INTERNATIONAL PRIVATE MEDICAL INSURANCE

Insurance Product Information Document

Company: IMG Europe **Product:** GlobalSelect Group

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 permanently live in the United Kingdom. The cover is for treatment of conditions related to disease, illness or injury.

What is covered?

24 Hour Emergency Helpline
USA Medical Concierge Service

Inpatient 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
- ✓ Physiotherapy
- ✓ Parental hospital accommodation
- ✓ Post-hospitalisation treatment received within 90 days of being discharged from hospital
- ✓ Hospital Cash Benefit $350/£200/€240 up to 60 nights
- ✓ Organ transplant $175,000/£100,000/€120,000 lifetime limit
- ✓ Prosthetic
- ✓ Psychiatric treatment after 12 continuous months full cover to a maximum of 30 days

Outpatient Treatment and Wellness Benefits

- ✓ Family doctor, treatment and referrals up to $8,750/£5,000/€6,000
- ✓ Specialists and Consultations up to $8,750/£5,000/€6,000
- ✓ X-rays, pathology, diagnostic tests, procedures, prescribed drugs, medicines, drugs and durable medical equipment part of
- ✓ $8,750/£5,000/€6,000 per condition for pre and post hospital treatment
- ✓ Surgical procedures
- ✓ MRIs and CT scans
- ✓ Physiotherapy, homeopathic and osteopathic therapy as part of $8,750/£5,000/€6,000 with maximum of 15 visits
- ✓ Complementary Medical Treatment up to $875/£500/€600
- ✓ AIDS/HIV Treatment up to $50,000/£28,570/€34,285
- ✓ Hormone Replacement Therapy (early onset) full cover for 18 months per lifetime
- ✓ Home nursing care by registered nurse in the insured person's home immediately after or instead of an in-patient or day patient treatment $132/£75/€90 to a maximum of 45 visits
- ✓ Rehabilitation full cover up to 90 days
- ✓ Extended Care Facility and Hospice Care full cover up to 6 months
- ✓ Adult Wellness and Health Checks after 12 months of continuous cover under the policy up to $700/£400/€480
- ✓ Child Wellness and Health Checks after 12 months of continuous cover under the policy up to $700/£400/€480
- ✓ Psychiatric Treat after 12 months of continuous cover under the policy up to $4,375/£2,500/€3,000

Travel Transportation and out of Area Benefits

- ✓ Emergency local ambulance
- ✓ Emergency medical evacuation and transportation to the nearest suitable hospital facility
- ✓ Accompanying relative, travel and accommodation
- ✓ Cremation/burial or return of mortal remains $15,000/£8,570/€10,285
- ✓ Compassionate Home Visit after 12 months of continuous cover under the policy up to $5,250/£3,000/€3,600

Cancer Treatment

- ✓ Consultations
- ✓ Testing
- ✓ Drugs
- ✓ Chemotherapy and radiotherapy

Pre-Existing Conditions and Underwriting/Coverage Options

- ✓ Pre-Existing Conditions Full Medical Underwriting option after 24 months continuous coverage under the policy up to $35,000/£20,000/€24,000 per lifetime
- ✓ Moratorium Enrolment and Underwriting option after 24 months continuous coverage under the policy without treatment, symptoms, medication or consultation full cover
- ✓ Chronic Conditions and Palliative Care up to $35,000/£20,000/€24,000 lifetime limit
- ✓ Stabilization of acute chronic episode full cover

Additional Benefits

- ✓ Prosthetic devices
- ✓ Worldwide accident and emergency out of area cover up to $35,000/£20,000/€24,000 45 days maximum
- ✓ USA Elective Treatment within the Provider Network benefit (for Area 3 – Worldwide coverage only) up to $875,000/£500,000/€600,000 and subject to 20% coinsurance
- ✓ Out of Country Legal expenses $8,750/£5,000/€6,000 (additional excess of $438/£250/€300)
- ✓ Security and Political Evacuation and Repatriation up to $13,125/£7,500/€9,000 lifetime limit
- ✓ Identity Theft Cover and Assistance up to $438/£250/€300
- ✓ Out of Country Criminal Assault benefit when admitted to hospital for 48 hours or more up to $875/£500/€600 per admitted night to a maximum of $4,375/£2,500/€3,000
- ✓ Natural Disaster Evacuation and Accommodation up to $263/£150/€180 per 24 hours for up to 5 days

Dental Treatment

- ✓ Emergency treatment (Inpatient or Day Patient) full cover
- ✓ Accidental Damage up to $438/£250/€300

Options to Increase your Cover* (which will increase your Premium)

- ✓ Daily indemnity
- ✓ Personal Accident Plan
- ✓ Maternity Endorsement

*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.

- ✗ Pregnancy, delivery and newborn care
- ✗ Congenital disorders
- ✗ Treatment for infertility, birth control, sterilization or vasectomy
- ✗ Cosmetic treatment
- ✗ Any non-disclosed condition
- ✗ 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 the Temporomandibular Joint
- ✗ Custodial Care
- ✗ Sleep disorders
- ✗ Vision coverage
- ✗ Outpatient psychiatric treatment
- ✗ Weight loss modification or surgery
- ✗ Venereal disease or any other sexually transmitted disease
- ✗ Sexual dysfunction
- ✗ Treatment of alcohol and substance abuse
- ✗ 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
- ✗ Travelling specifically to seek medical treatment or travelling against the advice of a medical practitioner
- ✗ Any Illness or Injury as a result of epidemics, pandemics, public health emergencies, natural disasters, or other disease outbreak conditions about which travel warnings have been issued before arrival in that country.

Are there any Restrictions on Cover?

- ! Cover for pre-existing conditions under this product is available after 14 months of continuous cover if not treatment is received, recommended or sought
- ! 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
- ! 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

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, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan
- ✓ 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 and 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.

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 insurance certificate) for a period of 12 months – and then for the period specified when you renew and pay your premium (usually 12 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 30 days after receipt.
- If you cancel your cover after 30 days from the date you receive the policy wording, subject to the plan terms and that no claim have been paid or are in progress, you will be eligible to receive a pro-rata refund of premium paid, based on the number of days cover remaining from the date the plan manager receives your written request.