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For Additional Information:

Crossborder Services, LLC
Five Greentree Centre, Suite 104
Route 73
Marlton, NJ 08053

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The Insurance Company

Diplomat International is Underwritten by United States Fire Insurance Company; **rated "A" (excellent)** by A.M. Best.

The Program Administrator

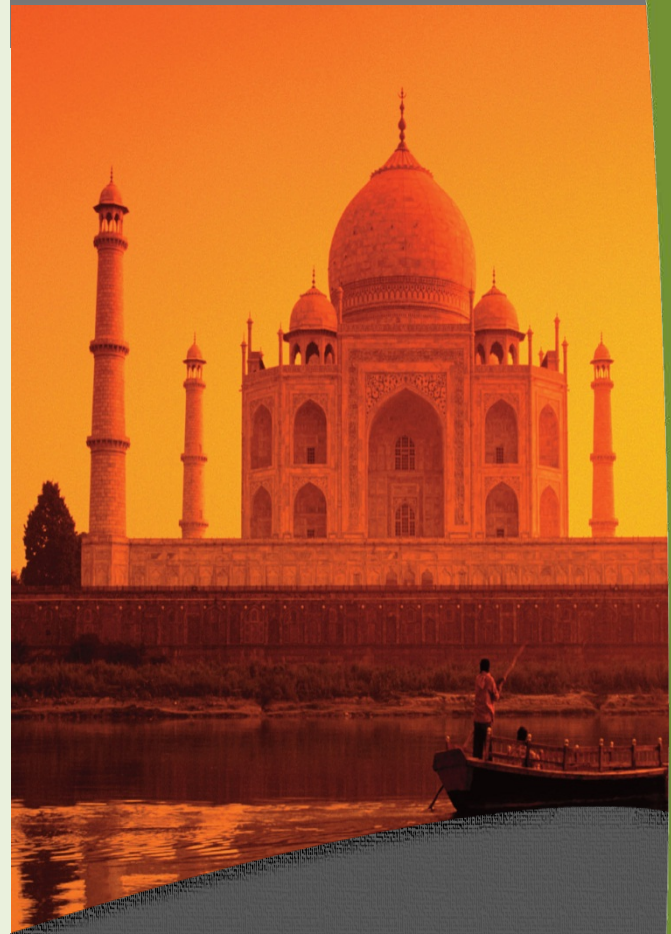
Diplomat International is designed and administered by Global Underwriters. With over 50 years of experience in the insurance industry, Global Underwriters has established itself as a leader in the development, administration and marketing of international health and life insurance products. We offer exceptional and affordable International Health insurance coverage for groups and individuals. So whether you're traveling on business, vacationing, or are residing in a foreign country, Global Underwriters has a plan designed just for you.

Questions? Please contact your Insurance Agent or the Program Administrator directly:

Global Underwriters Agency, Inc.
3195 Linwood Road, Suite 201
Cincinnati, Ohio 45208

Completed Application and Credit Card Payment
can be faxed to: 800-942-7816 or 513-533-3775
Apply online at: www.globalunderwriters.com

Diplomat International



**Medical Insurance
that covers you
outside your Home
Country (5 days up
to 12 months)**



DI: 11-2014

International Travel Medical

Quick Glance Benefits Summary:

Medical Maximum: Plan A - \$50,000, Plan B - \$100,000, Plan C - \$250,000, Plan D - \$500,000, Plan E - \$1,000,000; Persons age 70 – 79 are eligible for plans A and B; Persons age 80+ are eligible for a maximum benefit of \$20,000.

Deductible Choices: \$0, \$50, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000 per person/policy period

Co-Insurance: After you pay your selected deductible this plan will pay 100% of Covered Expenses outside your Home Country up to the selected policy maximum.

