



Brand Compliance GUIDELINES



2024 - 2025

Introduction

THE IMG BRAND

IMG's brand compliance guidelines have been developed to help you, our partners, ensure all marketing materials adhere to IMG's brand standards and meet regulatory requirements. These guidelines apply to all marketing materials, regardless of medium (e.g., digital, print, etc.), that discuss any IMG products, even if IMG is not mentioned. These guidelines are not all-inclusive and are intended to provide guidance when developing marketing materials.

You are welcome—and encouraged—to use pre-approved marketing materials available in the IMG Producer Area or provided by your IMG representative. In the event that new marketing materials are created, they must be submitted to IMG for review and approval before distribution. Please contact your IMG representative for more information.



Logotype



THE CONCEPT

The IMG logo reflects our focus on providing a foundation of security, health, and well-being for our customers while they are away from home.

The birds in the logo represent the Arctic Tern, whose annual migration is the longest of any animal in the world. Each bird in the flock symbolizes one of IMG's core constituent groups: members, intermediaries, partners, and employees. As such, the perception of movement in the flock signifies not only the migration involved in traveling, working, and living internationally, but also IMG's worldwide reach and presence.



APPEARANCE

1. Full logotype.
2. IMG acronym.
3. The “Flock & Box” logo-mark.



Alignment



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IMG® Brand Compliance Guidelines

