

Group Employee Life Enrollment Form



All parts of this form must be completed.

Group Employee Life insurance is a surplus lines product underwritten and offered by Alstead Re, a segregated cell company (publ) (the "Company"); distributed, managed, and administered, as agent for and on behalf of the Company, by IMG® (International Medical Group®).

PART 1: General Information				
Participating Organization:		Group I.D. Number:		
Full Legal Name: <i>(Last, First, Middle)</i>			Citizenship:	
Are you a U.S. citizen or resident required to file a U.S. tax return? <input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Male <input type="checkbox"/> Female	Occupation:	Annual Salary <i>(Required if applying for a life amount based on 1x, 2x, or 3x salary):</i>	Requested Effective Date: __/__/__ <i>(MM/DD/YYYY)</i>	
Mailing Address:		City:	State/Country:	
Postal/Zip Code:	Telephone:	Country of Residence:		
ID Number:	Date of Birth: __/__/__ <i>(MM/DD/YYYY)</i>	Height:	Weight:	
Date Employed Full-Time: __/__/__ <i>(MM/DD/YYYY)</i>	Hours Worked per Week:	Departure Date from Country of Residence: __/__/__ <i>(MM/DD/YYYY)</i>		
Length of Stay (if applicable):	Country of Destination (if applicable):			
SSN/TIN:		Government Issued ID Number:		
Communication should be sent via email to:				
<input type="checkbox"/>	I agree to the processing of my personal information to provide the services I have purchased, including to administer claims, and to receive member communications, in accordance with IMG's Privacy Policy.			
<input type="checkbox"/>	I agree to receive relevant information and other communications from IMG about Insurance coverages and service options. I understand that I can withdraw my consent at any time.			

PART 2: Employee Life Insurance	
<input type="checkbox"/> 1x Salary <input type="checkbox"/> 2x Salary <input type="checkbox"/> 3x Salary <input type="checkbox"/> Other amount: _____	

PART 3: Employee Medical Information	
<p>The questions below must be accurately answered for all applicants. For any question answered "Yes," please provide complete details of the condition in Part 5, including the contact information for all medical providers, and information related to the treatment. IMG and the Company reserve the right to request additional information following review of the answers.</p>	
1. Are you or any other applicant currently disabled, pregnant, or unable to work or perform activities of daily living?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization or surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you or any other applicant 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 or any other applicant ever had mental or nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical or drug abused or dependency, alcoholism, psychiatric counseling and /or support groups, depression, anxiety, chronic fatigue, or eating disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you or any other applicant 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

6. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past five (5) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you or any other applicant ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. During the last twelve (12) months, have you or any other applicant 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 conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART 4.

Questions 10-26 below must be accurately answered for all applicants. For any question answered "Yes," identify to whom the answer applies (use the letter that corresponds to the applicant from Part 1), and provide complete details of the condition in Part 5, including the contact information for all medical providers, and information related to the treatment.

Have you or any other applicant applying for coverage 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:

<p>9. 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?</p> <p>Date of most recent blood pressure reading: ___/___/___ (MM/DD/YYYY)</p> <p>Most recent blood pressure reading: _____ AS/ _____ DS</p> <p>Medications (Types / Dosage): _____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Blood, blood vessels, 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
<p>11. Diabetes, hyperglycemia or hypoglycemia? If Yes to diabetes, please complete the following:</p> <p>a) Diabetic Type: I ___ or II ___</p> <p>b) Date diagnosed: ___/___/___ (MM/DD/YYYY)</p> <p>c) Controlled by diet only? Yes ___ No ___</p> <p>d) Medications (Types / Dosage) _____</p> <p>e) Date of most recent HbA 1c Test: ___/___/___ (MM/DD/YYYY)</p> <p>f) Results of HbA 1c Test (1-10) _____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>12. Asthma or allergies? If yes, please specify which one and complete the following:</p> <p>a) Date diagnosed: ___/___/___ (MM/DD/YYYY)</p> <p>b) Has hospitalization or emergency room treatment been required? If yes, describe and list date(s): ___/___/___ (MM/DD/YYYY)</p> <p>c) Please list known triggers: _____</p> <p>d) Medications (Types / Dosage) _____</p> <p>e) Frequency of attacks: _____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Cancer, tumor cyst, polyp, melanoma, Kaposi's sarcoma, cell disorder, shingles, lump or growth of any kind?	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. 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
15. Kidney, urinary tract functions, kidney or bladder stones or infections?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. 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
17. 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
18. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease, vertebrae, or any other back condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART 6: CERTIFICATION AND AGREEMENT

SUBSCRIPTION As a condition-precendent to applying for this insurance, the undersigned, on behalf and with the authority from the Sponsoring Organization and its individual Participants ("Applicant," "You" or "Your"), represents and warrants they are the authorized agent of the Applicant and hereby applies and subscribes, for and on behalf of each individual enrolled. By requesting life insurance and/or any future claim for life benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with International Medical Insurance Group via Alstead Re, a segregated cell company, through IMG as its managing general underwriter and plan administrator, the life insurance contract represented by its Master Policy and evidenced by that Certificate of insurance will be deemed, issued and made in Hamilton, Bermuda, and sole and exclusive jurisdiction and venue for any legal proceeding relating to the life insurance will be in Hamilton Bermuda, for which the applicant(s) hereby consent(s). I (we) consent and agree that Bermuda law shall govern all rights and claims raised under the life insurance contract.

