

Company: IMG Europe Ltd.

Product: GlobalSelect Executive Group

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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 purchase their coverage in the United Kingdom. The cover is for treatment of conditions related to disease, illness or injury.



### What is covered?

of an in-patient or day-patient treatment 132 USD/75 GBP/90 EUR maximum of 60 visits

#### 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
- ✓ Parental hospital accommodation
- ✓ Post-hospitalisation treatment received within 90 days of being discharged from hospital
- ✓ Organ Transplant 350,000 USD/200,000 GBP/240,000 EUR lifetime limit
- ✓ Psychiatric treatment after 12 months of continuous cover; full cover; 30 day maximum

#### Out-patient treatment and wellness benefits

- ✓ Consultations, treatment, x-rays, pathology, diagnostic tests, procedures, prescribed drugs, dressings, durable medical equipment and referrals with medical practitioners including specialists and consultants
- ✓ Surgical procedures
- ✓ MRI's and CT scans
- ✓ Physiotherapy, homeopathic and osteopathic therapy 4,375 USD/2,500 GBP/3,000 EUR; 20 visit maximum
- ✓ Psychiatric Treatment after 12 months of continuous cover 4,375 USD/2,500 GBP/3,000 EUR
- ✓ Adult Wellness and Health Check after 12 months of continuous cover 875 USD/500 GBP/600 EUR per period of insurance; not subject to excess (deductible)
- ✓ Child Wellness and Health Check after 12 months of continuous cover 875 USD/500 GBP/600 EUR per period of insurance; not subject to excess (deductible)
- ✓ Home Nursing Care by registered nurse in the insured person's home immediately after or instead

#### 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 20,000 USD/14,285 GBP/17,140 EUR
- ✓ Compassionate Home Visit after 12 months of continuous cover 5,250 USD/3,000 GBP/3,600 EUR per period of insurance; limited to 1 trip per period of insurance
- ✓ Worldwide accident and emergency out of area cover 35,000 USD/20,000 GBP/24,000 EUR 60 days maximum
- ✓ USA Elective Treatment within PPO Network; not subject to excess (deductible); subject to 20% coinsurance; 875,000 USD/500,000 GBP/600,000 EUR per period of insurance; excludes non-emergency travel and accommodation; Area 1 and Area 2 only

#### Cancer treatment

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

#### Pre-Existing conditions and underwriting/coverage options

- ✓ Full Medical Underwriting Option after 24 months of continuous cover (unless excluded or terms applied as indicated otherwise in writing) 5,250 USD/3,000 GBP/3,600 EUR; lifetime limit 52,500 USD/30,000 GBP/36,000 EUR
- ✓ Moratorium Enrollment & Underwriting Option after 24 months of continuous cover subject to 24 months without treatment, symptoms,

medication or consultation (refer to endorsement for further details) full cover

- ✓ Chronic Conditions and Palliative Care 5,250 USD/3,000 GBP/3,600 EUR; lifetime limit 52,500 USD/30,000 GBP/36,000 EUR
- ✓ Stabilization of Acute Chronic episode full cover

#### Additional benefits

- ✓ Hormone replacement therapy full cover; 18-month lifetime limit
- ✓ Prosthetic devices
- ✓ State hospital cash benefit 525 USD/300 GBP/360 EUR; 60 nights maximum
- ✓ AIDS/HIV treatment 15,000 USD/8,750 GBP/10,285 EUR per period of insurance lifetime limit 100,000 USD/57,140 GBP/68,570 EUR
- ✓ Complementary medicine therapies including acupuncture and chiropractic 4,375 USD/2,500 GBP/3,000 EUR
- ✓ Rehabilitation up to 180 days
- ✓ Extended care facility following an inpatient treatment up to 6 months
- ✓ Hospice care up to 6 months
- ✓ Out of Country Legal Expenses; subject to special excess (deductible) \$613 USD/350 GBP/420 EUR; lifetime maximum 17,500 USD/10,000 GBP/12,000 EUR
- ✓ Vision Contribution Due to Benefit Accident; subject to 50% coinsurance 350 USD/200 GBP/240 EUR per period of insurance
- ✓ Security & Political Evacuation & Repatriation 17,500 USD/10,000 GBP/12,000 EUR; lifetime maximum
- ✓ Identity Theft Cover and Assistance up to 875 USD/500 GBP/600 EUR
- ✓ Out of Country Criminal Assault benefit when admitted to hospital for 48 hours or more 1,750 USD/1,000 GBP/1,200 EUR per admitted night; maximum of 8,750 USD/5,000 GBP/6,000 EUR
- ✓ Natural Disaster Evacuation and Accommodation up to 438 USD/250 GBP/300 EUR per 24 hours for up to 5 days

#### Dental Treatment

- ✓ Emergency dental treatment (in-patient or day-patient)
- ✓ Emergency treatment (out-patient treatment/dental surgery) for relief of pain, treatment of an abscess, cracked or broken tooth rebuild or temporary filling within 5 days of even 438 USD/250 GBP/300 EUR; not subject to excess; subject to 25% coinsurance; in aggregate
- ✓ Accidental damage out-patient treatment/dental surgery must be received within 5 days from the accident occurring
- ✓ Routine treatment (out-patient) after 180 days of continuous coverage; not subject to excess (deductible); subject to 25% coinsurance 675

USD/400 GBP/475 EUR per period of coverage in aggregate for defined services in policy

- ✓ Major restorative treatment after 12 months of continuous coverage; not subject to excess (deductible); subject to 50% coinsurance 1,313 USD/750 GBP/900 EUR per period of coverage in aggregate

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

- ✓ Daily Indemnity
- ✓ Global personal accident plan
- ✓ Maternity
- ✓ Supplemental life

\*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



#### 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.

- ✗ Any chronic condition that is a pre-existing condition
- ✗ Treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ Normal and complications of pregnancy, child birth, delivery, newborn care
- ✗ Treatment for infertility, birth control, sterilization or vasectomy
- ✗ Cosmetic treatment
- ✗ Amateur athletics, professional athletics injuries and illness
- ✗ Self-inflicted injury or suicide
- ✗ Sleep disorders
- ✗ Weight loss modification or surgery
- ✗ Sexual dysfunction
- ✗ Treatment of alcohol and substance abuse
- ✗ Any venereal disease or any other sexually transmitted disease
- ✗ 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

## Are there any restrictions on cover?

- ! Cover for pre-existing conditions under this product is available after 24 months of consecutive 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
- ! Failure to comply with Pre-Certification for specific services and treatment may reduce eligible medical expenses by 50%; transplants are not covered
- ! 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 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.