Global**Select**®

Flexible, long-term, international medical insurance plan for individuals and families

Global Peace of Mind®



Why Choose IMG?

At IMG we realise that working and travelling abroad can be an exciting experience. We also know that anything can happen while away from home, whether visiting on a short-term basis or living abroad indefinitely. It's important to be prepared for any unexpected illness, injury or medical emergency. However, the reality is that many traditional medical plans simply are not designed for overseas assignment or international travel.

As a global citizen, it's important for you and your family to select international medical coverage that meets your unique needs. You need to ensure that you receive worldwide access to quality care, superior international claims administration and financial stability from an established leader in the global medical insurance and assistance services industry. As an experienced company working closely with clients worldwide, IMG understands the intricacies of global health care delivery. We have earned a reputation for excellence by providing quality, dependable health care programs to millions of travellers in almost every country in the world.

We focus solely on the international medical insurance market, while performing all administration functions in-house, ensuring you get the highest quality and most cost-effective care available. This also helps you control your family's health care costs now and into the future. With IMG, you'll receive more than just insurance. Our products provide the Global Peace of Mind® you deserve, backed by a team of professionals committed to being there with you 24/7.



Age Limits and Eligibility

Individuals and their dependents worldwide of all nationalities are eligible to apply for cover from 14 days of age up until the age of 74 years. In the case of children under the age of 19 years, a parent or guardian is required to sign the application on their behalf.
Non-USA citizens may reside anywhere in the world including their home country. However, in respect of cover in the USA, certain eligibility restrictions may apply.
USA citizens must reside outside the USA on their effective date and arrange to reside outside the USA for at least six months during each period of insurance.
Please contact us for further details regarding age limits and eligibility, or refer to the GlobalSelect Policy Wording *(available upon request)* for full eligibility conditions and restrictions relating to cover within the USA.

Ability to Switch to GlobalSelect

If you are already insured with another medical insurance company, you may still apply to switch to GlobalSelect. We offer a range of switch options, including the ability for us to apply credit for your time insured elsewhere towards similar applicable GlobalSelect Wait Periods. Your switch to GlobalSelect is subject to terms and our acceptance, so please do not cancel or lapse any existing coverage until we have confirmed your coverage in writing. Contact your broker or IMG for further details, and a Switch Terms Application Form *(available upon request)*.

Lifetime Cover

Lifetime medical cover may be available if you enroll in GlobalSelect before your 65th birthday and you maintain continuous cover up until age 75 - at which point you may become eligible to apply for continuing cover under one of our Senior Citizen Plans. Your GlobalSelect plan will automatically terminate at the policy renewal date following your 75th birthday.

Renewal of Cover

GlobalSelect is annually renewable and continues when renewed. Prior to the end of each 12 month period of insurance, you will receive a renewal form. You must continue to meet the eligibility requirements in order to renew. There are no medical questions at renewal, and your rate will be based upon your age and cover selection at the time of renewal.

No & Low Claims Discounts

Plus, for all individual and family policyholders, as long as your GlobalSelect plan remains claims free at each renewal, you will be eligible to receive a No Claims Discount off your renewal premium at that time. The use of your Annual Wellness and Health Check Cover *(Section B16/17 - if applicable to your chosen sub-plan)* will not affect your No Claims Discount status. And even if you do claim, as an added benefit we also include a range of Low Claims Renewal Discounts that may be available to you.

Automatic Renewal

For your convenience, if you pay by credit/debit card - we will notify you of your renewal premium in advance of your renewal date and automatically renew your plan and charge your card just before renewal, thereby preventing any accidental break in cover at renewal - unless of course you are no longer eligible or we hear from you to the contrary before renewal.



Wide Range of Covers

All eligible charges for in-patient treatment are covered up to an overall maximum sum insured and, depending upon your chosen sub-plan, there is also a wide choice of cover available for out-patient treatments. We offer one of the widest range of covers available, as well as some new and unique covers. Please refer to the Schedule of Cover and Excesses and the Policy Wording *(available upon request)* for further details of the cover under each sub-plan. **In summary, the four GlobalSelect sub-plans are:**

GLOBALSELECT HEADSTART℠

A very affordable 'entry level' medical insurance designed to get you to see a consultant or specialist privately and quickly - whether before or after hospital admission *(not dependent upon admission)*, or following out-patient surgery.