Pre-Existing Condition Exclusion: 12 Months prior to the start date of coverage

Emergency Medical Evacuation and Repatriation: \$500,000

Political and Natural Disaster Evacuation: \$50,000; (\$100,000 available with the purchase of the Enhanced Political and Natural Disaster Evacuation Rider)

Return of Mortal Remains: \$50,000

Emergency Medical Reunion: \$50,000

Return of Minor Child: \$50,000

Interruption of Trip: \$5,000

Loss of Baggage: \$50 per article; up to a maximum of \$250

In-Hospital Indemnity (US Citizens only): \$100 per day to a maximum of 10 days

Emergency Dental Treatment (Palliative): \$100

Accidental Death and Dismemberment: \$25,000 (Enhanced Benefit Amounts available) with paralysis, coma, seat belt and airbag, felonious assault and home alteration and vehicle modification benefits.

Sudden Recurrence of a Pre-existing Condition (US Citizens only): up to \$20,000; (\$2,500 for age 65 and older)

Optional Policy Enhancements:

Home Country Coverage / Athletic & Hazardous Activity Riders

War Risk Coverage Available, call for a quote.

Why Purchase International Medical Insurance?

Who should purchase The Diplomat International?

Travel medical insurance designed for U.S. Citizens traveling outside the United States or Non-U.S. Citizens traveling outside their home, with no travel to the United States. This valuable travel protection is ideal for students, business and leisure travelers, study abroad, international exchange students, tourists, holiday travelers, and church or missionary travelers.

Why do you need international travel insurance?

Problem for U.S. Travelers: Most group and individual health plans sold in the United States provide limited (if any) coverage while traveling overseas. PPO's do not extend their network's abroad, so any difference in billing expenses or claims will become your responsibility. Private U.S. health plans rarely provide emergency medical air evacuation and repatriation benefits back to your home country. Finally, Medicare provides NO coverage outside the U.S. (see U.S. Passport for details).

Problem for Non - U.S. Citizens: Nationalized or government sponsored health plans rarely provide adequate medical coverage for illnesses or injuries sustained while traveling outside your home country. Extreme sports, hazardous activities, emergency medical air evacuation and repatriation are usually not covered under nationalized health insurance schemes.

This brochure is meant to be a brief summary of the policy features only for the Diplomat International Plan and does not cover all the terms, conditions and limitations of the Master Policy. If there is any conflict between this brochure and the Master Policy, the Master Policy will govern in all cases. Benefits and premiums are subject to change.

Eligibility

The **Diplomat International** provides Accident and Sickness Medical Coverage, Travel Assistance, and Accidental Death and Dismemberment benefits to Individuals while traveling outside their Home Country, but not to the United States. Coverage is available for **you**, a second adult, unmarried dependent Children, or Children traveling alone.

Home Country is defined as: the country where an eligible person(s) has his/her fixed and permanent home establishment and to which he/she has the intention of returning.

Period of Coverage

The minimum period of coverage that can be purchased is 5 days, the maximum is 12 months.

Effective Date: Coverage will begin at 12:00 A.M. Eastern Standard Time on the latest of the following: 1) The date and time your enrollment form and correct premium are received by Global Underwriters Agency; or 2) The effective date requested on the enrollment form; 3) The moment You depart from your Home Country;

Expiration Date: Coverage will end at 11:59 P.M. Eastern Standard Time on the earliest of the following: 1) The moment You return to your Home Country, except as provided under the Home Country Coverage; 2) Twelve months after your coverage's effective date; 3) The termination date shown on the enrollment form, for which premium has been paid; or 4) The date You are no longer considered an Eligible Person.

Diomat International (Daily Rates)

