

CREWSELECT INTERNATIONAL

INDIVIDUAL POLICY SUMMARY



This policy summary does not contain full details and conditions of your insurance, these are located in your policy wording.

The CrewSelect International Healthcare Plan is insured and fully underwritten by Sirius International Insurance Corporation who are regulated by the Financial Services Authority in the United Kingdom. As the Plan Manager for CrewSelect InternationalSM, IMG Europe Ltd acts as the authorised agent for and on behalf of Sirius International.

TYPE OF INSURANCE COVER

This policy meets the general demands and needs of Professional Marine Captains and Crew Members who require International Medical Cover. Please refer to your insurance certificate, any applicable endorsements and your policy wording for your selected cover and to check the product meets your own specific demands and needs.

FEATURES AND BENEFITS

Subject to the Terms of Your Plan and if no other limitations or exclusions apply, after deduction of any Excesses and Coinsurance, we will pay Eligible Charges up to the overall aggregate maximum sum insured per Insured Person, per Period of Insurance. Eligible Charges for certain benefits under your plan are payable only up to a Sub-Limit per Insured Person or per Period of Insurance and/or only up to a Lifetime Limit per Insured Person, as shown in the Schedule of Cover and Excess relevant to your chosen Plan. The currency in which you pay your premium being £Sterling, US\$ or €Euros is the currency that applies to your plan for the purposes of benefit limits and excesses shown in the schedule of benefits table below, you cannot change currency at renewal. Alphabetical and numeric headings in the Schedule of Cover and Excesses refer to the similarly designated sections of the Policy Wording.

PRE-CERTIFICATION FOR MEDICAL NECESSITY

For many of the benefits under your Plan you are required to notify us so that we can verify medical necessity prior to incurring any cost or undertaking any treatment and before being admitted to Hospital (except in an emergency situation in which event we should be informed within 48 hours or as soon as reasonably possible) -See Pre-Certification Section of the Policy Wording for full list and details. Pre-Certification is a general determination of medical necessity and all such determinations are made by us in reliance based upon the completeness and accuracy of the information provided by you or on your behalf at the time of the Pre-Certification. Whilst a Guarantee of Payment (subject to Policy terms and Conditions) may be subsequently issued to a medical provider, Pre-Certification in itself is not a guarantee of payment, assurance, authorisation, verification of coverage, or a verification of benefits.

Subject to all Policy Wording terms, if you comply with the Pre-Certification requirements under your Plan, we will pay eligible charges for the costs or treatment which is Pre-Certified as medically necessary. Failure to comply with Pre-Certification requirements may jeopardise your claim or cover.

CREWSELECT INTERNATIONAL SM		Standard	Elite		
Overall aggregate maximum sum insured per period of insurance per insured person		£1,500,000 \$2,500,000 €1,750,000	£5,000,000 \$8,000,000 €6,000,000		
A	In-Patient & Day-Patient Treatment				
1	Hospital Accommodation & Theatre	Full Cover	Full Cover		
2	Accidents, Emergencies, Intensive Care inc. Surgical Care, Second Surgical Opinion, Anaesthetics, Medical Practitioner charges for Surgery, Treatment, Services and Supplies routinely provided				
3	Surgeons, Consultants, Anaesthetists, Nurses and Ancillary Charges				
4	Medical Practitioners				
5	Prescribed Drugs, Dressings and Durable Medical Equipment				
6	Reconstructive Surgery-following an accident or following surgery for an eligible condition				
7	Diagnostic Tests and Procedures, X-rays, Pathology, & MRI/CT Scans				
8	Cancer Tests, Drugs, Treatment and Consultants, including cover for Chemotherapy and Radiotherapy				
9	Physiotherapy				
10	Parental Hospital Accommodation				
11	Post Hospitalisation Treatment ▪ Received within 90 days of being discharged from hospital				
12	Hospital Cash Benefit			£150/\$255/€175/night 60 nights	£200/\$340/€235/night 60 nights
13	Organ Transplant (for major organs)			£100,000/\$160,000/€117,000 Lifetime Limit	£200,000/\$320,000/€234,000 Lifetime Limit
14	Prosthetic Devices			Full cover	Full cover
15	Psychiatric Treatment ▪ After 12 months continuous cover under the Policy			Full cover to a maximum of 30 days	Full cover to a maximum of 30 days