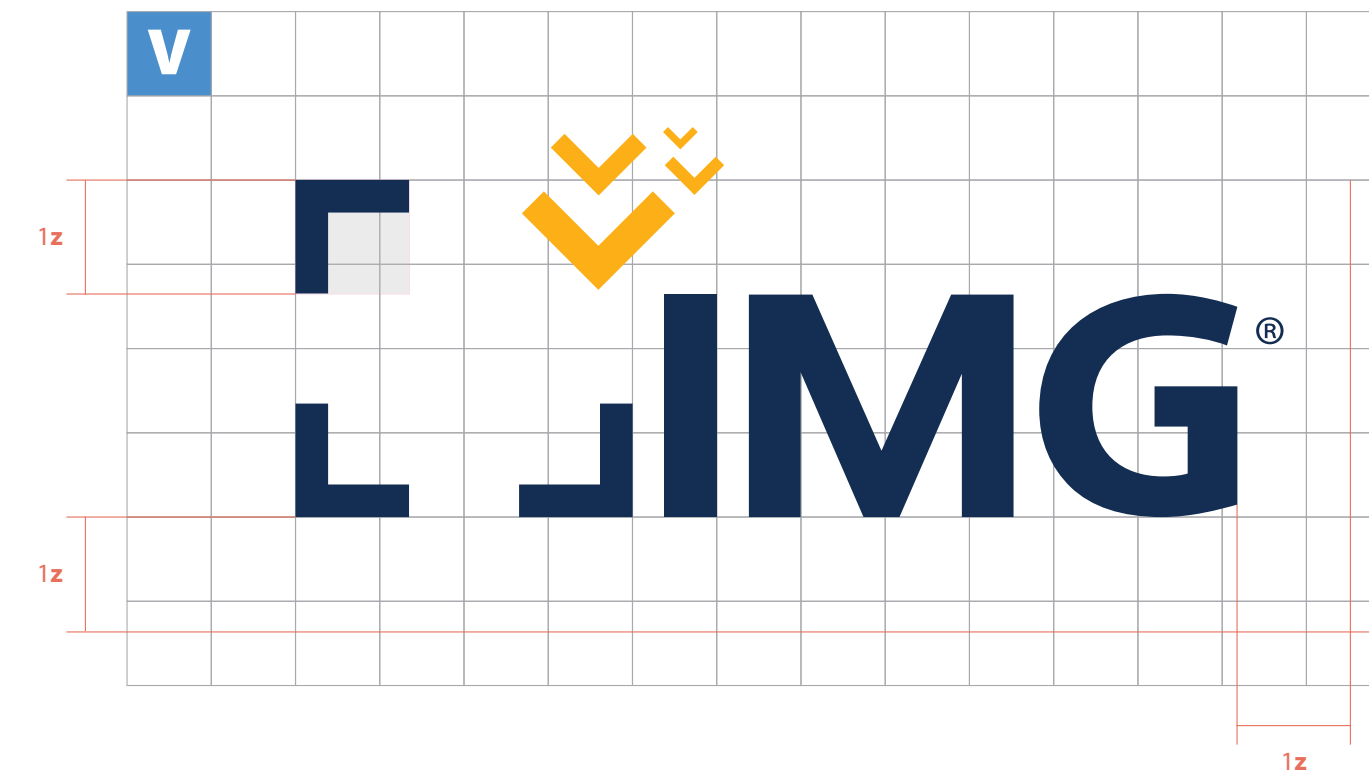


LOGOTYPE USE & ALIGNMENT

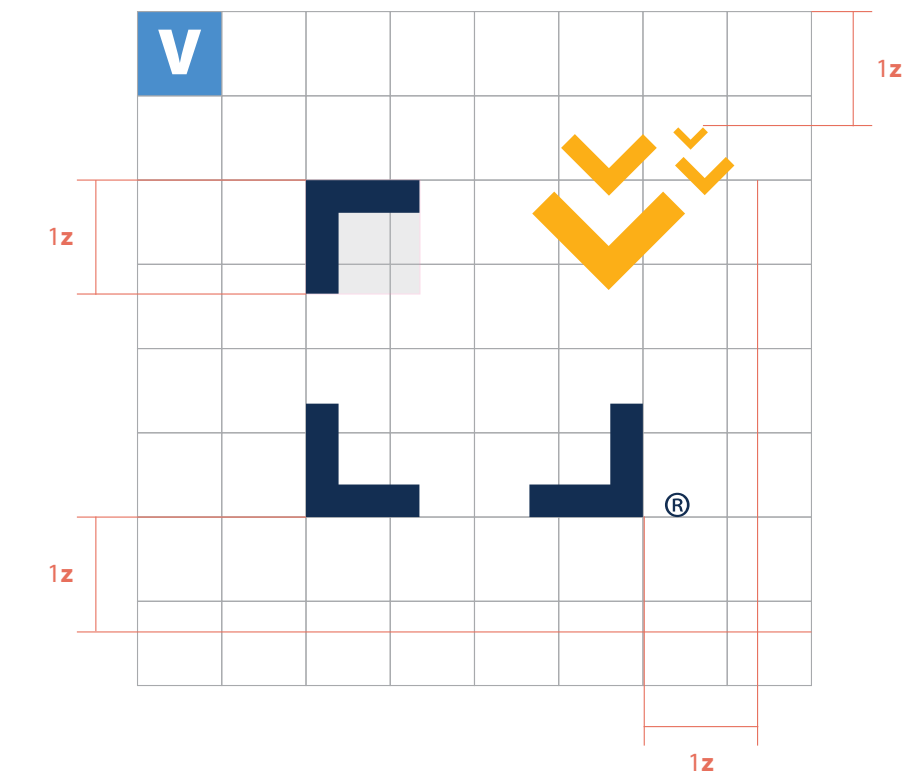
Logo use and Safe Space



1. IMG logo with tagline and Safe Space
the grid shows how to measure the right amount of safe space around the logotype and tagline, and in between them.



2. IMG logo and Safe Space
the grid shows how to measure the right amount of safe space around the logotype.



3. IMG trademark and Safe Space
the grid shows the calculation of the correct safe space around the trademark.

Note: All options of IMG logotype should include the "®" registered trademark symbol at the right of the logotype at all times.



SCALE, SIZE, AND PLACEMENT

This page delivers quick and accurate measurements for placing the logo in digital assets and on webpages.

This simple and minimalist layout and logo placement is just one example of the many design styles included in IMG's branding. Continue to the following pages for logo placement on other branded materials.

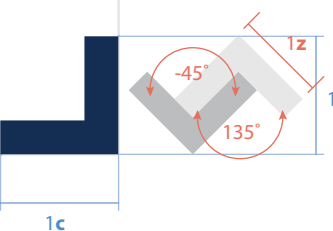
MINIMAL SIZE APPEARANCE


56.5px (20mm)

If logo appears scaled smaller than 56.5px (20mm) horizontally, drop the registration mark.

Minimal size 
30px (10mm)
Note: Minimum size should not be less than 30px (10mm).

