

Company: IMG Europe Ltd.

Product: GlobeHopper Platinum Travel

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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 Global Concierge & Assistance Services 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
- ✓ Emergency Reunion \$100,000/£60,000 /€75,000
- ✓ Cremation/burial or return of mortal remains \$100,000 /£60,000 /€75,000
- ✓ Return of minor children \$100,000 /£60,000/€75,000
- ✓ Identity theft assistance \$500/£300/€400 per period of insurance
- ✓ Security and political evacuation \$100,000/£60,000 /€75,000

- ✓ Natural disaster evacuation & accommodation \$250/£150 /€200 per day for five days

Travel Benefits

- ✓ Cancellation or Curtailment up to \$7,000/£5,000/€6,000
- ✓ Travel Delay up to \$7,000/£5,000/€6,000 (see Summary Schedule of Cover & Plan Highlights for additional limitations)
- ✓ Missed Departure and Journey Disruption up to \$1,500/£1,000/€1,200
- ✓ Baggage up to \$3,000/£2,000/€2,500 (see Summary Schedule of Cover & Plan Highlights for additional limitations)
- ✓ Personal money up to \$700/£500/€600
- ✓ Loss of Passport up to \$700/£500/€600

Additional benefits

- ✓ Prosthetic devices
- ✓ State hospital cash benefit \$100/£60 /€75 up to 14 nights
- ✓ Hospital Income benefit up to \$250/£150/€200 for a maximum of 10 nights
- ✓ Sudden and Unexpected Recurrence of a Pre-Existing Condition for insureds under age 65 up to a lifetime maximum limit of \$20,000/£12,500/€15,000 for medical coverage and up to \$20,000/£12,500/€15,000 for Emergency Medical Evacuation
- ✓ Terrorism Coverage
- ✓ Reciprocal health agreement benefit
- ✓ Rehabilitation and extended care facility Lost checked-in luggage/travel documents \$500 /£300/€400 per period of insurance

- ✓ Trip interruption \$10,000 /£6,000 /€7,500
- ✓ Common carrier accidental death \$100,000/£60,000/€75,000 per adult, \$25,000/£16,000/€20,000 per child, and \$250,000/£160,000/€200,000 per family
- ✓ Accidental death and dismemberment (AD & D) \$50,000 /£30,000/€40,000 principal sum
- ✓ Citizenship Return Coverage 60 days per 12-month period of insurance and country must be in the area of cover selected
- ✓ Incidental home trip coverage up to a cumulative of two weeks during the period of coverageCoverage extension period up to 12 months of treatment which may extend past the plan expiry date
- ✓ Remote Transportation up to \$5,000/£3,000/€4,000 per Period of Insurance and \$20,000/£12,500/€15,000
- ✓ Criminal Assault Benefit when admitted to the Hospital for 48 hours or more up to \$1,000/£600/€750 and \$10,000/£6,000/€7,500
- ✓ Small Pet Common Air Carrier Accident Death up to \$500/£300/€400

Dental Treatment

- ✓ Emergency dental due to accident
- ✓ Emergency Dental due to sudden unexpected pain to sound natural teeth \$250/£150/€200

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

- ✓ Enhanced AD & D option
- ✓ Adventure Sports Rider
- ✓ Evacuation Plus Rider
- ✓ Chaperone/Faculty Leader Replacement option
- ✓ Personal Liability option

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, loss or damage as a result of war, terrorism, civil commotion or riot, contamination by radioactivity, biological or chemical agents
- ✗ Loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office or its equivalent, have advised against
- ✗ 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, loss or damage 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
- ✗ Travelling specifically to seek medical treatment or travelling against the advice of a medical practitioner or common carrier
- ✗ Failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure
- ✗ Loss, theft of, or damage to laptops, tablet PCs (including iPads), netbook computers, computer equipment, eReaders (including ebooks and Kindles) and/or smart phones
- ✗ Loss, theft of, or damage to items of baggage, gadgets or sports/golf/business equipment under more than one section of cover in respect of any one item
- ✗ More than \$125/£100/€100 in total in respect of loss or theft of anything left unattended in a public place
- ✗ Loss or theft unless reported to the police within 24-hours of discovering the loss or as soon as possible

- ✘ Loss of bonds or securities of any kind
- ✘ Delay, detention seizure or confiscation by customs or other officials
- ✘ You travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft

- Pre-Certification for any costs in an amount beyond \$900/£500/€750



When and how do I pay?

Premium is paid in advance and at time of purchase by either direct debit, credit card, bank transfer, money order or bank cheque.



When does coverage start and end?

From the start date (shown on your certificate of insurance) for a period of 5 days to 36 months. Incrementally extendable from 5 days up to 12 months and renewable for up to an additional 12 months if there is an initial one-month purchase and no break in coverage.



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 after receipt and prior to your plans effective date for a full refund.
- If you cancel your cover after 14 days from the date you receive the policy wording but still prior to the plans departure date, you will be eligible to receive a full refund of premium less a \$50/£30/€40 cancellation fee.
- If you cancel your coverage after your departure date, have incurred no claims and your plan has less than 1 full month of coverage, there will be no refund payable.
- If you cancel your coverage after your departure date, have incurred no claims and your plan was for over 1 full month of coverage, you will receive a full refund for each full month of coverage remaining less a \$50/£30/€40 cancellation fee.



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
- ! 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
- ! Maximum age on effective date is 69
- ! 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, 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 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.