- Allows you to receive the private in-patient treatment you need, when you need it, as well as out-patient surgery, cancer tests and MRI/CT scans
- Includes emergency evacuation and repatriation to the nearest medical facility within your geographic area of cover
- 'Go private' and avoid having to suffer unnecessary or long waiting lists

GLOBALSELECT BASIC℠

An affordable and effective medical insurance that gives you higher limits and more sections of cover than HeadStart. As well as in-patient treatment, out-patient surgery, cancer tests and MRI/CT scans, the Basic sub-plan provides a wide range of additional covers including:

- Family doctor fees, treatment and referrals
- Specialists, Consultants, X-rays, tests and prescribed medicines relating to pre and post hospital treatment
- Major organ transplant
- Physiotherapy
- Homeopathic and osteopathic treatments
- Home nursing
- Compassionate visits
- Stabilisation of an acute episode of a chronic medical condition

Limited worldwide accident and emergency cover is also available under the Basic sub-plan if you travel outside your geographic area of cover. What's more, if you choose to apply for a Full Medical Underwriting Policy *(see page 18 for further details)*, if declared and accepted, limited cover can even be included for pre-existing medical conditions following 24 months continuous cover under GlobalSelect.

GLOBALSELECT STANDARD℠

Offers significantly wider and increased benefits compared with the Basic sub-plan, with extensive cover for family doctor treatment and prescribed medicines, including additional benefits for:

- Complementary Medical Treatment
- AIDS/HIV Treatment
- Hormone Replacement Therapy (early onset)
- Rehabilitation and Hospice Care
- Psychiatric Treatment
- Annual Health and Wellness Check Ups for adults and children
- Annual Sight Test, Hearing Test and Routine Vaccinations and Inoculations
- Medical Information Service, and much more!

Cover, if you choose to apply for a Full Medical Underwriting Policy *(see page 18 for further details)*, is also available for declared and accepted pre-existing conditions and on-going chronic and palliative treatment, after 24 months continuous cover. You can elect to have eligible treatment in the USA within our network of providers.

Highly valuable sections of non-medical cover include:

- Out of Country Legal Expenses
- Security and Political Evacuation and Repatriation
- Identity Theft Cover and Assistance
- Out of Country Criminal Assault Benefit
- Natural Disaster Evacuation and Accommodation

GLOBALSELECT EXECUTIVE℠

Offers you some of the highest limits of cover and the widest range of premier international medical insurance covers available anywhere in the world today. The Executive sub-plan provides all the covers on all the sub-plans and more, including:

- Vision Contribution due to Accident benefit
- Routine dental treatment (after 6 months continuous cover)
- Restorative dental treatment (after 12 months continuous cover)

Optional Maternity Coverage Available On All Sub-Plans

If desired, you can choose from a range of differing levels of optional Maternity coverages available to female applicants for an additional premium. Refer to the Optional Valuable Additional Covers Section *(page 19)* and Schedule of Cover and Excesses for further information.

Please choose carefully as the optional Maternity coverage is only available to female applicants at the time of initial application and cannot be added at renewal or a later date.

Family Cover - Free Cover for One Child Under 10 Years

For families applying for the GlobalSelect plan, one child *(aged between 14 days and under 10 years)* is covered free for the first year of coverage when insured with a parent or guardian. On the first renewal date, the premium will be 50% off the published applicable rates. For subsequent renewals, the applicable premium will apply. Note: If you are applying for a Moratorium Underwriting Policy, the annual recurring Moratorium Underwriting Fee will apply for the 'free' or discounted child. All persons applying must be listed on the initial application form.

Value Added Services and Benefits Include:

- **24 Hour Emergency Helpline** - Helping you with medical emergencies and evacuations worldwide.
- **USA Medical Concierge Service** - Helping you navigate the US healthcare system to identify the highest quality, most cost-effective providers when seeking certain eligible treatments or services within the USA.
- **Medical Information Service** - Giving you access to board-certified physicians, licensed psychologists, and pharmacists to assist you with any routine health related questions *(GlobalSelect Standard and Executive sub-plan policyholders only)*.

Manage Your Account Online. Anytime. Anywhere.

As a GlobalSelect policyholder you will also benefit from having access to My*IMG*℠. This secure online member customer service facility allows you to quickly, easily and conveniently access, manage and update information about your account, obtain duplicate documents or download forms, check the status of your claim, search for a medical or network provider worldwide, and much more - online 24/7 from anywhere in the world!

Your Choice of Cover - What's Best for You

A Choice of Excesses

A Standard Excess is the first amount of a claim payable by you before any benefits are paid under the plan. There is only one excess per medical condition per period of insurance.