Plan A - \$50,000	With \$250 Deductible	Plan B - \$100,000	With \$250 Deductible
Ages 18 -29	\$0.81	Ages 18 -29	\$0.97
Ages 30-39	\$0.97	Ages 30-39	\$1.14
Ages 40-49	\$1.72	Ages 40-49	\$1.85
Ages 50-59	\$2.79	Ages 50-59	\$3.20
Ages 60-64	\$3.35	Ages 60-64	\$4.10
Ages 65-69	\$3.95	Ages 65-69	\$4.39
Ages 70-79	\$5.80	Ages 70-79	\$8.14
80+ (\$20K max)	\$11.05	80+ (\$20K max)	N/A
Dependent Child	\$0.59	Dependent Child	\$0.75
Child Alone	\$0.89	Child Alone	\$1.10
Plan C - \$250,000	With \$250 Deductible	Plan D - \$500,000	With \$250 Deductible
Ages 18 -29	\$1.03	Ages 18 -29	\$1.13
Ages 30-39	\$1.29	Ages 30-39	\$1.55
Ages 40-49	\$1.94	Ages 40-49	\$2.10
Ages 50-59	\$3.32	Ages 50-59	\$3.52
Ages 60-64	\$4.33	Ages 60-64	\$4.72
Ages 65-69	\$4.58	Ages 65-69	\$4.90
Ages 70-79	N/A	Ages 70-79	N/A
80+ (\$20K max)	N/A	80+ (\$20K max)	N/A
Dependent Child	\$0.80	Dependent Child	\$0.89
Child Alone	\$1.20	Child Alone	\$1.36
Plan E - \$1,000,000	With \$250 Deductible	<div style="border: 2px solid black; padding: 10px; text-align: center;"> <p>This plan is for individuals while traveling outside their home country, internationally, but not to the USA.</p> <p>Diomat International must be purchased for a Minimum of 5 days.</p> </div>	
Ages 18 -29	\$1.32		
Ages 30-39	\$1.75		
Ages 40-49	\$2.38		
Ages 50-59	\$3.69		
Ages 60-64	\$5.45		
Ages 65-69	\$5.67		
Ages 70-79	N/A		
80+ (\$20K max)	N/A		
Dependent Child	\$0.95		
Child Alone	\$1.48		

Optional Policy Enhancement Riders

War Risk Coverage: please call your agent or Global Underwriters Agency for a quote.

Enhanced AD&D Benefit Rates (Per Person / Month)

\$100,000 Total Coverage	\$6.00	Total AD&D coverage includes the \$25,000 base amount.
\$250,000 Total Coverage	\$18.00	
\$500,000 Total Coverage	\$38.00	
\$750,000 Total Coverage	\$58.00	
\$1,000,000 Total Coverage	\$78.00	

Optional Policy Enhancement Riders

Home Country Coverage Rider- provides limited coverage under Your Medical Expense Benefit while in Your Home Country. The plan pays 80% up to \$5,000 of Covered Expenses, then 100% to a maximum of 1) \$50,000 for Incidental Trip(s) to your Home Country or 2) \$10,000 for Extension of Benefits (Follow Me Home Coverage). **(Apply 1.10 factor to your total premium)**

Enhanced Political and Natural Disaster Evacuation Benefit

The Enhanced Political and Natural Disaster Evacuation Benefit Rider increases the maximum benefit from \$50,000 to \$100,000. **(\$30 per person per month)**

Athletic Sports & Hazardous Activity Rider - provides coverage if Your Injury or Illness results from the below enumerated Athletic Sports & Hazardous activities.

NOTE: Any Athletic Sport & Hazardous Activity not expressly covered hereunder is excluded from this policy unless the activity is non-contact and engaged in by You solely for leisure, recreation, entertainment, or fitness purposes only.

Table 1: For the below listed activities apply the 1.25 factor

to the base premium: Bobsledding; Bungee Jumping; Canopying; Hang Gliding; Heli-skiing; Horseback Riding; Jet, Snow, and Water Skiing; Kayaking; Martial Arts; Motorcycling & Motor Scooter; Mountain Biking; Mountain Climbing (under 14,000 feet); Paragliding; Parasailing; Piloting any Non-commercial Aircraft; Safari; Scuba Diving, Skydiving; Snowboarding; Snowmobiling; Spelunking; Surfing; Trekking; Whitewater Rafting (up to and including Class V Rapid only); Wind Surfing; Zip Lining.

Table 2: For the below listed activities apply the 1.25 factor to the base premium plus the monthly flat rate listed:

() U Option - additional \$25.00 flat monthly rate

Arial Photograph (Use of proper restraints required); BMX (Racing or Competitive); Flying in any Chartered or Leased Aircraft or Helicopter.

() High Option - additional \$50.00 flat monthly rate

Diving with Sharks; Mountain Climbing (if over 14 thousand feet, guide required); Running with Bulls; Safari & Big Game Hunting (use of firearms); Security Detail (use of firearms).

