

GLOBAL CREW MEDICAL INSURANCESM
 New Business Rates through 12/31/2005 (Includes 2 ½% surplus lines tax)



Underwritten by Sirius International Insurance Corporation (publ) (the "Company")
 Distributed, managed and administered, as agent for and on behalf
 of the Company, by International Medical Group, Inc. ("IMG®")

ANNUAL PREMIUMS

(more deductible options can be found on the back of this page)

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	US\$250		US\$500		US\$1,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
18-24	1,174	1,700	1,010	1,471	786	961
25-29	1,283	1,717	1,120	1,488	868	1,145
30-34	1,343	1,769	1,179	1,540	917	1,190
35-39	1,469	1,872	1,305	1,643	1,010	1,282
40-44	1,643	2,147	1,452	1,918	1,125	1,488
45-49	1,849	2,233	1,651	2,015	1,280	1,567
50-54	2,247	2,424	2,022	2,205	1,573	1,720
55-59	2,845	2,765	2,608	2,534	2,036	1,979
60-64	3,999	3,770	3,698	3,469	3,096	2,867
Modal Payment Factors *** Annual 1.00 Semi Annual .55 Quarterly .28						

***For semi-annual and quarterly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, and choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium.

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Rates are valid through 12/31/05

Please see reverse side for the \$2,500, \$5,000 and \$10,000 deductible options

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(more deductible options can be found on the back of this page)

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	US\$2,500		US\$5,000		US\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
18-24	693	933	568	916	448	744
25-29	764	1,110	628	1,018	491	795
30-34	813	1,157	666	1,145	524	939
35-39	895	1,247	731	1,237	574	1,018
40-44	999	1,322	814	1,050	644	825
45-49	1,135	1,386	927	1,070	730	840
50-54	1,433	1,561	1,174	1,277	921	1,004
55-59	1,795	1,795	1,512	1,469	1,180	1,146
60-64	2,826	2,615	2,345	2,075	1,925	1,714
Modal Payment Factors *** Annual 1.00 Semi Annual .55 Quarterly .28						

***For semi-annual and quarterly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, and choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium.

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Please see reverse side for the \$250, \$500 and \$1,000 deductible options

GLOBAL CREW MEDICAL INSURANCESM



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of the Company, by International Medical Group®, Inc. ("IMG®")

Important Information

Global Crew Medical Insurance is designed for individual professional marine crewmembers of all nationalities. 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 as you want it to appear on your identification card. Also, please provide the complete address of your residence outside the U.S., 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 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 5, entitled "Medical Information," to provide this information. Please attach additional pages as necessary).
3. **U.S. Citizens:** If you are resident 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.

If you are a United States citizen, you must not qualify for or be able to obtain adequate coverage under a US 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 US, if available.

Non-U.S. Citizens: You must provide a residence address outside of the United States. If you do not have a residence outside of the United States, then you must sign and submit to IMG a Statement of Residence form.

4. Annual premiums may be paid by check or money order, or by Visa, MasterCard, American Express, Discover or JCB credit cards. IMG will not accept checks or money orders for semi-annual or quarterly 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% and 112%, 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.

SECTION 1. Please complete all requested information

NAME Please print your name below	HEIGHT	WEIGHT	DATE OF BIRTH Mo./day/yr.	COUNTRY OF CITIZENSHIP	PASSPORT OR SOCIAL SECURITY NUMBER
A. APPLICANT (LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
NAME OF CURRENT OR MOST RECENT VESSEL (REQUIRED INFORMATION)					
COUNTRY OF REGISTRY (REQUIRED INFORMATION)					
TELEPHONE					
BOAT FAX (IF APPLICABLE)					
BOAT EMAIL (IF APPLICABLE)					
PLEASE CHECK THE BEST WAY TO CONTACT YOU AT RENEWAL <input type="checkbox"/> PERSONAL EMAIL <input type="checkbox"/> BOAT EMAIL <input type="checkbox"/> BOAT FAX <input type="checkbox"/> PERSONAL FAX <input type="checkbox"/> POST					