The Schedule of Cover and Excesses identifies the Standard Excess that applies to your chosen GlobalSelect sub-plan. There is also a range of optional voluntary medical excesses available to you and your family:

- On the Standard and Executive sub-plans, for an increase in premium you may choose to reduce your excess from that of the Standard Excess.
- Alternatively, you may choose to increase the excess above that of the Standard Excess and this will result in a reduction in your standard premium of up to 50% depending upon the increased excess you select.

Choosing Your Geographic Area of Cover

By restricting your cover to certain geographic areas, you can reduce the premium you pay. With GlobalSelect, you have a choice of three different geographic areas of cover:

Area One - Europe including:

Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Greenland, Holland, Hungary, Iceland, Ireland, Italy, Jersey, Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, the Slovak Republic, Slovenia, Spain *(including the Balearics and Canary Islands)*, Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, Ukraine, United Kingdom, Uzbekistan, the Vatican City and Yugoslavia.

Area Two - Worldwide excluding:

USA, Canada, China, Hong Kong, Macau, Japan, Singapore, and Taiwan.

Area Three - Worldwide

Worldwide Accident and Emergency Out of Area Cover

Your sub-plan may also allow restricted Worldwide Accident and Emergency cover outside your chosen Area of Cover for up to a specific monetary limit of cover and to a maximum number of days per year. This is particularly beneficial if you travel out of your geographic area of cover frequently on short trips or decide to go abroad on holiday - refer to the Schedule of Cover and Excesses for further details.



Schedule of Cover and Excesses

This Schedule of Cover and Excesses must be read in conjunction with the GlobalSelect Policy Wording *(copy available upon request)*, and all sections and cover are subject to all terms and conditions. Each GlobalSelect sub-plan has a different column to identify the specific limits of cover and sections that are applicable to it.

Your cover is always subject to the overall aggregate maximum sum insured per insured person. Each section of cover is per Insured Person and per Period of Insurance, unless stated otherwise and always subject to the benefits stated for each sub-plan and plan terms, conditions, limitations and exclusions. Please note that sub-limits and Pre-Certification requirements apply within certain benefit sections - refer to the Policy Wording for further details.

All benefit limits and excesses in this schedule of cover and excesses are set in £Sterling, $US Dollar or €Euros. The currency in which you pay your premium being either £Sterling, $US Dollar and €Euros, is the currency that applies to your sub-plan for the purposes of the benefit limits.

	GlobalSelect	HeadStart	Basic	Standard	Executive
	Overall aggregate maximum sum insured per period of insurance per insured person	£1,000,000 $1,750,000 €1,200,000	£1,000,000 $1,750,000 €1,200,000	£1,500,000 $2,625,000 €1,800,000	£5,000,000 $8,750,000 €6,000,000
A	**In-Patient & Day-Patient Treatment**				
1	Hospital Accommodation & Theatre	Full Cover	Full Cover	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	£100/$175/ €120/night 60 nights	£150/$263/ €180/night 60 nights	£200/$350/ €240/night 60 nights	£300/$525/ €360/night 60 nights
13	Organ Transplant *(major covered organs)*	No Cover	£100,000/ $175,000/ €120,000 Lifetime Limit	£100,000/ $175,000/ €120,000 Lifetime Limit	£200,000/ $350,000/ €240,000 Lifetime Limit

14	Prosthetic Devices	No Cover	No Cover	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	Full Cover, to a maximum of 30 days	Full Cover, to a maximum of 30 days

"Full Cover" means up to the applicable overall aggregate maximum sum insured shown above.

