

Company: IMG Europe Ltd.

Product: CrewSelect International Standard

IMG Europe Ltd. Kingsgate, High Street Redhill, Surrey, RH1 1SH United Kingdom FCA: FRN: 302948

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?

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 160,000 USD/100,000 GBP/117,000 EUR lifetime limit
- ✓ Psychiatric treatment after 12 continuous months full cover to a maximum of 30 days

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 8,500 USD/5,000 GBP/6,000 EUR with maximum of 15 visits
- ✓ Psychiatric Treatment after 12 months continuous cover 4,250 USD/2,500 GBP/2,950 EUR
- ✓ Adult wellness up to 255 USD/150 GBP/175 EUR annually after 12 months of continuous cover
- ✓ Child wellness up to 255 USD/150 GBP/175 EUR annually after 12 months of continuous cover
- ✓ Home nursing care by registered nurse in the insured person's home immediately after or

instead of an in-patient or day-patient treatment 130 USD/75 GBP/90 EUR to a maximum of 45 visits

- ✓ Podiatry benefit 750 USD/500 GBP/525 EUR per period of insurance

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 13,000 USD/7,500 GBP/9,000 EUR
- ✓ Compassionate home visit after 12 months continuous cover 2,550 USD/1,500 GBP/1,750 EUR
- ✓ Special crew member return benefit 3,000 USD/2,000 GBP/2,100 EUR per period of insurance

Cancer treatment

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

Pre-Existing conditions and underwriting/coverage options

- ✓ After 24 months continuous cover 3,400 USD/2,000 GBP/2,350 EUR with lifetime limit 34,000 USD/20,000 GBP/23,500 EUR
- ✓ Stabilization of acute chronic episode full cover



Additional benefits

- ✓ Pregnancy Complications including medically required C-section 17,000 USD/10,000 GBP/11,800 EUR after 12 months continuous coverage
- ✓ Cover for newborns 17,000 USD/10,000 GBP/11,800 EUR must enroll with parents in 31 days and after 12 months continuous coverage
- ✓ Hormone replacement therapy full cover 18-month lifetime limit
- ✓ Prosthetic devices
- ✓ State hospital cash benefit 255 USD/150 GBP/175 EUR up to 60 nights total
- ✓ AIDS/HIV treatment 8,500 USD/5,000 GBP/6,000 EUR lifetime limit of 17,000 USD/10,000 GBP/11,800 EUR
- ✓ Worldwide accident and emergency out of area cover 45 days maximum
- ✓ Complementary medicine therapies including acupuncture and chiropractic 850 USD/500 GBP/600 EUR
- ✓ Rehabilitation and extended care facility up to 90 days
- ✓ Hospice care up to 6 months
- ✓ Trip interruption 8,500 USD/5,000 GBP/6,000 EUR per period of insurance
- ✓ Lost/Theft – luggage, personal papers 850 USD/500 GBP/600 EUR per period of insurance

Dental Treatment

- ✓ Emergency treatment (in-patient or day-patient)
- ✓ Accidental damage out-patient treatment/dental surgery 425 USD/250 GBP/295 EUR

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

- ✓ Daily indemnity, accidental death and dismemberment, 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.

- ✗ Treatment of acne, allergies, asthma, any condition of the breast or prostate, tonsillectomy, adenoidectomy, hemorrhoids or hemorrhoidectomy, any disorder of the reproductive system, diverticulitis, hysterectomy, hernia, intervertebral disc disease, gall bladder disease or gall stones, or kidney stones, which exist or manifest themselves during the first 90 days of cover
- ✗ Normal pregnancy and delivery
- ✗ Treatment for infertility, birth control, sterilization or vasectomy
- ✗ Cosmetic treatment
- ✗ Any non-disclosed condition
- ✗ Any chronic condition that is a pre-existing condition
- ✗ Amateur athletics, professional athletics injuries and illness
- ✗ Treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ 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 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



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 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.

