

Company: IMG Europe Ltd.

Product: GlobeHopper Multi Trip

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This document provides a summary of the key information relating to a private medical insurance policy. The full terms and conditions of the cover and other important information are included in the policy documentation.

What is this type of insurance?

This insurance is designed to meet the general demands and needs of individuals and families who require international medical insurance and who are temporarily traveling outside their resident country. The cover is for treatment of conditions related to disease, illness or injury.



What is covered?

24-Hour Emergency Medical Helpline

In-patient and day-patient treatment

- ✓ Hospital charges
- ✓ Emergency room illness and accidental injury charges
- ✓ Medical practitioners and specialist's fees
- ✓ Diagnostic tests such as blood tests, x-rays and scans
- ✓ Pathology
- ✓ Surgical procedures

Out-patient treatment and wellness benefits

- ✓ Consultations and treatment with medical practitioners
- ✓ Diagnostic tests such as blood tests, x-rays and scans
- ✓ Emergency room illness without In-Patient admission with an additional excess of \$250/£150/€200
- ✓ Surgical procedures
- ✓ Pathology
- ✓ Physiotherapy prescribed in advance by a medical practitioner and initially restricted to 10 visits per condition
- ✓ Prescribed out-patient drugs, medicines, dressings and durable medical equipment

International Emergency Care & Assistance

- ✓ Emergency local ambulance
- ✓ Emergency medical evacuation and transportation to the nearest suitable hospital facility \$500,000/£300,000 /€400,000 lifetime maximum limit
- ✓ Emergency Reunion \$50,000/£30,000/€40,000
- ✓ Return of minor children \$50,000/£30,000/€40,000

- ✓ Identity theft assistance \$500/£300/€400 per period of insurance
- ✓ Security and political evacuation \$10,000/£6,000/€7,500

Additional benefits

- ✓ State hospital cash benefit 100 USD/60 GBP/75 EUR up to 14 nights
- ✓ Terrorism Coverage 50,000 USD/30,000 GBP/40,000 EUR lifetime limit
- ✓ Reciprocal health agreement benefit
- ✓ Rehabilitation and extended care facility
- ✓ \$50 / £30 / €40 per item of personal property; maximum of up to \$250 / £160 / €200 per period of insurance
- ✓ Trip interruption 5,000 USD/3,000 GBP/4,000 EUR
- ✓ Common carrier accidental death 50,000 USD/30,000 GBP/40,000 EUR to beneficiary (maximum per family may apply)
- ✓ Accidental death and dismemberment (AD & D) 25,000 USD/16,000 GBP/20,000 EUR principal sum
- ✓ Citizenship Return Coverage for any one trip not to exceed your selected Maximum Trip Duration and country must be in the area of cover selected
- ✓ Coverage extension period up to 30 days of treatment which may extend past the plan expiry date up to a maximum of \$5,000/£3,000/€4,000
- ✓ Cremation/burial or return of mortal remains \$50,000/£30,000/€40,000

Dental Treatment

- ✓ Emergency dental due to accident
- ✓ Emergency Dental due to sudden unexpected pain to sound natural teeth \$150/£90 /€115



Options to increase your cover* (which will increase your premium) and may vary from individual to group cover

- ✓ Adventure Sports Rider
- ✓ Evacuation Plus Rider

*Available only at inception

Options to decrease your cover (which will reduce your premium)

- ✓ Excess options are available which apply to each member on every policy
- ✓ Optional geographic area of cover other than worldwide are available
- ✓ Plan Maximum Limit options are available which apply to each member on every policy



What is not covered?

These are some of the core exclusions which may change if you select options to increase or decrease your cover. Please refer to the terms and conditions for full details.

- ✗ Pre-existing conditions
- ✗ Maternity
- ✗ Treatment for infertility
- ✗ Cosmetic treatment
- ✗ Organ transplant
- ✗ Amateur athletics, professional athletics injuries and illness
- ✗ Treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ Self-inflicted injury or suicide
- ✗ Treatment of mental or nervous disorders
- ✗ Sleep disorders
- ✗ Weight loss modification or surgery
- ✗ Sexual dysfunction
- ✗ Treatment of alcohol and substance abuse
- ✗ Any venereal disease or any other sexually transmitted disease
- ✗ Congenital Disorders
- ✗ Any medical condition resulting from or occurring during the commission of a violation of law by the insured person

- ✗ Hair loss, wigs, hair treatments, hair transplants or any drug that promotes hair growth
- ✗ Charges incurred for surgeries or treatment or supplies which are investigational, experimental or for research purposes
- ✗ AIDS/HIV testing
- ✗ Custodial care
- ✗ Vocational, occupational and speech therapy
- ✗ Vision coverage and hearing aids
- ✗ Treatment of the Temporomandibular Joint
- ✗ Routine physical exams and immunisations
- ✗ Any infection of the urinary tract that occurs within ninety (90) days of effective date
- ✗ Traveling specifically to seek medical treatment
- ✗ Loss of theft of cash, money, travelers cheques or other financial documents



Are there any restrictions on cover?

- ! Some benefits have specific limits. Please refer to your terms and conditions for full details.
- ! If you select an excess, eligible benefits will only be paid once the excess amount has been deducted.
- ! Coverage areas based on the option you choose at time of application
- ! Unlimited number of trips per Period of Insurance
- ! Maximum Trip Duration options of 30 days per trip or 40 days per trip
- ! Failure to comply with Pre-Certification for specific services and treatment may reduce eligible charges by 50%
- ! Limitations on treatment of the feet
- ! Serving in the military, navy or air force in time of declared war, or while under orders for war-like operations or any medical conditions sustained whilst on military training exercise
- ! Minimum age on effective date is 15 days
- ! After age 69 plans have limited maximum limits available
- ! Coverage is not available for ages 76 and older
- ! Coverage is not available until after departure from residence country





Where am I covered?

Based on the option chosen at the time of application by each member:

- ✓ Area 1: Europe (see your policy terms and conditions for the details of countries included)
- ✓ Area 2: Worldwide excluding USA and Canada
- ✓ Area 3: Worldwide



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to extend or renew your policy. All members must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name, address or residence.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and riders of this policy.
- Pre-Certification for any costs in an amount beyond \$900/£500/€750



When and how do I pay?

You can pay your premium annually, semi-annually, quarterly or monthly by direct debit, credit card, bank transfer or money order.



When does coverage start and end?

From the start date (shown on your certificate of insurance) for a period of 12 months and incrementally renewable for 12 months, up to 36 continuous months.



How do I cancel the contract?

- If you are not satisfied, or this cover is not suitable for you and you want to cancel, please provide written cancellation instructions (by email, fax or post) and

return the policy wording with the certificate of insurance to the plan manager within 14 days of the application for a full refund.

- If you cancel your cover after 14 days of the application, there will be no refund payable.