	GlobalSelect	HeadStart	Basic	Standard	Executive
B	**Out-Patient Treatment and Wellness Benefits**				
1	Family Doctor, Treatment & Referrals	No Cover	Up to £300/$525/ €360 per Period of Insurance	Up to £5,000/ $8,750/ €6,000*	Full Cover*
2	Specialists and Consultants *(fees for consultations)* **Coverage is NOT dependent upon admission*	Up to £400/ $700/€480 per condition prior to admission*, then up to £1,000/ $1,750/ €1,200 following out-patient surgery or in-patient/ day-patient treatment	Up to £1,500/ $2,625/ €1,800 per condition for pre and post hospital treatment		
3	X-rays, Pathology, Diagnostic Tests and Procedures **Coverage is NOT dependent upon admission*	Up to £200/$350 /€240 per condition prior to admission* and following out-patient surgery or in-patient/ day-patient treatment	As part of £1,500/ $2,625/ €1,800 per condition for pre and post hospital treatment limit	As part of £5,000/ $8,750/ €6,000*	
4	Prescribed Drugs, Medicines, Dressings and Durable Medical Equipment	No Cover			
5	Out-Patient Surgery	Full Cover	Full Cover	Full Cover	
6	MRI and CT Scans				
7	Cancer Tests, Drugs, Treatment and Consultants				
8	Physiotherapy, Homeopathic and Osteopathic Therapy	No Cover	Maximum 10 visits as part of the £1,500/ $2,625/ €1,800 limit	Maximum 15 visits as part of the £5,000/ $8,750/ €6,000 limit	Up to £2,500/ $4,375/ €3,000 for up to 20 visits
9	Complementary Medical Treatment: Acupuncture, Aroma Therapy, Chiropractic Therapy, Herbal Therapy, Magnetic Therapy, Massage Therapy, Vitamin Therapy, Traditional Chinese Medicine when referred by a Doctor, General Medical Practitioner (GP)		No Cover	Up to £500/ $875/ €600	Up to £2,500/ $4,375/ €3,000
10	AIDS/HIV Treatment			Up to £8,750/ $15,000/ €10,285, with a Lifetime Limit of £28,570/ $50,000/ €34,285	Up to £8,750/ $15,000/ €10,285, with a Lifetime Limit of £57,140/ $100,000/ €68,570

	GlobalSelect	HeadStart	Basic	Standard	Executive
B	**Out-Patient Treatment and Wellness Benefits *(continued)***				
11	Hormone Replacement Therapy-Early Onset			Full Cover 18 Month Lifetime Limit	Full Cover 18 Month Lifetime Limit
12	Home Nursing Care Primary care services of a registered nurse in the Insured Person's home immediately after, or instead of, In-Patient/Day-Patient Treatment	Up to £75/$132/ €90/visit to a maximum of 15 visits	Up to £75/$132/ €90/visit to a maximum of 30 visits	Up to £75/$132/ €90/visit to a maximum of 45 visits	Up to £75/$132/ €90/visit to a maximum of 60 visits
13	Rehabilitation	No Cover	Full Cover Up to 30 Days	Full Cover Up to 90 Days	Full Cover Up to 180 Days
14	Extended Care Facility		Full Cover Up to 6 Months	Full Cover Up to 6 Months	Full Cover Up to 6 Months
15	Hospice Care				
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)* ▪ Hearing Test, Sight Test and Vaccinations/ Inoculations ▪ After 12 months continuous cover under the Policy		No Cover	Up to £400/$700/ €480 *(Nil Excess)*	Up to £500/$875/ €600 *(Nil Excess)*
17	Child Wellness and Health Check ▪ Hearing Test, Sight Test and Vaccinations/ Inoculations ▪ After 12 months continuous cover under the Policy			Up to £400/$700/ €480 *(Nil Excess)*	Up to £500/$875/ €600 *(Nil Excess)*
18	Psychiatric Treatment ▪ After 12 months continuous cover under the Policy			Up to £2,500/ $4,375/ €3,000	Up to £2,500/ $4,375/ €3,000

	GlobalSelect	HeadStart	Basic	Standard	Executive
C	**Travel, Transportation and Out of Area Benefits**				
1	Emergency Local Ambulance	Full Cover	Full Cover	Full Cover	Full Cover
2	Emergency Medical Evacuation and Transportation	Full Cover To nearest medical facility within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover
3	Accompanying Relative, Travel and Accommodation	No Cover	Full Cover	Full Cover	Full Cover
4	Cremation/Burial or Repatriation of Remains	Up to £5,715/ $10,000/ €6,860	Up to £5,715/ $10,000/ €6,860	Up to £8,570/ $15,000/ €10,285	Up to £14,285/ $20,000/ €17,140
5	Compassionate Visit ▪ After 12 months continuous cover under the Policy	No Cover	Up to £1,428/ $2,500/ €1,715	Up to £3,000/ $5,250/ €3,600	Up to £3,000/ $5,250/ €3,600

6	USA Elective Treatment within Provider Network Excludes non-emergency travel & accommodation *(Applicable to Insureds who have not selected Area 3 - Worldwide Cover)*	No Cover	No Cover	Up to £500,000/ $875,000/ €600,000 with 20% Co-Insurance *(Nil Excess)*	Up to £500,000/ $875,000/ €600,000 with 20% Co-Insurance *(Nil Excess)*
7	Worldwide Accident and Emergency Out of Area Cover		30 Days Maximum, up to £15,000/ $26,250/ €18,000	45 Days Maximum, up to £20,000/ $35,000/ €24,000	60 Days Maximum, up to £20,000/ $35,000/ €24,000

