

**Company:** IMG Europe Ltd.

**Product:** GlobalSelect Headstart Group

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 employer groups who require international medical insurance. The cover is for treatment of conditions related to disease, illness or injury.



## What is covered?

### 24 Hour Emergency Helpline USA Medical Concierge Service

#### Inpatient 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
- ✓ Hospital Cash Benefit \$175/£100/€120 up to 60 nights
- ✓ Psychiatric treatment after 12 continuous months full cover to a maximum of 30 days

#### Outpatient treatment and wellness benefits

- ✓ Specialists and Consultations up to \$700/£400/€480 per condition prior to admission and then up to \$1,750/£1,000/€1,200 following out-patient surgery or in-patient/day-patient treatment
- ✓ X-rays, pathology and diagnostic tests up to \$350/£200/€240 per condition prior to admission and following out-patient surgery or in-patient/day-patient treatment
- ✓ Surgical procedures
- ✓ MRI's and CT scans
- ✓ Home nursing care by registered nurse in the insured person's home immediately after or instead of an in-patient or day-patient treatment \$132/£75/€90 to a maximum of 15 visits

#### Travel Transportation and out of area benefits

- ✓ Emergency local ambulance
- ✓ Emergency medical evacuation and transportation to the nearest suitable hospital facility
- ✓ Cremation/burial or return of mortal remains \$10,000/£5,715/€6,860

#### Cancer treatment

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

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

- ✓ Daily indemnity
- ✓ Personal Accident Plan
- ✓ Maternity Endorsement
- ✓ Increased cover sub-plan options Basic, Standard, Executive

\*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

- ✗ Pregnancy, delivery and newborn care
- ✗ Congenital disorders
- ✗ Treatment for infertility, birth control, sterilization or vasectomy Cosmetic treatment
- ✗ Pre-Existing Conditions, Chronic Conditions and Palliative Care and stabilization of Acute Chronic Episodes
- ✗ 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
- ✗ Treatment of the Temporomandibular Joint
- ✗ Routine wellness and health checks
- ✗ Organ transplants
- ✗ Prosthetic devices
- ✗ Physiotherapy, homeopathic and osteopathic therapy
- ✗ Custodial Care, Rehabilitation, Extended Care Family and Hospice Care
- ✗ Sleep disorders
- ✗ Dental treatment including emergency dental treatment
- ✗ Vision coverage
- ✗ Outpatient family doctor, treatment and referrals
- ✗ Outpatient psychiatric treatment
- ✗ Outpatient prescribed drugs, medicines, dressings and durable medical equipment
- ✗ Weight loss modification or surgery
- ✗ AIDS/HIV treatment
- ✗ Venereal disease or any other sexually transmitted disease
- ✗ Sexual dysfunction
- ✗ Hormone Replacement Therapy
- ✗ Treatment of alcohol and substance abuse
- ✗ 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

- ✗ Travelling specifically to seek medical treatment or travelling against the advice of a medical practitioner



## 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
- ! Treatment of any condition of acne, allergies, asthma, breast, prostate, tonsillectomy, adenoidectomy, hemorrhoids or hemorrhoidectomy, reproductive system or hysterectomy, diverticulitis, intervertebral disc disease, hernia, gall stones or kidney stones which manifest themselves during the first 180 days of cover



## 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.

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- 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 direct debit, 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.