ADDRESS OF RESIDENCE OUTSIDE THE U.S.	
I RESIDE ONBOARD THE VESSEL WHERE I WORK <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE PROVIDE NON-US ADDRESS BELOW	
STREET ADDRESS	
CITY	STATE, COUNTRY, POSTAL CODE
TELEPHONE	FAX
<i>U.S. CITIZENS PLEASE COMPLETE THIS AREA</i>	<i>NON-U.S. CITIZENS PLEASE COMPLETE THIS AREA</i>
DATE YOU DID (OR WILL) DEPART FROM THE UNITED STATES	
MAIL FORWARDING ADDRESS IF DIFFERENT FROM ABOVE	MAIL FORWARDING ADDRESS IF DIFFERENT FROM ABOVE
STREET ADDRESS	STREET ADDRESS
CITY	CITY
STATE, COUNTRY, POSTAL CODE	STATE, COUNTRY, POSTAL CODE
PLEASE PROVIDE BELOW ADDITIONAL CONTACT DETAILS WHERE YOU MAY BE REACHED:	PLEASE PROVIDE BELOW ADDITIONAL CONTACT DETAILS WHERE YOU MAY BE REACHED:
TELEPHONE	TELEPHONE
PERSONAL FAX	PERSONAL FAX
PERSONAL EMAIL	PERSONAL EMAIL
NOTE: ALL U.S. CITIZENS MUST ALSO PROVIDE A STATEMENT OF RESIDENCE	NOTE: NON-U.S. CITIZENS WHO DO NOT PROVIDE A NON-U.S. RESIDENCE ADDRESS MUST PROVIDE A STATEMENT OF RESIDENCE

SECTION 2. Please answer all questions

1. Are you currently disabled, pregnant, or unable to perform normal activities?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Are you presently hospitalized, or scheduled for or in need of hospitalization or surgery?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Have you ever tested positive for, been diagnosed with, or been treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human Immunodeficiency Virus (HIV) or any other Immune System Disorder?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Have you ever had, been recommended to have, or are you currently on a waiting list for any organ transplant (other than corneal)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you answered YES to any of the above four questions, we regret that you do not qualify for this insurance. Thank you for your interest.	
5. Have you been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past five (5) years? If yes, please complete Section 5.	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you answered YES to the above question, you may not qualify for this insurance.	
Questions 6 - 27, below must be answered. For any question answered "YES," please provide complete details of the medical condition at issue in the space provided in Section 5 of this Application, including the name, address and telephone number of all attending physician(s), diagnoses, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. IMG and the Company reserve the right to request additional medical information.	
6. During the last twelve (12) months, have you experienced manifestation or symptoms of, been diagnosed with, or received any consultation, examination, testing or treatment (including medications) for, any medical, health, mental, physical or nervous condition? If yes, please complete Section 5.	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. Have you ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy? If yes, please explain in Section 5.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever experienced manifestation or symptoms of, suffered from, sought consultation, examination, testing or been treated for, or been diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, involving, or relating to any of the following:	
8. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, chest pain, arteriosclerosis, atherosclerosis, elevated blood pressure, hypertension, swelling of feet/ankles, thrombosis, phlebitis, rheumatic fever, or heart murmur? If yes, in addition to Section 5, please complete the following: a. Date of most recent BP reading? _____ b. Result: _____ c. Medications taken (Types and Dosage) _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
9. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited to: anemia, hemophilia, leukemia, hepatitis, lymph glands, or high cholesterol?	<input type="checkbox"/> YES <input type="checkbox"/> NO
10. Diabetes, hyperglycemia or hypoglycemia? If yes to diabetes, in addition to Section 5, please complete the following: a) Diabetic Type: I ___ or II ___ b) Date diagnosed: _____ c) Controlled by diet only? Yes ___ No ___ d) Medications (Types and Dosage) _____ e) Date of most recent HbA1c Test? _____ f) Results of HbA1c Test (1 - 10) _____	<input type="checkbox"/> YES <input type="checkbox"/> NO

SECTION 2. (continued)