	GlobalSelect	HeadStart	Basic	Standard	Executive
D	**Cover in respect of Pre-Existing Medical Conditions and Chronic Conditions**				
1a	**Pre-Existing Conditions – Underwriting/ Cover Options** Full Medical Underwriting Option* ▪ After 24 months continuous cover under the Policy *(unless excluded or terms applied as indicated otherwise in writing)*	No Cover	Up to £1,500/ $2,625/ €1,800 with a Lifetime Limit of £15,000/ $26,250/ €18,000	Up to £2,000/ $3,500/ €2,400 with a Lifetime Limit of £20,000/ $35,000/ €24,000	Up to £3,000/ $5,250/ €3,600 with a Lifetime Limit of £30,000/ $52,500/ €36,000
or 1b	Moratorium Enrolment & Underwriting Option* ▪ After 24 months continuous cover: subject to 24 months without treatment, symptoms, medication or consultation *(refer to page 18 for further details)**		Full Cover	Full Cover	Full Cover
	**Cover in respect of Pre-Existing Conditions is as selected at time of application and identified on your Certificate of Insurance. Refer to page 18 for further details and Policy Wording for full Policy definitions, terms, conditions and restrictions.*				
2	Chronic Conditions and Palliative Care	No Cover	No Cover	Up to £2,000/$3,500/ €2,400 with a Lifetime Limit of £20,000/ $35,000/ €24,000	Up to £3,000/$5,250/ €3,600 with a Lifetime Limit of £30,000/ $52,500/ €36,000
3	Stabilisation of Acute Chronic Episode		Up to £5,000/ $8,750/€6,000	Full Cover	Full Cover

	GlobalSelect	HeadStart	Basic	Standard	Executive
E	**Dental Treatment**				
1	Emergency Dental Treatment *(In-Patient or Day-Patient)*	No Cover	Full Cover	Full Cover	Full Cover
2	Accidental Dental Damage caused to sound natural teeth lost or damaged in an accident. Out-patient Treatment/Dental Surgery must be received within 5 days from the date of the accident occurring		No Cover	Up to £250/ $438/€300	
3	Emergency Dental Treatment *(Out-Patient/Dental Surgery)* ▪ For the immediate relief of severe pain, being treatment of an abscess, cracked or broken tooth rebuild or temporary filling within 24 hours from the onset of pain and no more than 5 days from the event			No Cover	Up To £250/$438/ €300 in aggregate- subject to 25% Co-Insurance *(Nil Excess)*

	GlobalSelect	HeadStart	Basic	Standard	Executive
E	**Dental Treatment *(continued)***				
4	Routine Dental Treatment *(Out-Patient)*** for the restoration of natural teeth	No Cover	No Cover	No Cover	Up To£400/ $700/ €480 in aggregate
	a) examinations, check-up and x-rays				a) £50/$88/ €60 visit, maximum two visits each Period of Insurance
	b) tooth cleaning and polishing				b) £50/$88/ €60 /visit, maximum two visits each Period of Insurance
	c) normal compound fillings, simple or non-surgical extractions				c) £50/$88/ €60 each tooth *(£80/$140/ €96/wisdom tooth)*
	***incurred after 180 days from the Effective Date.				Subject to 25% Co-Insurance *(Nil Excess)*
5	Major Restorative Dental Treatment**** ▪ Removal of impacted, buried or unerrupted 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				Up To £750/ $1,313/ €900 in aggregate,
	**** incurred after 12 months from the Effective Date.				subject to 50% Co-Insurance *(Nil Excess)*

	GlobalSelect	HeadStart	Basic	Standard	Executive
F	**Non-Medical Insured Covers and Benefits**				
1	Out of Country Legal Expenses	No Cover	No Cover	Up to £5,000/ $8,750/ €6,000 *(£250/ $438/ €300 Excess)*	Up to £10,000/ $17,500/ €12,000 *(£350/ $613/ €420 Excess)*
2	Vision Contribution Due to Accident Benefit			No Cover	£200/$350/ €240 subject to 50% Co- Insurance
3	Security & Political Evacuation & Repatriation			Up to £7,500/ $13,125/ €9,000 Lifetime Limit	Up to £10,000/ $17,500/ €12,000 Lifetime Limit
4	Identity Theft Cover & Assistance			Up to £250/ $438/ €300	Up to £500/ $875/ €600
5	Out of Country Criminal Assault Benefit ▪ When admitted to hospital for 48 hours or more			£500/ $875/ €600 per admitted night to a maximum of £2,500/ $4,375/ €3,000	£1,000/ $1,750/ €1,200 per admitted night to a maximum of £5,000/ $8,750/ €6,000
6	Natural Disaster Evacuation & Accommodation			Up to £150/ $263/ €180 per 24 hours for up to 5 days	Up to £250/ $438/ €300 per 24 hours for up to 5 days