CREWSELECT INTERNATIONAL SM		Standard	Elite
B	Out-Patient Treatment		
1	Family Doctor, Treatment & Referrals	Up to £5,000/\$8,500/€6,000	Full Cover
2	Specialists and Consultants (fees for consultations)		
3	X-rays, Pathology, Diagnostic Tests and Procedures		
4	Prescribed Drugs, Medicines, Dressings and Durable Medical Equipment		
5	Out-Patient Surgery	Full Cover	Full Cover
6	MRI and CT Scans		
7	Cancer Tests, Drugs, Treatment and Consultants		
8	Physiotherapy, Homeopathic and Osteopathic Therapy	Maximum 15 visits as part of the £5,000/\$8,500/ €6,000 limit above	Up to £2,500/\$4,250/€2,950 for up to 20 visits
9	Complementary Medical Treatment ▪ Including Acupuncture and Chiropractic Therapy	Up to £500/\$850/€600	Up to £2,500/\$4,250/€2,950
10	AIDS/HIV Treatment	Up to £5,000/\$8,500/€6,000 with a Lifetime Limit of £10,000/\$17,000/€11,800	Up to £5,000/\$8,500/€6,000 with a lifetime Limit of £20,000/\$34,000/€23,600
11	Hormone Replacement Therapy	Full Cover up to 18 Months Limit Lifetime	Full Cover up to 18 Months Limit Lifetime
12	Home Nursing Care ▪ Primary care services of a registered nurse in the Insured Person's home immediately after, or instead of, in-patient or day care treatment	Up to £75/\$130/€90/visit, to a maximum of 45 visits	Up to £75/\$130/€90/visit, to a maximum of 60 visits
13	Rehabilitation ▪ Following In-Patient Treatment and incurred in a rehabilitation unit of a hospital	Full Cover Up to 90 days	Full Cover Up to 180 days
14	Extended Care Facility ▪ Following In-Patient Treatment	Full Cover Up to 6 months	Full Cover Up to 6 months
15	Hospice Care	Up to £150/\$255/€175 (Nil Excess)	Up to £250/\$425/€295 (Nil Excess)
16	Adult Wellness and Health Check ▪ Medical check-up including cervical smear, mammogram, cancer screening, cardiovascular examinations, neurological examinations, vital sign tests (e.g. blood pressure, cholesterol checks) ▪ After 12 months continuous cover under the Policy	Up to £150/\$255/€175 (Nil Excess)	Up to £250/\$425/€295 (Nil Excess)
17	Child Wellness and Health Check ▪ Vaccinations/Inoculations commonly administered for children under 18 ▪ After 12 months continuous cover under the Policy	Up to £150/\$255/€175 (Nil Excess)	Up to £250/\$425/€295 (Nil Excess)
18	Psychiatric Treatment ▪ After 12 months continuous cover under the Policy	Up to £2,500/\$4,250/€2,950	Up to £2,500/\$4,250/€2,950
19	Podiatry Benefit	Up to £500/\$750/€525 per Period of Insurance	Up to £500/\$750/€525 per Period of Insurance
CREWSELECT INTERNATIONAL SM		Standard	Elite
C	Travel, Transportation and Out-of-Area Benefits		
1	Emergency Local Ambulance	Full Cover	Full Cover
2	Emergency Evacuation and Transportation	Full Cover <i>To nearest medical facility, country of choice, country of residence, or country of nationality within Your Area of Cover</i>	Full Cover <i>To nearest medical facility, country of choice, country of residence, or country of nationality within Your Area of Cover</i>
3	Accompanying Relative, Travel and Accommodation	Full Cover	Full Cover
4	Cremation/Burial or Repatriation of Remains	Up to £7,500/\$13,000/€9,000	Up to £10,000/\$17,000/€11,800
5	Compassionate Home Visit ▪ After 12 months continuous cover under the Policy	Up to £1,500/\$2,550/€1,750 Per Period of Insurance, Limited to 1 trip	Up to £1,500/\$2,550/€1,750 Per Period of Insurance, Limited to 1 trip
6	USA Elective treatment within Provider Network ▪ Excludes non-emergency travel & accommodation (Applicable to insureds who have not selected Area 3 – Worldwide Cover)	Up to £500,000/\$850,000/€600,000, subject to 20% co-insurance (Nil Excess)	Up to £500,000/\$850,000/€600,000, subject to 20% co-insurance (Nil Excess)
7	Worldwide Accident and Emergency Out Of Area Cover	45 Days Maximum	60 Days Maximum
CREWSELECT INTERNATIONAL SM		Standard	Elite
D	Pre-Existing Conditions and Chronic Conditions		
1	Pre-Existing Conditions ▪ After 24 months continuous cover under the Policy (unless excluded or terms applied as indicated otherwise in writing)	Up to £2,000/\$3,400/€2,350 with a Lifetime Maximum of £20,000/\$34,000/€23,500	Up to £3,000/\$5,100/€3,550 with a Lifetime Maximum of £30,000/\$51,000/€35,500
2	Chronic Conditions and Palliative Care	Covered as part of the Pre-existing medical limits above	Covered as part of the Pre-existing medical limits above
3	Stabilisation of Acute Chronic Episode	Full Cover	Full Cover

