

Payment Terms & Conditions

Corporate Schemes

Underwritten by SiriusPoint International Insurance Corporation



The Policy is an annual contract and runs for twelve months from the commencement date or renewal date. The Policyholder is responsible for the whole year's premium even if we have agreed that the Policyholder pay by instalments. Please refer to General Conditions 1 and 2 of the Policy Wording. Premiums must be received by the same payment frequency and in the currency of your policy for each premium instalment unless you notify us of a change at the annual renewal of the policy. For the avoidance of doubt, premiums should be paid directly to us by the Policyholder and not through a broker or an intermediary.

Annual premiums

An invoice will be issued two weeks prior to the due date based on the current membership. A further invoice/credit note will be issued if there should be any adjustments to the membership at any time during the scheme year.

Quarterly/Monthly premiums

An invoice will be issued two weeks prior to the due date based on the current membership. Any adjustments to membership that do not appear on this invoice will be reflected on the next quarterly/monthly invoice.

Payment must be received by the due date.

Suspension of Claims

The settlement of claims may be suspended from the seventh day after the due date on which the premium due is outstanding.

If we are placed in a position where we have to suspend claims then any emergency or planned admission to Hospital will not be covered until such time as the premium has been paid. Again, any treatment incurred and claims submitted by members for out-patient treatment after the due date will not be reimbursed until payment has been received.

The suspension of claims will apply to the whole policy even where the payment outstanding relates only to a sub-group.

If payment remains outstanding after 21 days from the due date we reserve the right to cancel the scheme.

Payment by Bank Transfer

It is essential that the bank transfer is marked with your company name as we cannot be held responsible for unallocated transfers. Any charges incurred in using a bank transfer facility are the responsibility of the company requesting the transfer.

Account Name: International Medical Group Limited
Address: HSBC UK BANK PLC, 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom

	GB (£) Payments	Euro (€) Payments	Dollar (US\$) Payments
Account Number	72028093	70552801	70552793
Sort Code	40 47 25	40 12 76	40 12 76
SWIFTBIC Code	HBUKGB4B	HBUKGB4B	HBUKGB4B
IBAN Code	GB24HBUK40472572028093	GB04HBUK40127670552801	GB26HBUK40127670552793

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International Medical Group Limited is authorised and regulated by the Financial Conduct Authority (311496). Registered in England & Wales (4163178). Registered office: 254 Upper Shoreham Road, Shoreham-By-Sea, West Sussex, BN43 6BF.

IMG Europe AB is authorised and regulated by the Swedish Financial Supervisory Authority (71922) and is registered as an Authorised Representative by the Financial Conduct Authority (1003200). Registered in Sweden (559405-0469). Registered office: c/o SiriusPoint International, Flemingsgatan 14, 112 26, Stockholm, Sweden. UK establishment (BR025974) office address: 3rd Floor, Fitzalan House, Cardiff, CF24 0EL, UK.