GlobalSelect		HeadStart	Basic	Standard	Executive
G	**Other Services and Benefits**				
1	24 Hour Emergency Helpline	Included	Included	Included	Included
2	USA 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	Not Applicable	Not Applicable		

***Service provided by third party and membership issued under separate documentation included within the IMG GlobalSelect fulfillment pack.*

H Maternity Cover (OPTIONAL) - after 10 months continuous coverage

Optional Add-On Maternity Coverage Available With All Sub-Plans – Additional Premium Applies. Only available to Female Insureds – after 10 months of continuous coverage. *All benefits reduced by 50% for births occurring in the 11th or 12th month of continuous coverage. Must be applied for upon initial Application, as it cannot be added or changed at renewal or a later date.

Maternity Cover – Optional Levels of Cover		Level 1: Essentials	Level 2: Premier
1	Pregnancy Complications Including Medically Required C-Section	Full Cover	Full Cover
2	Normal Pregnancy and Delivery Including Premature Birth Treatment, Pre, Post and Routine Natal Care	*Up to £5,000/$8,750/€6,000 subject to 20% Co-Insurance	*Up to £5,000/$8,750/€6,000 subject to 20% Co-Insurance
3	Newborn Hospital Accommodation *(**only when accompanied by Newborn Examination within 24 hours of delivery)*	Up to £143/$250/€172**	Up to 14 Days
4	Newborn Examination & Wellness ▪ Not subject to Excess or Co-Insurance ▪ For the first 12 months of life	Up to £100/$175/€120	Up to £150/$263/€180
5	New Baby Benefit	No Cover	£100/$175/€120 *(Nil Excess)*
6	Cover for Newborns including non-hereditary birth defects and congenital abnormalities		Up to *£25,000/$43,750/€30,000 must enrol with parents in 31 days

GlobalSelect	HeadStart	Basic	Standard	Executive
Sub-Plan Excesses				
Standard Sub-Plan Excess-Per Person, Per Condition, Per Period of Insurance *(unless indicated otherwise)*	£100/$180/ €150	£100/$180/ €150	£50/$90/ €75	£25/$45/ €38
Maximum Excess Per Person Per Period of Insurance *(whichever is the greatest)*	10X standard/ voluntary excess	5X standard/ voluntary excess	5X standard/ voluntary excess	10X standard/ voluntary excess
Maximum Total Family Excess Per Period of Insurance *(whichever is the greatest)*	20X standard/ voluntary excess	10X standard/ voluntary excess	10X standard/ voluntary excess	20X standard/ voluntary excess

Voluntary Medical Excesses				
Sub-Plan Excess Options - If chosen by you and as identified on your Certificate of Insurance *(Note: Choose carefully as you cannot select a lower excess at renewal)*	N/A	N/A	Nil	Nil
	N/A	N/A	N/A	£50/$90/€75
	N/A	N/A	£100/$180/€150	£100/$180/€150
	£250/$450/€375	£250/$450/€375	£250/$450/€375	£250/$450/€375
	£500/$900/€750	£500/$900/€750	£500/$900/€750	£500/$900/€750
	£1,000/$1,800/€1,500	£1,000/$1,800/€1,500	£1,000/$1,800/€1,500	£1,000/$1,800/€1,500
	£2,500/$4,500/€3,750	£2,500/$4,500/€3,750	£2,500/$4,500/€3,750	£2,500/$4,500/€3,750
	£5,000/$9,000/€7,500	£5,000/$9,000/€7,500	£5,000/$9,000/€7,500	£5,000/$9,000/€7,500
	£10,000/$18,000/€15,000	£10,000/$18,000/€15,000	£10,000/$18,000/€15,000	£10,000/$18,000/€15,000

KEY Schedule of Excesses - Unless identified elsewhere within the Policy Wording, the Excesses applicable per Section are:	
	Full Cover after the Standard Sub-Plan Excess *(or your Voluntary Medical Excess)* as identified on your Certificate of Insurance, per Medical Condition claimed per Period of Insurance, unless stated otherwise
	Covered up to the amounts shown after the Standard Sub-Plan Excess *(or your Voluntary Medical Excess)* as identified on your Certificate of Insurance, per Medical Condition claimed per Period of Insurance, unless stated otherwise
Note: With regards to Treatment in the USA - The Excess and Co-Insurance will be reduced by 50% for Eligible Charges incurred within the Plan Administrator's Network of Providers or incurred within a facility arranged via the USA Medical Concierge Service *(with the exception of claims under Section C6 Elective Treatment in the USA and Dental Claims).*	

With regard to the foregoing Schedule of Cover and Excesses, any reference to 'continuous cover' means continuous, unbroken cover under the GlobalSelect plan. The applicable benefits described will become first available to the Insured Person only at the end of the continuous cover period as specified.

