

*This policy summary does not contain full details and conditions of your insurance, these are located in your policy wording.*

The CoverSure International Healthcare Plan is insured and fully underwritten by Sirius International Insurance Corporation (publ) who are regulated by the Financial Conduct Authority in the United Kingdom.

As the Plan Manager for CoverSure, IMG Europe Ltd acts as the authorised agent for and on behalf of Sirius International.

### Type of Insurance Cover

This policy meets the general demands and needs of individuals and families who require International Medical Cover. Please refer to your insurance certificate and your policy wording for your selected cover and to check the product meets your own specific demands and needs. There is only one level of cover, please refer to the Schedule of Benefits table below.

### Features and Benefits

Subject to the Terms of Your Plan and if no other limitations apply, after deduction of any Annual Excesses and Coinsurance, we will pay Eligible Charges up to the overall aggregate maximum sum insured per Illness, per Period of Insurance. Eligible Charges for certain benefits under your plan are payable only up to a Sub-Limit per Insured Person or per Period of Insurance and/or only up to a Lifetime Limit per Insured Person, as shown in the Schedule of Cover and Excess.

The currency in which you pay your premium being either £Sterling or €Euros is the currency that applies to your plan for the purposes of the benefit limits shown in the schedule of benefits table below. Numeric headings in the Schedule of Cover & Excesses table refer to the similarly designated sections of the Policy Wording.

### 30 Day Money Back 'No Hassle' Guarantee

Upon receiving your CoverSure Senior policy documents, please make sure you read them carefully. If you think the CoverSure Senior Plan may not meet your needs, you may request to cancel it within 30 days of receipt without having to pay a charge, provided no claim has been made.

### Pre-Certification

For many of the benefits under your plan you are required to notify us and seek Pre-Certification approval from us prior to incurring any cost or undertaking any treatment and before being admitted to hospital (except in an emergency situation in which event we should be informed within 48 hours or as soon as reasonably possible) - **See page 33 of the Policy Wording for full list and details.** Pre-certification is a general determination of medical necessity and all such determinations are made by us in reliance based upon the completeness and accuracy of the information provided by you or on your behalf at the time of the pre-certification. Subject to all of the terms of the policy wording, if you comply with the pre-certification requirements under your plan, we will pay eligible charges for the costs or treatment which is pre-certified as medically necessary.

Coversure	Senior
Overall Aggregate Maximum Sum Insured per Period of Insurance per Insured Person	£50,000 /€63,000
Sum Insured Outside Country of Residence	Nil
Territorial Limits	Country of Residence within Europe
Excess	Minimum £1000/€1250
<b>1. Hospital Charges**</b>	
i) Medical Practitioner or Specialist Fees as an In-Patient or Day-Patient	Full Refund
ii) Diagnostic and surgical Procedures as an In-Patient or Day-Patient including scans, pathology, X-Rays, oncology	Full Refund
iii) Surgeons and Anaesthetist Fees	Full Refund
iv) Theatre fees and nursing by a Qualified Nurse	Full Refund
v) Prescribed Drugs and Dressings	Full Refund
vi) Standard Private Room	Up to £235/€300 Per Day (Intensive Care: £575/ €735)
vii) Physiotherapy where referred by a Medical Practitioner (max. 10 sessions per medical condition)	£35/€43 per day per session max. 1 session per day
2. Emergency Transportation to and from Hospitals	Full Refund
3. Home Nursing On referral from a specialist	Full Refund up to 30 days per medical condition and maximum of £50/€63 per day
4. Reconstructive Surgery following an Accident or surgery for a covered event	Full Refund
<b>5. Out-Patient Charges**</b>	<b>Limited to combined maximum of £1,000/€1,260 Per Period of Insurance for all Eligible Charges under Section 5 i-ii)</b>
i) Medical Practitioner or Specialist fees including home visits	Prior to admission to Hospital and for maximum 90 days after discharge
ii) Diagnostic and surgical procedures inc. scans, pathology, X-Rays and oncology	Prior to admission to Hospital and for maximum 90 days after discharge
iii) Prescribed Drugs and Dressings	Not Covered
iv) Physiotherapy where referred by a Medical Practitioner (max. 10 sessions per medical condition)	Not Covered
6. Alternative Medicines Limited to Acupuncture, Homeopathy, Chiropractic and Osteopathy on referral of a Medical Practitioner	Not Covered
7. Hospital Emergency Room Accidental Damage to Teeth (within 7 days caused to sound natural teeth)	Not Covered

8. Hospital Cash Benefit	£80/€100 per 24 hours first 3 days, then £50/€65 per day for next 28 days
9. Transportation of Mortal Remains or local Cremation/Burial where death occurs outside Country of Residence	Up to £2,500/€3,155 only when Treatment was unavailable in Country of Residence and death occurred while receiving that Treatment
10. Out Of Area Cover (Pre-Certified)	Territorial Limit extended to Europe, where Treatment is not available in Country of Residence

\*\* When Treatment is not provided in an *Out-Patient Medical Practitioner's* office, or a *Participating Hospital*, all charges incurred will be subject to a 20% *Co-Insurance*.

