

Company: IMG Europe Ltd.

Product: GlobalSelect Basic Group

IMG Europe Ltd. Kingsgate, High Street Redhill, Surrey, RH1 1SH United Kingdom FCA: FRN: 302948

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 purchase their coverage 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

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
- ✓ Physiotherapy
- ✓ Parental hospital accommodation
- ✓ Post-hospitalisation treatment received within 90 days of being discharged from hospital
- ✓ Hospital Cash Benefit \$263/£150/€180 up to 60 nights
- ✓ Organ transplant \$175,000/£100,00/€120,000 lifetime limit
- ✓ Psychiatric treatment after 12 continuous months full cover to a maximum of 30 days

Out-patient treatment and wellness benefits

- ✓ Family
- ✓ Family doctor, treatment and referrals up to \$525/£300/€360 per period of insurance
- ✓ Specialists and Consultations up to \$2,625/£1,500/€1,800 per condition for pre and post hospital treatment
- ✓ X-rays, pathology, diagnostic tests, procedures, prescribed drugs, medicines, drugs and durable medical equipment part of \$2,625/£1,500/€1,800 per condition for pre and post hospital treatment
- ✓ Surgical procedures
- ✓ MRI's and CT scans

- ✓ Physiotherapy, homeopathic and osteopathic therapy as part of \$2,625/£1,500/€1,800 with maximum of 10 visits
- ✓ 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 30 visits
- ✓ Rehabilitation full cover up to 30 days
- ✓ Extended Care Facility and Hospice Care full cover up to 6 months

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 \$10,000/£5,715/€6,860

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 \$26,250/£15,000/€18,000 per lifetime
- ✓ Moratorium Enrolment and Underwriting option after 24 months continuous coverage under the policy without treatment, symptoms, medication or consultation full cover
- ✓ Stabilization of acute chronic episode up to \$8,750/£5,000/€6,00



Additional benefits

- ✓ Prosthetic devices
- ✓ Worldwide accident and emergency out of area cover \$26,250/£15,000/€18,000 up to 30 days

Dental Treatment

- ✓ Emergency treatment (in-patient or day-patient) full cover

Options to increase your cover* (which will increase your premium)

- ✓ Daily Indemnity
- ✓ Personal Accident Plan
- ✓ Maternity Endorsement
- ✓ Dental and Vision 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

- ✗ Custodial Care
- ✗ Sleep disorders
- ✗ Vision coverage
- ✗ Outpatient psychiatric treatment
- ✗ Weight loss modification or surgery
- ✗ AIDS/HIV treatment
- ✗ 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



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.

- ✗ Normal pregnancy, delivery and newborn care
- ✗ Congenital disorders
- ✗ Treatment for infertility, birth control, sterilization or vasectomy
- ✗ Cosmetic treatment
- ✗ Any non-disclosed condition
- ✗ Any chronic condition that is a pre-existing 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
- ✗ Routine wellness and health checks



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.
- Worldwide Accident and Emergency Treatment out of your Geographic Area of Cover in an amount beyond \$850/£500/€600 or any Hospital admission (applies to Area 1 and 2 plans only)



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 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.