Information Regarding Choice of Underwriting

Cover for Pre-Existing Medical Conditions: Your application for a GlobalSelect International Healthcare Cover Basic, Standard or Executive sub-plan ("Your Plan") allows you a choice of either a Full Medical Underwriting Policy or Moratorium Underwriting Policy. This affects what coverage *(if any)* will be available for pre-existing medical conditions*.

Full Medical Underwriting Policy: With Full Medical Underwriting you must complete a full medical questionnaire. Upon review of your responses and any additional information we require from you or your physician, we decide whether we can accept you for cover and any limitations on your cover. We then confirm any medical conditions that are excluded. Where cover is in effect for 24 continuous months under the plan, you are provided with pre-existing condition cover up to the annual and lifetime limits of the plan for eligible fully disclosed and accepted pre-existing medical conditions as defined by the plan and subject to the terms and

conditions of the Policy Wording *(Refer to Schedule of Cover, page 13, Section D1a for Annual and Lifetime Limit)*. This benefit is payable **even if you have received consultation or treatment** for the condition(s) during the 24 month period. Where we specifically have excluded cover for a disclosed pre-existing condition and after 24 months of cover your condition has improved, you may request review of that exclusion. Non-disclosed pre-existing conditions will never be covered.

Note : If you apply for a Full Medical Underwriting Policy and are declined on medical grounds, you may re-apply for a Moratorium Underwriting Policy (acceptance is not guaranteed).

Moratorium Underwriting Policy: Moratorium Underwriting enables you to apply for your plan without completing a full health questionnaire. Instead, we apply blanket exclusions for any pre-existing medical conditions you have had. The 'moratorium' refers to the fact that if, after 24 months of continuous cover under your plan, you demonstrate two consecutive years without symptoms or treatment, consultation, advice *(excluding routine check-ups)*, medication *(including injections)*, or special diet for a pre-existing condition (or any related conditions), then should you need subsequent treatment for that condition, you will have cover for it subject to the plan's terms and conditions *(Refer to Schedule of Cover, Page 13, Section D1b for Sum Insured)*. Under the Moratorium Underwriting option, many pre-existing medical conditions, where you need regular or periodic treatment, medication, or checkups, which existed prior to your purchase of your plan, may never be covered. This is because each symptom or treatment, consultation, advice *(excluding routine check-ups)*, medication *(including injections)*, or special diet for a pre-existing condition *(or any related conditions)* starts the moratorium again. Moratorium Underwriting is subject to an annual recurring, non-refundable administrative fee - payable each year along with your first premium payment.

**See Policy Wording for definition of 'Pre-Existing Conditions' and a complete list of exclusions and other terms and conditions (available upon request). No cover exists for Pre-Existing medical Conditions under the GlobalSelect HeadStart sub-plan.*



Global Personal Accident Plan

GLOBAL PERSONAL ACCIDENT PLAN - Worldwide Cover				
Table of Benefits and Limits per Insured Person as a result of bodily injury caused by Accident				
		£GBP	**$USD**	**€Euro**
1.	**Accidental Death Benefit**			
	-(Adult) Aged 19 years and over	£70,000 per unit	$125,000 per unit	€105,000 per unit
	-(Child) Aged 31 days through 18 years	£5000 maximum	$9000 maximum	€7500 maximum
2.	**Permanent Total Disablement** *(which entirely prevents an insured person from any occupation to which he or she is suited by way of education, training or experience and which lasts 12 months and at expiry of this period is beyond expectation of improvement).*	£70,000 per unit	$125,000 per unit	€105,000 per unit
3.	**Total and permanent loss of sight of one or both eyes**	£70,000 per unit	$125,000 per unit	€105,000 per unit
4.	**Total and permanent loss of use of one or more limbs**	£70,000 per unit	$125,000 per unit	€105,000 per unit
5.	**Total and permanent loss of sight of one eye and one limb**	£70,000 per unit	$125,000 per unit	€105,000 per unit
6.	**Total and permanent loss of hearing in both ears**	£10,000 per unit	$18,000 per unit	€15,000 per unit
7.	**Total and permanent loss of speech**	£10,000 per unit	$18,000 per unit	€15,000 per unit
8.	**Second Degree Burns** *(affecting more than 10% of the body surface)*	£2500 per unit	$4500 per unit	€3750 per unit
9.	**Third Degree Burns** *(affecting more than 15% of the body surface or more than 50% of the surface of either hand)*	£5000 per unit	$9000 per unit	€7500 per unit