Note: Regardless of the size, make sure that IMG logotype is not being stretched disproportionately.





negative / positive



color on positive



color on negative



b&w negative



b&w positive
gray = K50

IMG color scheme



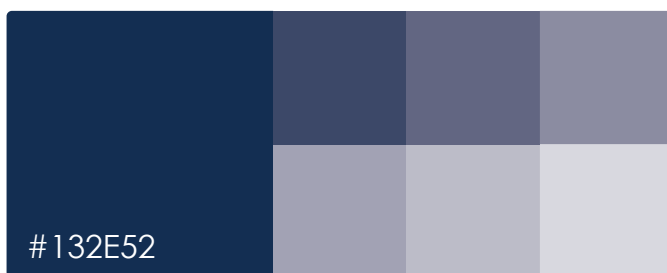
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IMG® Brand Compliance Guidelines



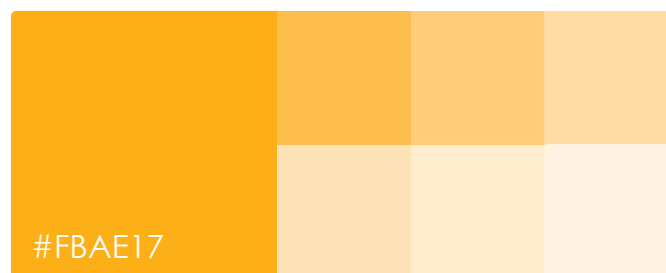
PRIMARY COLORS

MIDNIGHT



R 19, G 46, B 82
C 97; M 76; Y 51; K57
PANTONE 539 C

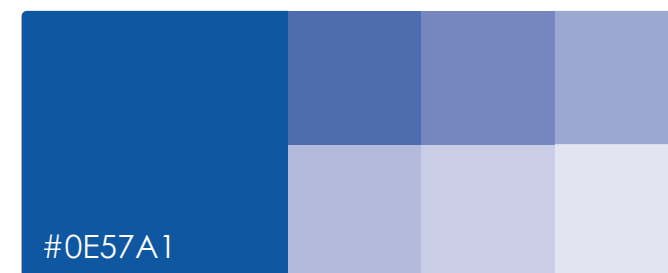
SUNRISE



R 251, G174, B 23
C 0; M 35; Y 100; K0
PANTONE 2010 CP

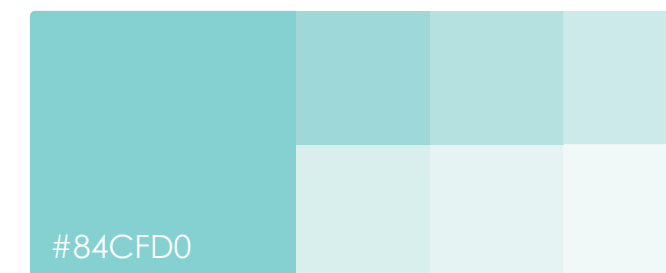
SECONDARY COLORS

ROYAL BLUE



R 14, G 87, B 161
C 96; M 73; Y 4; K 0
PANTONE 293 CP

AQUAMARINE



R 132, G 207, B 208
C=46 M=0 Y=20 K=0
PANTONE 3242 CP

NORDIC NIGHTS



R 98, G 102, B 109
C 30; M 22; Y 17; K 55
PANTONE Cool Gray 9 C

LONDON FOG



R 174, G 177, B 177
C 7; M 4; Y 6; K 30
PANTONE Cool Gray 3 C

Don'ts of IMG branding



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IMG® Brand Compliance Guidelines