11. Cancer, tumor, cyst, polyp, melanoma, Kaposi's sarcoma, cell disorder, shingles, lump, calcification, or growth of any kind?	<input type="checkbox"/> YES <input type="checkbox"/> NO
12. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroid or metabolic disorders, or obesity?	<input type="checkbox"/> YES <input type="checkbox"/> NO
13. Kidney, urinary tract functions, kidney or bladder stones or infections?	<input type="checkbox"/> YES <input type="checkbox"/> NO
14. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, bronchial asthma, pleurisy pneumonia?	<input type="checkbox"/> YES <input type="checkbox"/> NO
15. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical or drug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or eating or sleeping disorders?	<input type="checkbox"/> YES <input type="checkbox"/> NO
16. Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebral ischemic attacks?	<input type="checkbox"/> YES <input type="checkbox"/> NO
17. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or disorder, vertebrae, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?	<input type="checkbox"/> YES <input type="checkbox"/> NO
18. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, advice, diagnosis or treatment?	<input type="checkbox"/> YES <input type="checkbox"/> NO
19. Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: mental retardation, Down Syndrome, or other chromosome disorder, physical disorder, deformity or defect?	<input type="checkbox"/> YES <input type="checkbox"/> NO
20. Digestive system, stomach, or intestines, including, but not limited to: esophageal regurgitation, gastritis, ulcers, colon, or rectum disorders?	<input type="checkbox"/> YES <input type="checkbox"/> NO
21. Reproductive systems, including but not limited to: prostate or elevated PSA level, vaginal bleeding, fibroids, nodules or breast cysts, fallopian tubes, ovaries or uterus?	<input type="checkbox"/> YES <input type="checkbox"/> NO
22. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chronic sinusitis, or TMJ?	<input type="checkbox"/> YES <input type="checkbox"/> NO
23. Any other disease, medical problem, illness, injury or condition of any kind not listed?	<input type="checkbox"/> YES <input type="checkbox"/> NO
24. Do you currently use or during the past five years have you used tobacco in any form?	<input type="checkbox"/> YES <input type="checkbox"/> NO
25. Have you or any family member applying for coverage ever applied for or purchased insurance through IMG? (If yes, please provide certificate number, if any, and details.)	<input type="checkbox"/> YES <input type="checkbox"/> NO
26. I certify that I am a Professional Marine Crew Member who currently or usually works aboard a vessel as a full-time seagoing crew member. I expect to spend a significant period sailing outside of U.S. waters and I do not qualify for adequate coverage under a U.S. domestic insurance plan.	<input type="checkbox"/> YES <input type="checkbox"/> NO
27. During the last twelve (12) months, have you been covered under any health or medical insurance plan? If yes, please state the name and location of the insurance company, the policy and the applicable dates of coverage.	<input type="checkbox"/> YES <input type="checkbox"/> NO

SECTION 2. (continued)

SUBSCRIPTION I (we) hereby apply to the Global Medical Services Group Insurance Trust, c/o Union Federal Savings Bank, Indianapolis, IN, for Global Crew Medical InsuranceSM as offered by the Company on the date of its receipt hereof. I (we) understand and agree that: (i) no coverage will be effective until this Application has been duly accepted in writing by the Company, (ii) no modification or waiver relating to this Application or the coverage applied for will be binding upon the Company or IMG unless approved in writing by an officer of the Company or IMG, (iii) IMG and the Company will rely on the accuracy and completeness of the information provided herein, (iv) any misrepresentation or omission contained herein will void the insurance certificate, and any and all claims and benefits thereunder will be forfeited and waived, (v) by submission of this Application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its selected agent and administrator, and invoke the benefits and protections of its laws, and (vi) the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance shall be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance shall be in Marion County, Indiana, for which applicant(s) hereby consent(s).

ACKNOWLEDGEMENT I (we) understand and agree that: (i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent/broker assigned to or assisting with this Application is the representative of applicant(s), (iii) any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed on or at any time prior to the effective date of coverage, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or symptomatic, diagnosed or treated prior to the effective date or disclosed herein (a "pre-existing condition"), will be excluded from coverage for two years from the effective date, and thereafter will be limited to \$50,000 lifetime per person, with a maximum of \$5,000 per person per annual coverage period, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or to be per-

formed in any particular state of the United States, and (v) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided thereunder, and IMG acts solely as agent for the Company and has no direct or independent liability under the Master Policy or any Certificate of insurance.

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read the questions contained in this Application or they have been read to me (us), and I (we) understand them, (ii) my (our) responses to the questions are true, accurate and complete in all respects as of the date hereof, and that I (we) will supplement such responses prior to the requested effective date in the event of any change or addition thereto, (iii) I am (we are) currently in good health and, except for the conditions and other information disclosed herein, I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing condition which I (we) foresee may require treatment in the future or for which I (we) intend to claim under this insurance, and (iv) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and bind the applicant. By acceptance of coverage and/or submission of any claim for benefits, the applicant ratifies the authority of the signer to so act and bind the applicant.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company.