If an insured person suffers more than one loss for any one accident, we will pay only one benefit amount which is determined to be the highest benefit payable not to exceed the Permanent Total Disablement Benefit limit purchased. Injury or death must result in loss within 12 months after the date of the accident. The Global Personal Accident Plan does not include cover for accidents arising from manual or hazardous occupations, dangerous sports, pursuits or activities, driving or riding on motorcycles, motorbikes or mopeds. If you are unsure, or your occupation is not purely office-based, or you take part in any dangerous sports, pursuits or activities, please give full details on a separate sheet when submitting your Application Form. We will then advise if cover can be granted. War and terrorist risks can not be covered in certain hazardous countries.

Note: This is a summary of cover. It is not considered to be the Policy Wording. Full details of cover, terms, conditions, limitations and exclusions that may affect benefits payable are provided in the Policy Wording (available upon request).

- *Persons Aged 19 Years through to 64 Years can choose to purchase either one or two units of cover.*
- *Persons Aged 31 days through 18 Years, or 65 years through to 69 Years can purchase a maximum of one unit of cover.*

Global Daily Indemnity℠ - Hospital Income Plan

Giving you additional income while you're in hospital

You may choose to purchase either one or two units of the benefit payable per day shown.

BENEFIT PAYABLE PER DAY			
Maximum of 2 Units of Cover May be Purchased			
Daily Unit of Cover *(Available only between ages 19-69)*	£GBP 55/Day	$USD 100/Day	€Euro 83/Day
Lifetime Maximum Limit *(Per Unit)*	£GBP 14,000	$USD 25,000	€Euro 21,000

Note: This is a summary of cover. It is not considered to be the Policy Wording. Full details of cover, terms, conditions, limitations and exclusions that may affect benefits payable are provided in the Policy Wording (available upon request).

What IMG Provides You

With GlobalSelect, you get more than just coverage benefits. When you become an insured member with IMG, you'll also receive the following:

Comprehensive Product Documentation

When your policy becomes active, you will receive the following documentation, which can be issued electronically, via standard mail or express delivery.

The pack includes:

- **Certificate of Insurance**
- **Medical ID Card**
- **Policy Wording**
- **Policy Summary**

My*IMG*℠ Online Portal

Our online member portal, MyIMG, was designed to give you the ability to access information about your account 24/7 and manage routine areas to help you save time when you may need it most. Manage your account, download plan information, and search our Preferred Provider Organisation (PPO) and International Provider Access (IPA) for highly qualified health providers located throughout the world, all at the click of a mouse.

Efficient Claims Process

Our in-house claims and customer care teams are here to assist you with any benefit, plan or claims enquiry. If your case is an emergency, we will be available 24/7 to assist you.
Upon receipt of all documentation requested from you, we aim to pay all eligible claims (payable in USD $, GBP £ or Euro €) within 15 working days and any other currency within 20 working days.

Our World-Class Customer Service

Over the past 25 years, IMG has serviced clients all over the world. Our specialised international experience has helped us develop the world-class service we provide our customers. Among the unique benefits and support you'll receive:

- Access to a Preferred Provider Organisation (PPO) Network in the USA, which includes over 90% of all hospitals.
- Ability to log in to our International Provider Access (IPA) database to view more than 17,000 doctors and hospitals worldwide. The database gives address and contact details, plus indicates if a direct billing agreement is in place.
- Personalised support provided by our customer care teams, who are available 24 hours a day in the case of an emergency, and are located across our worldwide service centres.
- Ability to make claim reimbursements to a Visa or MasterCard to avoid bank charges.

30-Day Money-Back 'No Hassle' Guarantee

To ensure your satisfaction, once you are accepted into the plan, we provide a 30-day period to review the plan. If during that 30-day period you find that you are not satisfied for any reason, and as long as you have not already made a claim under the plan, you may submit a written request for cancellation and full refund of your premium. See the Policy Wording for full details.


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experience more

Global Peace of Mind®



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