# WorldStudy℠

International Student Health Insurance

IMG®

## Study with Global Peace of Mind®

As a student, or a participant in a cultural exchange program, the opportunity to learn abroad can be an enriching and rewarding experience. You'll immerse yourself in your new surroundings and become involved in new activities, all while achieving your educational or aspirational goals.

During an exciting time like this, you may not think about what to do if you were injured or became sick while away from home. Without warning, your experience abroad can quickly become a frightening situation if you're not prepared for a medical emergency. That's why IMG's WorldStudy international student medical insurance provides the protection and support you need, and is designed to give you Global Peace of Mind® during your time abroad.

WorldStudy plans are available worldwide to individuals, families, and groups of various nationalities, who are studying or on a cultural exchange program outside of their country of habitual residence for no less than 30 days and up to 5 years. WorldStudy offers you flexibility when it comes to choosing and personalizing your cover:

- Available in £GBP, €EUR, $USD
- Two maximum limit options
- Nil excess

## Safety Solutions

Pursuing an education away from your home country is already stressful. We know your safety while studying abroad is important to you, so IMG's WorldStudy Program has solutions designed to protect you and give you Global Peace of Mind.

### PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care and routine visits.

### FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's international physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

### CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a range of assistance benefits and services designed to support you in a crisis. A dedicated team of multilingual nurses, doctors, and case managers provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations or search and rescue missions.

# The IMG® Advantage

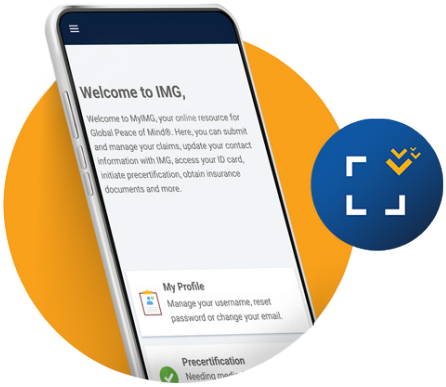
*Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.*

## SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

## STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.




## MyIMG℠ Member Portal

It's easy to access and manage your IMG accounts any time, from anywhere and any device, via MyIMG.

MyIMG features include:

- **Claims** submission and management
- **ID Card and insurance documents** access
- **Preauthorsation** process initiation
- **Explanation of Benefit (EOB)** access
- **Customer Care live chat** and contact information
- **Find a Doctor** locator

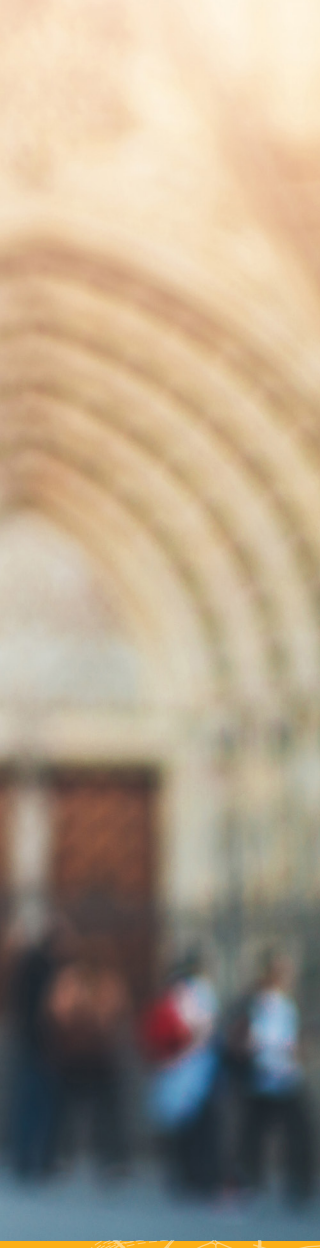
# Plan information & highlights

PLAN DETAILS

## SUMMARY OF BENEFITS

*Maximum Limits are per Period of Insurance unless otherwise stated.*

| | |
|---|---|
| Maximum Policy Limit Options<br>*(Per Insured Person, Per Period of Insurance)* | £750,000/€1,000,000/$1,250,000<br>£1,500,000/€2,000,000/$2,500,000 |
| Age Limits | Under 60 years for Participant and Spouse<br>15 days to 18 years for Dependent Child |
| Excess per Insured Person | Nil Excess<br>*(except as specifically stated elsewhere in the Schedule)* |
| Area of Cover Options<br>*(Refer to Area of Cover definition for further details)* | Europe *(as defined)*<br>Worldwide excluding USA<br>Worldwide |
| Coverage Duration Options | 30 days up to 12 months, renewable up to a maximum of 5 years |
| Extensions / Renewal Options | Incrementally extendable from 5 days until reaching a maximum of 60 months |
| Coverage Extension Period | Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury |
| World-Class Medical Benefits | Coverage available for inpatient and outpatient medical expenses<br>Freedom to choose any hospital, clinic, or doctor in your area of cover |
| 24 Hour International Emergency Care | 24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more |
| MyIMG | 24-hour secure access from anywhere worldwide to manage your account online |