APPLICATION The Participating Organization, by its authorized representative, hereby applies for Group Employee Life insurance coverage as underwritten and offered by the Company and administered by the Company's authorized representative and plan administrator, International Medical Group, Inc. (IMG). The Applicant understand and agrees that : (i) the Applicant must pay premiums for the entire period of coverage in advance, and no coverage will be effective until the required premium has been paid and this application has been 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, and (iii) the Company relies on the accuracy, truthfulness, and completeness of the information provided herein and any misrepresentation or omission contained herein will void the insurance and any and all claims and benefits thereunder will be forfeited and waived.

ACKNOWLEDGEMENT The Applicant understands and agrees that: (i) the insurance producer/agent/broker soliciting, assigned to, or assisting with this application is the agent and representative of the applicant(s) and IMG acts in fulfillment of its contractual duties to the Company and on behalf of the Company, (ii) this insurance contains a number of exclusions from coverage, including an exclusion for any illness, injury, sickness, disease, or other physical, medical, Mental or Nervous Disorder, condition or ailment for which: medical advice, diagnosis, care or Treatment was recommended or received at any time during the six (6) months prior to the effective date or a condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the six (6) months immediately preceding the Insured person's Initial Effective Date, (iii) the subjects of insurance applied for are not intended or considered by the Applicant, the Company or IMG to be resident, located, or expressly to be performed in any particular jurisdiction, and (iv) the Company, as carrier and underwriter of the insurance plan, is solely liable for the coverages and benefits to be provided under the insurance contract and IMG has no direct or independent liability under any insurance contract, (v) the Applicants also agree it is their responsibility to provide IMG with true, accurate and complete e-mail address, contact, and other information related to my coverage, and to maintain and promptly update any changes in this information. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for

insurance is guilty of a crime and may be subject to fines and confinement in prison.

AUTHORIZATION FOR RELEASE OF INFORMATION. The Applicants authorize any health plan, health care provider, health care professional, MIB, federal, state or local government agency, insurance or reinsuring company, consumer reporting agency, employer, benefit plan, or any other organization or person that has provided care, advice, diagnosis, payment, treatment, or services to them or on their behalf, has any records or knowledge of their health, has any information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment of them, and any non-medical information about me, to disclose their entire medical record, file, history, medications, and any other information concerning them and to give any and all such information to their agent of record and authorized representatives of Company, IMG, and their affiliates, and subsidiaries.

CERTIFICATION The Applicant hereby certifies, represents and warrants that: (i) the Applicant has read the foregoing statements and any marketing materials and a sample insurance contract that were made available upon request and prior to the application or that they have been read to the Applicant, and the Applicant understands them, (ii) the Applicant is eligible to participate in the insurance program applied for, (iii) if signed as the legal representative of the Applicant, the signer warrants their authority of the signer to so at and bind the Applicant, and (iv) subject to Company's acceptance of this application and payment of the total amount due, coverage will begin at 12:01 a.m. on the approved effective date. The Applicant understand that if premium is returned unpaid for any reason, coverage becomes null and void.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to, and does not provide benefits required by, PPACA. PPACA requires U.S. citizens, U.S. nationals and resident aliens to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA compliant coverage but do not do so. Eligibility to purchase or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is solely the applicants' responsibility to determine the insurance requirements applicable to them and the Company and its Administrator shall have no liability whatsoever, including for any penalties that the applicants may incur, for their failure to obtain coverage required by any applicable law including without limitation PPACA.

E-CONSENT. The Applicants wish to receive information and communicate electronically, and prefer to use an e-mail address rather than regular mail. The Applicants agree IMG, its affiliates, and subsidiaries may provide each insured person with any communications in electronic format, and paper communications are not required, unless and until the Applicant withdraws this consent. The Applicants unambiguously give consent to the transfer of personal data to entities established in a country outside the EU Member States. This consent is freely given, specific for the administration of coverage and benefits, and an informed indication of the Applicants' wishes. The Applicants acknowledge and understand the transfer is necessary for the performance of a contract, taken in response to their request, and necessary for the conclusion or performance of a contract concluded in their interest.

Employee Signature: X _____ Date: ____/____/____ (MM/DD/YYYY)

Send by one of the following secure methods:

Secure Message Center: www.imglobal.com/secure-message-center

Encrypted Email: insurance@imglobal.com

Fax: +1.317.655.4505

For Other Inquiries, Call: +1.317.655.4500



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WWW.IMGLOBAL.COM