Historic version



Scaled birds



Stretched birds



Stretched



Wrong registration mark



Wrong colors



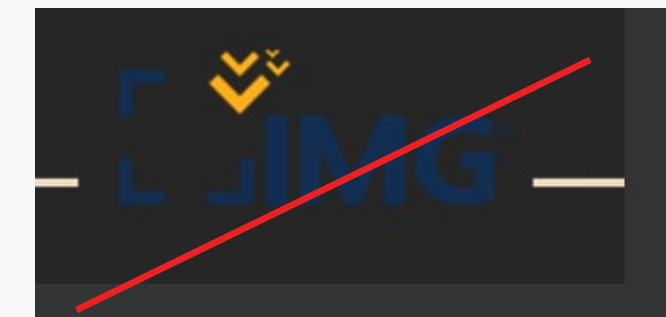
Rotation



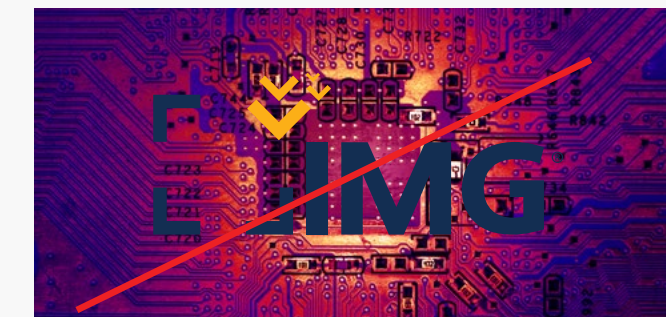
Low quality



In the circle



On dark background



Busy background



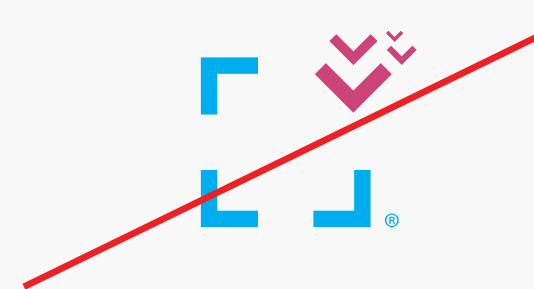
Too close to the edge with wrong registration mark



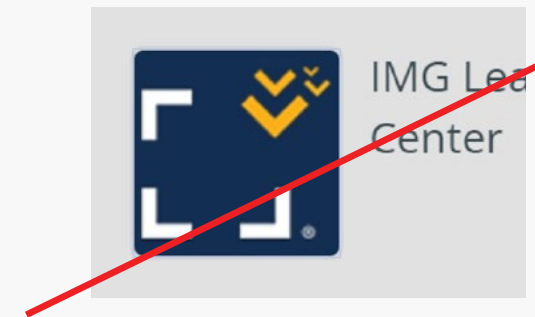
Vertically stretched



Blurry



Wrong colors



In the square



Horizontally stretched, with artifacts around



Replacing the birds

Company Name Registered Marks

LEGAL ENTITIES

- International Medical Group, Inc. (United States)
- International Medical Administrators, Inc. (United States)
- IMG Insurance Services (California and Nebraska, United States)
- iTravellInsured (United States)
- iTravellInsured Insurance Services (California, United States)
- AkesoCare Management, Inc. (United States)
- International Medical Group Limited (United Kingdom)
- IMG Europe AB (Sweden)

BRAND/MARKETING NAME

SEPARATE FROM LEGAL ENTITIES

- IMG or IMG (International Medical Group)
- Not IMGGlobal, IMG Global, International Medical Group
- We no longer use Global Response, AkesoCare, or iTravellInsured as company names (iTravellInsured is a product series)
- ALC Health can still be used when referring to Global Prima Medical Insurance, but will eventually be phased out
 - » Verbiage: “ALC Health, an IMG Company,”



COMPANY DESCRIPTION

IMG® (International Medical Group®), a SiriusPoint company, is an award-winning global insurance benefits and assistance services company that has served millions of members worldwide since its founding in 1990. The preeminent provider of travel and health safety solutions, IMG offers a wide range of insurance programs, including international private medical insurance, travel medical insurance, and travel insurance, as well as enterprise services, including insurance administrative services and 24/7 emergency medical, security, and travel assistance. IMG's world-class services, combined with an extensive product portfolio, provide Global Peace of Mind® for travelers, students, missionaries, marine crews, and any other individuals or groups traveling, working, or living away from home. For more information, please visit www.imglobal.com.

Abbreviated Company Description *(to be used with character/word limit)*

IMG® (International Medical Group®) is an award-winning global insurance benefits and assistance services company that has served millions of members worldwide since its founding in 1990. IMG offers international private medical insurance, travel medical insurance, and travel insurance, as well as enterprise services, including insurance administrative services and 24/7 emergency travel assistance. For more information, please visit www.imglobal.com.



Corporate Content Voice

THE TONE

- We are empathetic, helpful, informative, trustworthy, and professional.
- We are not sarcastic or edgy, but we do embrace humor.
- We use customer-centric language and second-person pronouns (you/your).
- We use complete sentences.
- We do not use slang.



See slide 15 for more language guidelines and examples.

IMG Offerings

IMG offers three types of insurance products: travel insurance, travel medical insurance, and international private medical insurance. When referencing IMG's plans, ensure the use of the appropriate product type using these guidelines below:

TYPES OF INSURANCE OFFERINGS FROM IMG

- **Travel Insurance:** Coverage designed to protect you from financial losses should your trip be delayed, interrupted, or cancelled
 - » **iTravellInsured Travel LX, SE, Lite**
 - When specifically referencing iTravellInsured products, use the term “travel protection plan” rather than “travel insurance plan.”
 - Cancel For Any Reason coverage can be called “CFAR.”
 - Interruption For Any Reason coverage can be called “IFAR.”
 - Travel assistance services must be referred to as “non-insurance emergency travel assistance services” when referencing these services on iTravellInsured plans.
- **Travel Medical Insurance:** Temporary coverage for accidents, sicknesses, & emergency evacuations when visiting or traveling outside of your home country.
- **International Private Medical Insurance:** Annually renewable international health insurance coverage for expats and global citizens living or working internationally.
 - » Can be called “IPMI”
 - » Can also be referred to as “International Health Insurance”

GLOBAL
TRAVEL INSURANCE
solutions

It is required for all marketing materials (online and in print) to include disclaimers when referencing IMG's products or describing elements of IMG plans. For more information on specific disclaimers, please contact your IMG representative.