CREWSELECT INTERNATIONAL SM		Standard	Elite
E	Dental Treatment		
1	Emergency Treatment (In-Patient or Day-Patient) To restore or replace sound natural teeth lost or damaged by an Accident, except when caused by eating	Full Cover	
2	Accidental Damage ▪ caused to sound natural teeth lost or damaged in an Accident. Out-Patient Treatment must be received within 5 days from the date of the Accident occurring	Up to £250/\$425/€295 per Period of Insurance	Full Cover
3	Emergency Treatment (Out-Patient/Dental Surgery) ▪ For relief of pain, being treatment of an abscess, cracked or broken tooth rebuild or temporary filling within 5 days of the event		Up to £250/\$425/€295 in aggregate – subject to 25% co-insurance (Nil Excess)
4	Routine Treatment (Out-patient)* A) examinations, check-up and x-rays B) tooth cleaning and polishing C) normal compound fillings, simple or non-surgical extractions *incurred after 180 days from the Effective Date of Coverage	No Cover	Up To £400/\$675/€475 in aggregate A) £50/\$85/€60/visit, maximum two visits each period of insurance B) £50/\$85/€60/visit, maximum two visits each period of insurance C) £50/\$85/€60 each tooth (£80/\$135/€95 wisdom tooth) Subject to 25% co-insurance (Nil Excess)
5	Major Restorative Treatment* * ▪ Removal of impacted, buried or unerupted teeth, removal of roots, removal of solid odontomes, apicetomy, new or repair of bridgework, new or repair of crowns (not precious metal), root canal treatment, new or repair of upper or lower dentures **incurred after 12 months from the Effective Date of Coverage		Up to £750/\$1,300/€900 in aggregate, subject to 50% co-insurance (Nil Excess)
CREWSELECT INTERNATIONAL SM		Standard	Elite
F	Maternity Cover - after 12 months continuous coverage		
1	Pregnancy Complications including medically required C-section	Up to £10,000/\$17,000/€11,800 per pregnancy	Full Cover
2	Normal pregnancy and Delivery ▪ Including Premature Birth Treatment, Pre-, Post- and Routine Natal Care		Up to £5,000/\$8,500/€6,000 subject to 20% co-insurance
3	Newborn Hospital Accommodation	No Cover	Up to 14 Days
4	Newborn Examination		Up to £150/\$255/€175
5	New Baby Benefit		£100/\$170/€120 (Nil excess)
6	Cover for Newborns	£10,000/\$17,000/€11,800 must enrol with parents in 31 days	£25,000/\$42,500/€29,500 must enrol with parents in 31 days
CREWSELECT INTERNATIONAL SM		Standard	Elite
G	Non-Medical Covers and Benefits		
1	Out of Country Legal Expenses Subject to a Special Excess of £250/\$425/€295	Up to £5,000/\$8,500/€6,000 Lifetime Maximum	Up to £7,500/\$13,000/€9,000 Lifetime Maximum
2	Vision Contribution Benefit	No Cover	£200/\$340/€235 subject to 50% co-insurance
3	Trip Interruption	Up to £5,000/\$8,500/€6,000 per Period of Insurance (Nil Excess)	Up to £7,500/\$13,000/€9,000 per Period of Insurance (Nil excess)
4	Lost/Theft – Luggage/Personal Papers	Up to £500/\$850/€600 per Period of Insurance (Nil Excess)	Up to £500/\$850/€600 per Period of Insurance (Nil excess)
CREWSELECT INTERNATIONAL SM		Standard	Elite
H	Special Marine Benefits		
1	Amateur Sailboat Racing Coverage	Full Cover	Full Cover
2	Recreational Underwater Activities Coverage ▪ Includes Sports Diving to depths of 30 meters	Full Cover	Full Cover
3	Special Crew Member Return Benefit ▪ For crew members only	Up to £2,000/\$3,000/€2,100 per Period of Insurance	Up to £5,000/\$7,500/€5,250 per Period of Insurance

CREWSELECT INTERNATIONAL SM		Standard	Elite
I Other Services and Benefits			
1	24 Hour Emergency Helpline	Included	Included
2	US Medical Concierge Service (For Eligible Treatment in the USA)		
3	Medical Information Service – Access to board-certified physicians, licensed psychologists and pharmacists to assist with any routine health related questions		

CONDITIONS

- ▶ Your Policy Wording contains Conditions within some sections as well as a General Conditions Section. Failure to comply with Policy Conditions may jeopardise your claim or cover.
- ▶ It is essential that you refer to the 'insurance conditions relating to health' section in the Policy Wording as failure to comply with these conditions may jeopardise your claim or cover. If your health changes after you have applied for your Policy and prior to your effective date, you must telephone IMG Europe Ltd. On UK +44 (0) 1444 465577 to make sure that your cover is not affected.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

You must be a Professional Marine Crew Member, as defined in the Policy Wording.