PHYSICAL HEALTH

## MEDICAL BENEFITS

*(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.)*
*Maximum Limits are per Period of Insurance unless otherwise stated.*

| | | |
|---|---|---|
| 1 | Hospitalisation | Full cover* |
| 2 | Intensive Care Unit | Full cover* |
| 3 | Medical Expenses | Full cover* |
| 4 | Outpatient Medical Expenses | Full cover* |
| ***5*** | ***Pre-Existing Conditions*** | ***No cover*** |
| 6 | Day Patient Surgical/Hospital Facility | Full cover* |
| 7 | Laboratory | Full cover* |
| 8 | Radiology/X-ray | Full cover* |
| 9 | Chemotherapy/Radiation Therapy | Full cover* |
| 10 | Pre-Admission Testing | Full cover* |
| 11 | Surgery | Full cover* |
| 12 | Chiropractic Care *(Medical order or treatment plan required)* | Full cover* |
| ***13*** | ***Maternity and Newborn Care*** | ***No cover*** |
| 14 | Extended Care Facility *(Upon direct transfer from acute care Hospital)* | Full cover* |
| 15 | Home Nursing Care *(Provided by a home healthcare agency. Upon direct transfer from an acute care hospital)* | Full cover* |
| ***16*** | ***Inpatient Mental/Nervous*** | ***No cover*** |
| ***17*** | ***Outpatient Mental/Nervous*** | ***No cover*** |
| 18 | Emergency Local Ambulance Transport | Full cover* |
| 19 | Prescription Drugs | Full cover* |
| 20 | Emergency Room - Accident | Full cover* |
| 21 | Emergency Room - Illness *(Subject to an additional excess of £150/€200/$250 if not admitted as an inpatient or day patient)* | Full cover* |
| 22 | Dental - Injury due to Accident | Full cover* |
| 23 | Dental - Sudden Dental Pain | Up to £75/€100/$125 |
| 24 | Hospital Cash Benefit | £60/€75/$100<br>Per night up to a maximum of 14 nights |

**Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

CRISIS SUPPORT

## INTERNATIONAL EMERGENCY CARE & ASSISTANCE

*When coordinated through the Policy Administrator.*

| | | |
|---|---|---|
| 1 | 24-Hour Emergency Medical Help Line | Included |
| 2 | Emergency Medical Evacuation | Up to £300,000/€400,000/$500,000 Policy Limit *(independent of Maximum Limit)* |
| 3 | Emergency Reunion | Up to £30,000/€40,000/$50,000 |
| 4 | Cremation/Burial or Repatriation of Remains | Up to £30,000/€40,000/$50,000 |
| 5 | Natural Disaster Evacuation & Accommodation | £60/€75/$100 per day for up to five days |
| 6 | Repatriation for Medical Treatment | Up to £30,000/€40,000/$50,000 |

PHYSICAL HEALTH

FINANCIAL PROTECTION

## ADDITIONAL BENEFITS

| | | |
|---|---|---|
| 1 | Terrorism Coverage | Full cover* |
| 2 | Incidental Return Trip | You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance |
| 3 | Organised Sports | Up to £3,000/€4,000/$5,000 per illness or injury |
| 4 | Personal Liability | Up to £750,000/€1,000,000/$1,250,000 combined Maximum Limit for Injury to third person and damage to third person's property. |

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| ADDITIONAL COVER OPTIONS<br>*These benefits are optional and only applicable if selected and purchased at time of original application. Options apply to all individuals listed on the application form, unless otherwise noted.* | |
|---|---|
| Adventure Sports Option | Up to £30,000/€40,000/$50,000 |

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## Area of Cover

Depending on your destinations, you will be eligible for one of the following areas of cover:

**(1) Europe*:** Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (West of Urals), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including Great Britain, Northern Ireland and the Isle of Man) and Vatican City.

**(2) Worldwide Excluding USA***

**(3) Worldwide***

**All areas exclude cover within your Country of Habitual Residence.*

### CONDITIONS OF COVER

1. Cover and benefits are subject to the applicable excess and coinsurance and all terms and conditions of the plan and Insurance Contract.
2. Cover under a WorldStudy plan is secondary to any other cover.
3. Cover and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a medical practitioner.
5. Charges must be incurred during the period of cover or the cover extension period *(if applicable)*.
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.

# WorldStudy℠

## International Student Health Insurance

**Policy Manager**

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