Compliance Guidelines to Meet UK and U.S. Regulatory Standards

1. FAIR, CLEAR, AND NOT MISLEADING

- » **Accuracy:** Ensure all marketing materials are truthful and not misleading.
- » **Transparency:** Provide clear, accurate, and balanced information about the insurance products, avoiding any misleading claims or omissions.
- » **Clarity:** Use clear and plain language that is easily understandable by the target audience. Avoid jargon and technical terms unless fully explained.
- » **Honesty:** Represent all benefits, features, and exclusions truthfully. Do not exaggerate the coverage or benefits.
- » **Readability:** Ensure that the font size and layout are easily readable.

2. DISCLOSURE OF KEY INFORMATION

- » **Product Features:** Clearly outline the key features, benefits, limitations, and exclusions of the insurance products.
- » **Costs and Charges:** Provide a detailed breakdown of all costs, including premiums, fees, and any potential charges that may apply.
- » **Policy Terms:** Ensure potential customers understand the key terms and conditions of the insurance policies, including cancellation rights and procedures.

3. TARGET AUDIENCE CONSIDERATIONS

- » **Suitability:** Ensure marketing materials are appropriate for the target audience, considering their likely needs and understanding of insurance products.
- » **Vulnerability:** Take extra care when marketing to vulnerable customers, ensuring their needs and circumstances are considered to avoid exploitation.





4. USE OF SUPERLATIVE WORDS

» It is important to avoid using superlative words that can be misleading or imply guarantees that cannot be substantiated. Here are some superlative words and phrases to avoid:

Best	Lowest	Cheapest	Highest	Top
Premier	Ultimate	Unbeatable	Perfect	Guaranteed
Always	Never	No. 1	Finest	Leading
Superior marketing	Exclusive	Premier	Forever	Unmatched

» Instead, use accurate, clear, and balanced language that truthfully represents the features and benefits of the insurance products without making exaggerated or unverifiable claims.

5. PROMOTIONAL OFFERS AND DISCOUNTS

» **Clarity:** Clearly explain the terms and conditions of any promotional offers, discounts, or incentives.

» **Limitations:** Specify any limitations or conditions that apply to the offers to avoid misleading customers.

6. COMPARATIVE ADVERTISING

» **Use:** Consult with Legal and Compliance ahead of any planned use of comparative advertising, which presents additional risks and considerations.

» **Accuracy:** Ensure that any comparisons with competitor products are accurate, fair, and substantiated with evidence.

» **Up-to-date Information:** Use current information when making comparisons, regularly updating marketing materials to reflect any changes.



7. DIGITAL MARKETING AND SOCIAL MEDIA

- » **Transparency:** Clearly identify sponsored content and advertisements. Do not use misleading clickbait or deceptive practices to attract attention.
- » **Data Privacy:** Comply with data protection laws, including the UK GDPR and US state privacy laws, ensuring proper consent is obtained for collecting and using personal data in marketing activities.

8. CUSTOMER REVIEWS AND TESTIMONIALS

- » **Authenticity:** Use genuine customer reviews and testimonials. Do not fabricate or selectively edit them to mislead potential customers.
- » **Disclosure:** Disclose if any testimonials are incentivized or if the reviewers have any material connections to the company.

9. COMPLAINTS AND REDRESS

- » **Complaints Procedure:** Provide clear information on how customers can make complaints about the insurance products or marketing practices.
- » **Resolution:** Ensure a fair and timely resolution process for handling customer complaints.

10. FAIR TREATMENT AND NON-DISCRIMINATION

- » **Equitable Practices:** Ensure marketing practices are non-discriminatory and promote fair treatment of all customers, regardless of race, gender, age, or other protected characteristics.

11. MONITORING AND COMPLIANCE

- » **Regular Reviews:** Conduct regular reviews of marketing materials and practices to ensure ongoing compliance with regulatory requirements.
- » **Training:** Provide regular training for marketing staff on regulatory requirements and best practices in ethical marketing.