### **Significant or unusual exclusions or limitations (reference points in brackets refer to the Policy Wording – available upon request)**

- Chronic Conditions (see [exclusion 1, page 16](#))
- Pre-existing conditions (see [exclusion 4, page 17](#)): Any *Pre-Existing Condition* (as defined within the Policy Wording – available upon request) is EXCLUDED FROM COVER. After two years of continuous insurance cover following the *Effective Date* (five in the case of heart or cancer conditions) *Pre-Existing Conditions* which have not been specifically excluded via a Personal Medical Exclusion, will then become eligible for Benefit if at the first time of receiving Treatment the Insured has not:
  - a) consulted any physician for Medical *Treatment* or *Advice* (other than routine check ups); or
  - b) taken medication (including prescription *Drugs*, special diets or injections), for that condition or any Related Condition for a continuous period of two years (five years in the case of heart or cancer conditions).
- 20% of Claims costs if treatment is not carried out in an IMG Direct Billing Network Participating Hospital (see [exclusion 2, page 17](#))
- Complications of pregnancy or Routine Pregnancy and Childbirth Costs (see [exclusion 11, page 18](#))
- Birth Defects and Congenital Illnesses (see [exclusion 12, page 18](#))
- HIV / AIDS (see [exclusion 32, page 21](#))
- Drug and Alcohol Abuse (see [exclusion 34, page 21](#))
- Routine Medical examination (see [exclusion 6, page 17](#))
- Where hospitalisation is due to illness there is a wait period of 30 days as from the Effective Date of the Plan (see [exclusion 5, page 17](#))
- The plan does not cover certain conditions which manifest themselves or involve procedures which take place or are recommended during the first 90 days of coverage, beginning on the effective date. These are: any condition of the breast or prostate; tonsillectomy; adenoidectomy; haemorrhoids or haemorrhoidectomy; any disorder of the reproductive system; hysterectomy; hernia; intervertebral disc disease; gall stones; or kidney stones (see [exclusion 9 , page 18](#)).

### **General exclusions and limitations**

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| <ul style="list-style-type: none"> <li>• War risks, military action, terrorism (see <a href="#">exclusion 8, page 17</a>)</li> <li>• Injury or illness sustained whilst taking part in hazardous pursuits (see <a href="#">exclusion 27, page 20</a>)</li> <li>• Any charges in excess of what is Reasonable and Customary (see <a href="#">exclusion 15 (vi), page 19</a>)</li> <li>• Illness or injury which is self-inflicted, or sustained whilst under the influence of alcohol or non-prescribed drugs (see <a href="#">exclusion 29 page 20 &amp; exclusion 30 , page 21</a>)</li> </ul> | <ul style="list-style-type: none"> <li>• Any treatment which is not medically necessary (see <a href="#">exclusion 15 (iv) , page 19</a>)</li> <li>• Any treatment which is not administered or ordered by a Medical Practitioner (see <a href="#">exclusion 15(iii), page 19</a>)</li> <li>• Eye surgery, where the primary purpose is to correct nearsightedness, farsightedness or astigmatism (see <a href="#">exclusion 49, page 22</a>)</li> <li>• Any Medical Condition sustained while participating in any activity where such activity is undertaken against medical advice (see <a href="#">exclusion 28, page 20</a>)</li> </ul> |
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See [pages 16 to 23](#) of the policy wording for the complete list of exclusions and [page 8](#) of the policy wording for definition of pre-existing conditions. All other limitations, terms and conditions of the plan are contained within the policy wording.

### **Conditions**

It is essential that you refer to the 'General Conditions', 'Medical Management Services' and 'General Claims Conditions' sections in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If your health changes after you have purchased your policy, you must telephone +44 (0) 1444 465577 to make sure that your cover is not affected.

### **Duration**

This is an annually renewable policy – please refer to your certificate of insurance for your selected cover. After the initial 30 day 'No Hassle' Money Back Guarantee Period there is no refund of premium. If you select to pay your premium by instalments, you are required to pay the full twelve months duration of premiums.

### **Claims Notification (see [pages 28 to 31](#) of policy wording)**

To make a claim, send completed claim form and accompanying invoices to:  
 Claims Dept., IMG Europe Limited, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, United Kingdom  
 Or telephone: (UK) : +44 (0)1444 465 588, or (US): +1 317 655 4500

**Complaints Procedure (see Making A Complaint Section of policy wording for full procedure)**

Any complaint you may have should be addressed to one of our customer service advisors at the *Plan Manager* in the first instance at IMG Europe Ltd. They will try and resolve *Your* complaint.

please contact us **...in writing to**

IMG Europe Ltd. 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, United Kingdom,  
admin@imgeurope.co.uk

**...by phone**

Telephone Number: +44 (0)1444 465577

If *You* are unhappy with the response, *You* are advised to write explaining the nature of your complaint to the General Manager at Sirius International Insurance Corporation (publ).

*We* or *Our Plan Manager* will resolve, or issue a final response to *Your* complaint within 8 weeks of receiving the complaint.

If *You* are still not satisfied you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Full details of addresses and contact numbers can be found on the back page of the Policy Wording.

**Financial Services Compensation Scheme (FSCS):** IMG Europe Ltd and Sirius International Insurance (publ) are covered by the FSCS, which is triggered when an authorised firm goes out of business. This depends on the type of business and the circumstances of the claim. In this unlikely event, you may be entitled to compensation from the scheme. The maximum level of compensation for claims against firms declared in default on or after 1<sup>st</sup> January 2010 is 90% of the claim with no upper limit. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

**How to Obtain Further Information**

For further details and information with regards to the Coversure Senior International Healthcare Cover or to request a Policy Wording, please refer to your insurance broker or alternatively please contact either IMG Europe or Coversure:

**IMG Europe Ltd,**  
36-38 Church Road,  
Burgess Hill,  
West Sussex,  
RH15 9AE,  
United Kingdom

**Tel : +44 (0) 1444 465555 Fax : +44 (0) 1444 465550**

**Coversure Healthcare Insurance,**  
PO Box 2256,  
Billericay,  
Essex,  
CM12 0DH,  
United Kingdom

**Tel : +44 (0) 1277 637581 Fax : +44 (0) 1277 634046**