SATISFACTION GUARANTY/REVIEW PERIOD It is understood I (we) will have 15 days from the effective date to review the insurance Certificate and all benefits, terms, conditions, limitations and exclusions of coverage. If not completely satisfied, I (we) may cancel this insurance by written request retroactive to the effective date and receive a full refund of premium.

Signature of Applicant, Guardian or Proxy

Date (Mo/Day/Yr.)

Signature of Spouse

Date (Mo/Day/Yr.)

GLOBAL TERM LIFE INSURANCESM
GLOBAL DAILY INDEMNITYSM

Underwritten by International Medical Insurance CompanySM, Inc. (IMICSM). Distributed, managed and administered, as agent for IMIC, by International Medical Group[®], Inc. ("IMG[®]"). Global Term Life Insurance and Global Daily Indemnity are only available at the time of application for, and with the purchase of, Global Crew Medical Insurance[®].

SECTION 3.

NAME	BASIC LIFE	SUPPLEMENTAL LIFE	DAILY INDEMNITY
A. APPLICANT	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

BENEFICIARY INFORMATION NEED ONLY BE COMPLETED IF TAKING BASIC AND/OR SUPPLEMENTAL LIFE		% OF DEATH BENEFIT
APPLICANT A		
PRIMARY BENEFICIARY NAME	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	RELATIONSHIP	%

If accepted for the Global Crew Medical Insurance[®] plan, I (we) understand that I (we) may qualify for Global Term Life Insurance and/or Global Daily Indemnity underwritten by International Medical Insurance Company. I (we) do hereby apply to the Global Life Insurance Services Group Insurance Trust, Bank of Bermuda, Hamilton, Bermuda, for Global Term Life Insurance and/or Global Daily Indemnity, as indicated above. I (we) hereby incorporate herein the certifications, representations, understandings, agreements, acknowledgements, authorizations, and warranties from the foregoing Application for Global Crew Medical Insurance, and understand and agree that the terms, conditions, restrictions and penalties thereof shall likewise

apply hereto. If I (we) have also applied for the optional Global Daily Indemnity plan, I (we) understand that only overnight hospital stays eligible under my (our) Global Crew Medical Insurance plan, excluding pregnancies, are covered. I (we) also understand: (i) there is an additional premium for Global Daily Indemnity, (ii) that in the event IMG does not accept this Application, its sole obligation is to return the premium to me (us), (iii) that the death benefit will be determined by my (our) age at the time of my (our) death, and (iv) that the Master Policy for Global Term Life Insurance and Global Daily Indemnity is issued in Bermuda and is governed by its laws.

Signature of Applicant or Guardian

Date (Mo/Day/Yr.)

SECTION 5. Medical Information/Prior Insurance

For any question answered "YES" in Section 2, please provide complete details of the medical condition at issue, including the name, address and telephone number of the attending physician(s), hospital(s), clinic(s) and all other health care providers involved, diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. **Please attach additional pages as necessary.** IMG and the Company reserve the right to request additional medical information prior to acceptance of Application.

Condition(s)/Diagnosis, Prognosis, Past and Present Course of Treatment(s)	Physician/Hospital/Clinic/Health Care Provider Name(s), Address & Telephone	Date(s) of Treatment

If you have ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy (see Section 2, Question 8), please explain below.

SECTION 6. Renewal Contact Information

Please specify the best way to contact you at renewal:

- Mail (please provide address) _____
- Fax (please provide fax number) _____
- Email (please provide email address) _____

SECTION 7. Insurance Agent/Broker Use Only

IMG Producer/Agent Number # 187072	Agent/Broker Name Tours Trips Treks & Travel
Company Name Tours Trips Treks & Travel	
Address Cabarete - Dominican Republic	
City, State, Zip	Country
Phone 809-867-8884	Fax
E-Mail Address health@4tdomrep.com	
Website	
Agent/Broker Signature X	GA #

Please mail or fax this application to:
International Medical Group, Inc.
 P.O. Box 88509
 Indianapolis, IN 46208-0509 USA

Call direct 317-655-4500 or
 toll free (in U.S.) 800-628-4664
 Fax 317-655-4505
 www.imglobal.com

Address change information or additional contact information should also be directed to IMG.