Trademarks/Registered Marks

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WORD MARKS

ACM®
AKESO®
AKESO CARE MANAGEMENT®
COVERAGE WITHOUT BOUNDARIES®
CREWSELECT INTERNATIONALSM
EUROGLOBAL DAILY INDEMNITY®
EUROGLOBAL MEDICAL INSURANCE®
EUROGLOBAL TERM LIFE INSURANCE®
EUROGLOBAL®
FAMILY MATTERS®
GEOSM GROUP
GLOBAL BASIC INSURANCE®
GLOBAL CREW MEDICAL INSURANCE®
GLOBAL EMPLOYER'S OPTIONSM
GLOBAL MEDICAL INSURANCE®
GLOBAL MISSION BASIC®
GLOBAL MISSION MEDICAL INSURANCESM
GLOBAL PEACE OF MIND®
GLOBAL SENIOR PLAN®
GLOBALFUSIONSM
GLOBALSELECT®
GLOBEHOPPER®
HEADSTART®
ICM®
IMG®
IMGLOBAL®
INSURANCE WITHOUT BOUNDARIES®
INTERNATIONAL MARINE MEDICAL INSURANCESM

INTERNATIONAL MEDICAL GROUP®
ITRAVELINSURED®
LARGE COMPANY RESOURCES, SMALL COMPANY ATTITUDE®
MEDICAL COVER WITHOUT BOUNDARIES®
MISSION + PLUS INTERNATIONAL®
MP+INTERNATIONAL®
MYIMGSM
OUTREACH AMERICASM
OUTREACH INTERNATIONALSM
OUTREACH TRAVEL MEDICAL INSURANCESM
PASSPORT PROTECTION PLUS®
PATRIOT AMERICA®
PATRIOT ADVENTURESM
PATRIOT EXECUTIVE®
PATRIOT EXTREME®
PATRIOT GOTRAVELSM
PATRIOT GOTRAVELSM GROUP
PATRIOT GREEN TRAVEL MEDICAL INSURANCESM
PATRIOT GREEN GROUP TRAVEL MEDICAL INSURANCESM
PATRIOT GREENSM
PATRIOT GREEN GROUPSM
PATRIOT GROUP TRAVEL MEDICAL INSURANCE®
PATRIOT INTERNATIONAL®
PATRIOT MULTI-TRIPSM
PATRIOT PLATINUM TRAVEL MEDICAL INSURANCESM
PATRIOT PLATINUM GROUP TRAVEL MEDICAL INSURANCESM
PATRIOT PLATINUMSM
PATRIOT PLATINUM GROUPSM

PATRIOT T.R.I.P.®
PATRIOT T.R.I.P.® ELITE
PATRIOT T.R.I.P.® STUDENT
PATRIOT TRAVEL MEDICAL INSURANCE®
PATRIOT®
PTOgo™
REPATRIOT®
SELECTAPLAN®
STUDENT HEALTH ADVANTAGESM
VISITORS CARE®
WE'RE THERE WITH YOUSM
YOUR\$HARE® (stylized)
YOURSHARE®

FOREIGN MARKS

AKESO® / European Community
EUROGLOBAL® / CTM EUROPEAN UNION (Word Mark)
GLOBAL SELECT® / European Community
GLOBAL SELECTSM / CHINA
HEADSTART® / European Community
HEADSTARTSM / CHINA
IMG AND DESIGN®/ BRAZIL (Block)
IMG AND DESIGN®/ COLUMBIA (Block)
IMG INTERNATIONAL MEDICAL GROUP AND DESIGN® / ARGENTINA (Letterhead)
IMG INTERNATIONAL MEDICAL GROUP AND DESIGN® / European Community
IMG INTERNATIONAL MEDICAL GROUP® / CTM European Community(Letterhead)
IMG® AND DESIGN / Argentina (Block)
IMG® AND DESIGN / CHILE (Block)
IMG® AND DESIGN / COSTA RICA (Block)
IMG® AND DESIGN / CTM EUROPEAN UNION (Block)
IMG® AND DESIGN / ECUADOR (Block)
IMG® AND DESIGN / EL SALVADOR (Block)
IMGSM AND DESIGN / VENEZUELA (Block)
PATRIOT AMERICA® / EUROPEAN COMMUNITY
PATRIOT INTERNATIONALSM / EUROPEAN COMMUNITY
VISITORS CARESM / EUROPEAN COMMUNITY