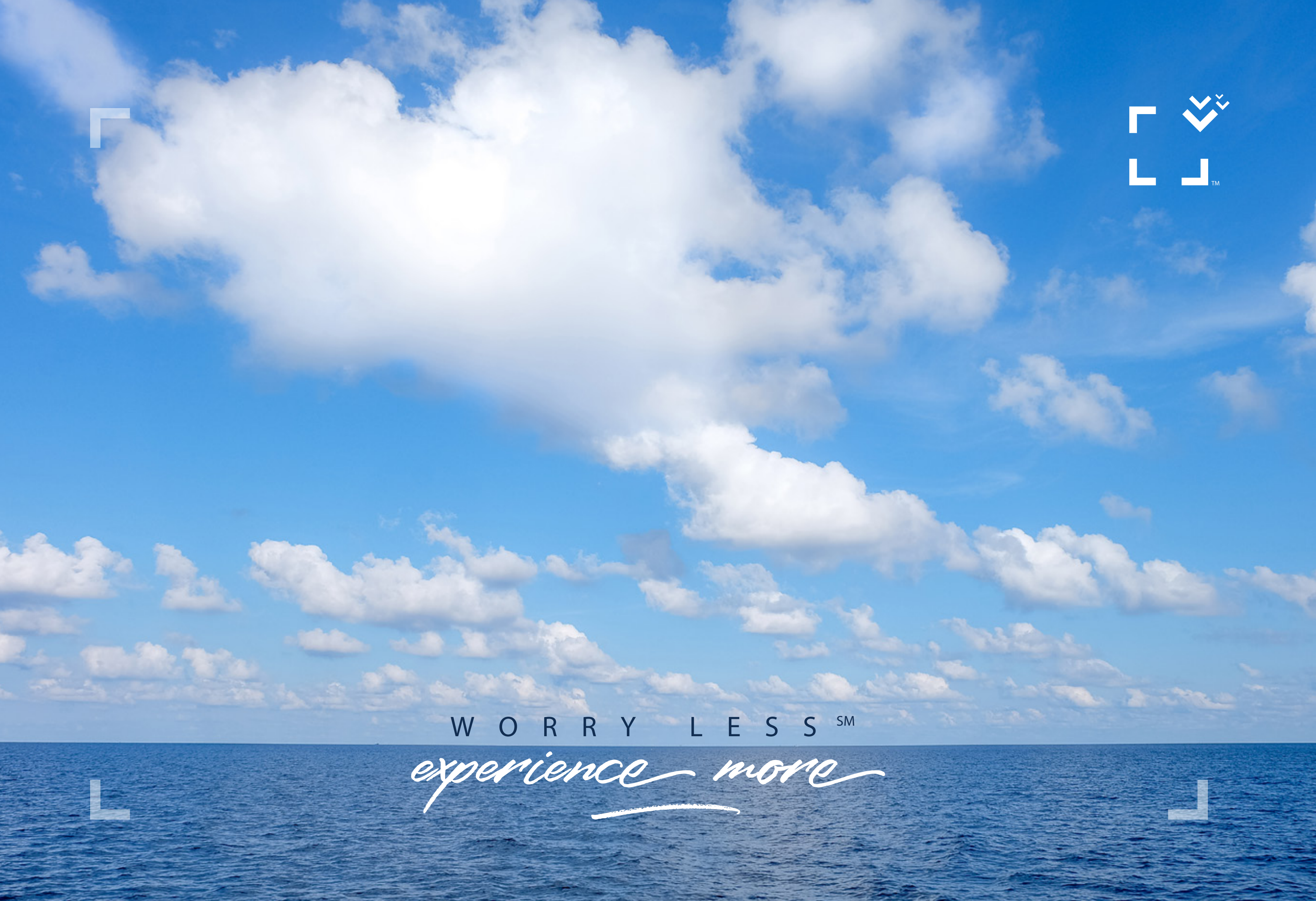
If your application is not accepted, you will receive a full refund of premium. For additional information, please contact your independent insurance agent or broker.

CrewSelect International was designed with your specific needs in mind and provides the coverage needed for you or your group. Once you are accepted in the plan, we are confident that you will be pleased with the full terms of coverage, and we are available to assist you in the best way possible.

COVERAGE WITHOUT BOUNDARIES

Please refer to the Policy Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this booklet.
Policy Wordings are available upon request and prior to application.

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.


WORRY LESS℠
experience more

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IMG is authorised and regulated by the Financial Conduct Authority.