Table 3: For the below listed Intercollegiate, Interscholastic Athletics, Club Sports, and Organized Amateur Sports, apply the 1.25 factor to the base premium plus the monthly flat rate listed. Under this rider, the Medical Expense Benefit is reduced to \$20,000 for any Covered Injury or Illness resulting from:

(1) Low Option - additional \$12.00 flat monthly rate Baseball; Cheerleading; Cross Country; Diving; Equestrian; Fencing; Field Hockey; Golf; Polo Horse; Polo Water; Softball; Swimming; Tennis; Track and Field; Volleyball.

(2) Middle Option - additional \$26.00 flat monthly rate

Basketball; Competitive Cycling (Road, Track, CX); Ice Hockey; Lacrosse; Martial Arts; Skiing (Slalom, Giant Slalom, Downhill); Wrestling.

(3) High Option - additional \$80.00 flat monthly rate

Football (no Division One); Gymnastics; Rugby; Soccer.

Enrollee Information – Diplomat International

DI: 11/2014

Last Name: _____ First Name: _____ Middle: _____

Home Country Address: _____

City: _____ State: _____ Zip Code: _____ Country: _____

Passport Number: _____ Issuing Country: _____

Destination (s): _____

For Accidental Death Benefit:

Beneficiary: _____ Relationship: _____

Address: _____

Send Policy via: Email Postal Service Check box if Home Country Address is the mailing address

Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____ Country: _____

Email: _____ Phone: _____

Requested Effective Date: _____ **Termination Date:** _____ **Total # of Days (B)**

(Include first and last days in calculation. Must be purchased for a minimum of 5 days; Maximum 365 days)

Policy Maximum (Circle One)	Deductible Factors (Circle One) (C)	Optional Riders & Factors (Circle All That Apply)
Plan A - \$50,000	\$0 x 1.30 \$500 x .90	(G) Enhanced Political & Natural Disaster: _____
Plan B - \$100,000	\$50 x 1.20 \$1000 x .80	(D) Enhanced AD&D Benefit: _____
Plan C - \$250,000	\$100 x 1.10 \$2500 x .70	(E) Athletic Sports & Hazardous Activity x 1.25
Plan D - \$500,000	\$250 x 1.00 \$5000 x .60	(E) Home Country Coverage x 1.10
Plan E - \$1,000,000		Total (E) _____ (only add numbers after decimal)
		(F) Special Sport Flat Rate: _____
		List Table & Option #: _____

Calculating Your Premium

Name of Persons to be Insured

Enrollee: _____

Spouse: _____

Child: _____

Child: _____

Child: _____

Gender	Date of Birth	Daily Rate Premium
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M or F ___/___/___ _____

M or F ___/___/___ _____

M or F ___/___/___ _____

M or F ___/___/___ _____

M or F ___/___/___ _____

Total Daily Premium (A): _____

_____ X _____ = _____ X _____ = _____

Total Daily Premium (A) X Total # of Days (B) = Sub-Total X Deductible Factor (C) = Sub-Total

+ _____ = _____ X _____ + _____ + _____ + \$5.00

Enhanced AD&D (D) = Sub-Total X Rider Factor (E) + Special Sport (F) + Enhanced Political (G) + Admin Fee

Coverage cannot begin until Global Underwriters receives your completed Total Plan Cost:

Enrollment form and correct premium.

Payment Method: Check/Money Order (Payable to Global Underwriters) MasterCard / Visa / Discover

Card #: _____ - _____ - _____ - _____ Expiration Date: ___ / ___

Cardholder Name: _____ Signature: _____

Cardholder City: _____ State: _____ Zip Code: _____

I have read and fully understand the exclusions list on this brochure. Check or money order must be made payable to Global Underwriters Inc. All premium payments must be paid in U.S. Dollars at the time enrollment coverage is made. If paying by credit card, I authorize Global Underwriters Agency Inc. to bill my Visa/MasterCard/Discover account for the total premium. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I hereby subscribe to the Diplomat International plan and enroll in coverage for which I am eligible under the policy issued by United States Fire Insurance Company.

Signature of Insured or Proxy

Date

Agent Name/#: Crossborder Services, LLC GA Name/#: _____