

ARE YOU ELIGIBLE FOR A NO OR LOW CLAIMS DISCOUNT AT RENEWAL?

We are pleased to announce that we have introduced an enhanced No and Low Claims Renewal Discount facility for GlobalSelect Renewal Insureds with effect from the 1st February 2011.

No Claims Discount:** If you have not claimed on your policy between your last renewal invitation date until this renewal invitation date, then you will be eligible for a 15% discount off of your new GlobalSelect base renewal premium. If you are not eligible for the No Claims Discount, you may still be eligible for one of the following Low Claims Discounts.

Low Claims Discount*: Level 1** – If you are not eligible for a No Claims Discount but have paid claims totaling £140/\$250/€210 or less*** between your last renewal invitation date until this renewal invitation date, then you will be eligible to receive a 15% discount off of your new GlobalSelect base renewal premium. If you are not eligible for a Level 1 Low Claims Discount, you may still be eligible for the following Level 2 Low Claims Discount.

Level 2 - GlobalSelect Renewal Insureds who are not eligible for a No Claims Discount or a Level 1 Low Claims Discount, but have paid claims totaling £1400/\$2500/€2100 or less*** between your last renewal invitation date until this renewal invitation date, then you will be eligible to receive a 10% discount off of your new GlobalSelect base renewal premium.

If you are eligible for and would like to apply for a No or Low Claims Discount, please complete, sign and return this No and Low Claims Discount Application form along with your renewal form.

Details Of Applicant/Policy Holder			* - Tick as appropriate
	Policy Number	Surname (Family Name)	First Name(s)
A. Applicant			
Title* <input type="checkbox"/> Mr. / <input type="checkbox"/> Mrs. / <input type="checkbox"/> Miss / <input type="checkbox"/> Ms. / <input type="checkbox"/> Dr.			
B. Spouse/Partner			
Title* <input type="checkbox"/> Mr. / <input type="checkbox"/> Mrs. / <input type="checkbox"/> Miss / <input type="checkbox"/> Ms. / <input type="checkbox"/> Dr.			
C. First Child (Below Age 19)			
Title* <input type="checkbox"/> Mr. / <input type="checkbox"/> Mrs. / <input type="checkbox"/> Miss / <input type="checkbox"/> Ms. / <input type="checkbox"/> Dr.			
D. Second Child (Below Age 19)			
Title* <input type="checkbox"/> Mr. / <input type="checkbox"/> Mrs. / <input type="checkbox"/> Miss / <input type="checkbox"/> Ms. / <input type="checkbox"/> Dr.			
E. Third Child (Below Age 19)			
Title* <input type="checkbox"/> Mr. / <input type="checkbox"/> Mrs. / <input type="checkbox"/> Miss / <input type="checkbox"/> Ms. / <input type="checkbox"/> Dr.			

No Claims Discount Structure Terms:

Premiums are age related and will increase as you get older. Your premiums will also increase with medical inflation. While your plan remains claims-free**, or has claims totaling £1400/\$2500/€2100 or less*** at each renewal, one of the following discounts may be applied (Please tick the one Discount you are claiming):

☐ **15% No Claims Discount****
 ☐ **15% Level 1 - Low Claims Discount*****
 ☐ **10% Level 2 - Low Claims Discount*****
 (Multiply rates indicated on renewal form by x 0.85)
 (Multiply rates indicated on renewal form by x 0.90)

Terms and Conditions:

- I. If a Non-Wellness claim is made during a plan year, you will not be eligible for a No Claims Discount at renewal.
- II. If you have Non-Wellness claims and your total paid claims (including Wellness claims) are over £140/\$250/€210, you will not be eligible for a Level 1 - Low Claims Discount at renewal; and if your total paid claims (including Wellness claims) are over £1400/\$2500/€2100, you will not be eligible for a Level 2 - Low Claims Discount at renewal.
- III. If a claim relating to the previous plan year is subsequently submitted and accepted and a discount has already been given, we reserve the right to reclaim the discount given to you.
- IV. The No Claims or Low Claims Discount applies only to your GlobalSelect medical plan and not to Optional Add-On Covers you may have selected (e.g. Global Personal Accident Plan and/or Global Daily Indemnity – Hospital Income Plan).
- V. IMG Europe reserves the right at next renewal to enhance, withdraw or amend the Discount structure at its sole discretion.
- VI. This No or Low Claims Discount offer is only valid for up to 10 days from the date of your renewal. You must submit this form with your renewal form on or before your renewal date or within 10 days thereafter.

**** If the only claims you have submitted are paid under the Wellness Benefit, you qualify for the No Claims Discount**

***** If you have claims IN ADDITION to Wellness Benefit Claims, then the Low Claims thresholds INCLUDES both Wellness and Non-Wellness Claims.**

I apply on my behalf and on behalf of all those listed above for a GlobalSelect No or Low Claims Discount to be deducted from my GlobalSelect renewal premium. I and all persons claiming the discount have read, understood and agree to be bound by the No and Low Claims Discount Structure Terms. This Form attaches to and forms part of any GlobalSelect International Healthcare Cover issued.

Signed : _____
 (This form must be completed and signed by the Policyholder for and on behalf of all Applicants)

Dated : _____
 (dd/mm/yyyy)