

GlobalSelect® International Healthcare Cover

Switch Terms Application Form



In order to apply for and effect 'switch terms' to transfer from your existing medical insurance policy to a GlobalSelect plan, you must:

1. Complete a GlobalSelect Application Form
2. Complete this Switch Terms Application Form (Note: there must be no break in cover between switching from your existing provider to GlobalSelect)
3. Submit 1 & 2 along with a copy of your current policy schedule and renewal notice and return these to IMG Europe for consideration

SECTION 1. Details of Applicant/Policy Holder * - Circle as appropriate					
		Surname	First Name(s)		
A. Applicant Title* Mr. / Mrs. / Miss / Ms. / Dr.					
B. Spouse / Partner Title* Mr. / Mrs. / Miss / Ms. / Dr.					
C. First Child (Below age 19) Title* Mr. / Miss					
D. Second Child (Below age 19) Title* Mr. / Miss					
E. Third Child (Below age 19) Title* Mr. / Miss					
SECTION 2. Your Existing Plan Please attach current policy schedule and your renewal notice.					
2.1 Current Insurance Plan Name	Level of Cover / Sub Plan	Original Effective Date	Area of Cover	Excess Payable	Payment Frequency
		DD / MM / YY			
2.2 Do you or any person applying for cover under GlobalSelect have any medical conditions that are specifically listed and excluded from cover under your existing plan?					<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please complete 2.3 below
2.3 Name	Condition(s) / Exclusion(s) applied to existing plan				
SECTION 3. Basis of Switch Application Tick as appropriate.					
Please select one of the following basis under which you would like to apply to switch from your existing medical insurance to GlobalSelect:					
Level 1: Switch with credit towards wait periods, but with no cover in respect of pre-existing medical conditions					
Where the same or substantially similar sections of cover exist under your previous medical insurance plan and the GlobalSelect plan, the period you were insured with your previous plan will be credited towards the wait periods under the corresponding sections of your GlobalSelect sub-plan (not including credit for Maternity covers). However, GlobalSelect Sections D1, D2 & D3 are deleted from the policy wording. During your initial Period of Insurance with your GlobalSelect plan and all subsequent renewal periods, NO COVER will be provided for any Pre-Existing Condition or Chronic Condition from which you suffer at the time of (or prior to) the date of your GlobalSelect application and no cover will be provided for Palliative Care of Stabilisation of any Acute Chronic Episode, irrespective of which GlobalSelect sub-plan you select. <i>NOTE: This switch option is available on all GlobalSelect sub-plans.</i>					<input type="checkbox"/> 2.5% Premium Load Year 1
Level 2: Switch with credit towards wait periods, plus cover for Pre-Existing and Chronic Conditions up to sub-limits after full two year wait period (i.e. no credit given towards pre-existing condition cover wait period).					
Where the same or substantially similar sections of cover exist under your previous medical insurance plan and the GlobalSelect plan, the period you were insured with your previous plan will be credited towards the wait periods under the corresponding sections of your GlobalSelect sub-plan (not including credit for Maternity covers). NO credit will be given towards the 24 month wait period under Sections D1 and D2 for Pre-existing Conditions. However, after 24 consecutive months of continuous insurance with GlobalSelect, you will have cover up to the relevant policy sub-limits of your GlobalSelect sub-plan for declared and accepted pre-existing medical conditions. <i>NOTE: This switch option is available on all GlobalSelect sub-plans.</i>					<input type="checkbox"/> 6% Premium Load Year 1
Level 3: Switch with credit towards wait periods, including Pre-Existing and Chronic medical conditions cover					
Where the same or substantially similar sections of cover exist under your previous medical insurance plan and the GlobalSelect plan, the period you were insured with your previous plan will be credited towards the wait periods under the corresponding sections of your GlobalSelect sub-plan (not including credit for Maternity covers). Credit WILL also be given for the period of time you were insured with your previous plan (irrespective of any moratorium having been met or not) toward the 24 month wait period in respect of cover for declared and accepted Pre-Existing Medical Conditions and Chronic Conditions (up to the sub-limits) under Sections D1 and D3. <i>NOTE: This switch option is available on all GlobalSelect sub-plans.</i>					<input type="checkbox"/> 13% Premium Load Year 1

I apply on my behalf and on behalf of all those listed above for 'Switch' terms to be considered by IMG Europe Ltd. This Switch Terms Application Form attached to and forms part of any GlobalDelect International Healthcare Cover issued. I also enclose current policy schedule and renewal notice.

Signed: _____

Date: DD / MM / YY

This form must be completed and sign by the Policyholder for and on behalf of all Applicants

**COVER IS NOT EFFECTIVE UNTIL THIS APPLICATION HAS BEEN ACCEPTED AND APPROVED IN WRITING.
ACCEPTANCE IS NOT GUARANTEED.**