Non-US citizens i) provide a non-US residence address; or ii) provide the company a signed Statement of Residence.

United States Citizens i) not qualify for or be able to obtain adequate coverage under a US domestic insurance plan that will provide continuous coverage outside of the United States; and ii) provide the Company a signed Statement of residence, as defined in the Policy Wording – see Eligibility section of the Policy Wording.

If you are a citizen of the USA, who has purchased Area 3 Worldwide as your Geographic Area of Cover, and you return to the USA, cover under your Plan will be terminated automatically when the time you spent in the USA during any new Period of Insurance (12 months) exceeds 180 days.

If you are no longer respectively eligible under the above Eligibility section as either a Non-US Citizen or US Citizen, then your plan will automatically terminate.

- ▶ **Significant or Unusual Exclusions:** The plan does not cover certain conditions which manifest themselves or involve procedures which take place or are recommended during the first 90 days of coverage, beginning on the effective date. These are: acne, allergies, asthma, any condition of the breast or prostate; tonsillectomy; adenoidectomy; haemorrhoids or haemorrhoidectomy; any disorder of the reproductive system; diverticulitis; hysterectomy; hernia; intervertebral disc disease; gall bladder disease or gall stones; or kidney stones – see exclusion 3 of policy wording (Page 18).

GENERAL EXCLUSIONS AND LIMITATIONS

- ▶ War risks, military action, terrorism – see exclusion 2 of policy wording
- ▶ Pre-existing conditions in the first 24 months - see exclusions 1 of policy wording
- ▶ Any charges in excess of what is Usual, Reasonable and Customary - see exclusion 9 (vi), of policy wording
- ▶ Illness or injury which is self-inflicted, or sustained whilst under the influence of alcohol or non-prescribed drugs - see exclusions 25, 28 and 9 (iii) of policy wording
- ▶ Any treatment which is not medically necessary - see exclusion 9 (iv) of policy wording
- ▶ Any treatment which is not administered or ordered by a Medical Practitioner - see exclusion 9 (iii) of policy wording
- ▶ Eye surgery, where the primary purpose is to correct nearsightedness, farsightedness or astigmatism - see exclusion 42 of policy wording
- ▶ Injury or illness sustained whilst taking part in hazardous pursuits - see exclusion 20 of policy wording

*** See the Exclusions Section of policy wording for the complete list of exclusions and Definitions Sections of policy wording for definition of pre-existing conditions. All other limitations, terms and conditions of the plan are contained within the policy wording.**

DURATION

This is an annually renewable policy – please refer to your certificate of insurance for your selected cover and Sub-Plan.

GEOGRAPHICAL AREA OF COVER

- ▶ Area 1 - Europe
- ▶ Area 2 - Worldwide excluding US, Canada, China, Hong Kong, Macau, Taiwan, Japan and Singapore
- ▶ Area 3 - Worldwide - please refer to your Certificate of Insurance for your selected area of cover.

CANCELLATION PERIOD

You may return policy documents within 30 days after receipt for a full refund of premium, provided no claim has been made.

CLAIMS NOTIFICATION

To make a claim contact: Tel (UK): +44 2920 474 236 or Tel: (US) +1 317 655 4500

COMPLAINTS PROCEDURE

Any complaint you may have should in the first instance be addressed to one of our customer service advisors. If you wish then to register a complaint, please contact us:

in writing to

Operations Director, International Medical Group® (IMG®) Kingsgate, High Street, Redhill, Surrey. RH1 1SH. United Kingdom.

by phone

+44 1737 306 710

If you cannot settle your complaint with us and you wish to take your complaint further, please write to the General Manager at Sirius International Insurance Corporation. If you are still not satisfied you may be entitled to refer your complaint to the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

IMG Europe Ltd and Sirius International Insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if either firm cannot meet its obligations. This depends on the type of insurance transacted and the circumstances of your claim for compensation. Further details about compensation scheme arrangements are available from the FSCS.

Note: As the covers are underwritten by insurers who operate from outside the UK, you will not have to redress to the Financial Ombudsman's Service with respect to disputes with the Insurers. In the unlikely event the insurer(s) are unable to meet their liabilities, as this Insurer operates from outside the UK, you will not be entitled to compensation under the Financial Services Compensation Scheme.

However, the following regulatory authorities govern the insurers and intermediaries under this policy:

- ▶ Sirius International Insurance Corporation (main covers) – regulated by Finansinspektionen, Sweden, www.fi.se.
- ▶ International Medical Group® (IMG®) is a trading name of IMG Europe Ltd, which is authorised and regulated by the Financial Conduct Authority.