

This policy summary does not contain full details and conditions of your insurance, these are in your policy wording, which controls the final determination concerning eligible benefits, limitations, eligibility and exclusions.

GlobeHopper Multi-Trip International Travel Medical Insurance is insured and fully underwritten by Sirius International Insurance Corporation, rated A (excellent) by A.M Best and A - by Standard & Poor's. Sirius International is a White Mountains Re Company. As the Plan Administrator for GlobeHopper Multi-Trip, International Medical Group®, Inc. (IMG®) 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, families and groups frequently travelling outside their Home country throughout the year who require Travel Medical Insurance. 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.

Optional Adventure Sports and Evacuation Plus are available: premium and benefit information can be found on the brochure. Your policy schedule will show any options taken.

FEATURES AND BENEFITS

GlobeHopper Multi-Trip provides coverage for an unlimited number of trips annually. Two options are offered: 30 Days maximum duration per trip or 45 Days maximum duration per trip. Coverage may be renewed (without break in coverage) for a total up to three years. All insured Persons within a family and members of a group will be issued with their own individual Certificate of Insurance and are entitled to travel independently of one another.

For treatment received outside the U.S & Canada: No coinsurance

For treatment within the U.S & Canada:

Within the PPO Network - The Plan pays 90% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to policy maximum.

Out of the PPO Network - The Plan pays 80% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to policy maximum.

GlobeHopper Multi-Trip offers a single Excess of \$250/£150/€200 per Insured Person per each covered illness.

GlobeHopper Plan Information	Multi-Trip (Individual and Groups)
Schedule of Cover	
Section A. Medical Benefits	
Usual, reasonable and customary charges. Subject to Excess and Co-Insurance when applicable	
A1. Hospital Room & Board	Up to Maximum Limit
A2. Intensive Care	Up to Maximum Limit
A3. Medical Expenses	Up to Maximum Limit
A4. Out-Patient Medical Expenses	Up to Maximum Limit
A5. Emergency Local Ambulance	Injury: Up to Maximum Limit Illness resulting in In-Patient Admission: Up to Maximum Limit
A6. Prescription Drugs	Up to Maximum Limit
A7. Emergency Room Accident	Up to Maximum Limit
A8. Emergency Room Illness with In-Patient Admission	Up to Maximum Limit
A9. Emergency Room Illness without In-Patient Admission	Up to Maximum Limit with an additional \$250 / £150 / €200 Excess
A10. Dental – Injury due to Accident	Up to Maximum Limit
A11. Sudden Dental Pain	Up to \$150 / £90 / €115
A12. State Hospital Cash Benefit	\$100 / £60 / €75 Per night up to a maximum of 14 nights
A13. Reciprocal Health Agreement Benefit	Nil Excess When a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement

Section B. International Emergency Care & Assistance

When co-ordinated through the Plan Administrator.

24 Hour Emergency Medical Help Line	Included
B1. Emergency Medical Evacuation	Up to Maximum Limit
B2. Emergency Reunion	Up to \$50,000 / £30,000 / €40,000
B3. Cremation/Burial, or Repatriation of Remains	Up to \$50,000 / £30,000 / €40,000
B4. Return of Minor Children	Up to \$50,000 / £30,000 / €40,000
B5. Identity Theft Assistance	Up to \$500 / £300 / €400 Per Period of Insurance
B6. Security and Political Evacuation	Up to \$10,000 / £6,000 / €7,500

Section C. Additional Benefits

C1. Lost Checked-In Luggage-Baggage/Travel Documents	Up to \$50 / £30 / €40 per Item of personal property; Maximum of \$250 / £160 / €200 Per Period of Insurance
C2. Trip Interruption	Up to \$5,000 / £3,000 / €4,000
C3. Terrorism Coverage	Up to \$50,000 / £30,000 / €40,000 Lifetime Maximum
C4. Common Carrier Accidental Death	Up to \$50,000 / £30,000 / €40,000 to beneficiary; Maximum Per Family \$250,000 / £160,000 / €200,000
C5. Accidental Death and Dismemberment (AD&D)	Up to \$25,000 / £16,000 / €20,000 principle sum
C6. Citizenship Return Coverage	You are covered for trips back to your country of citizenship – any one trip may not exceed your elected Maximum Trip Duration. Area of Cover must include Country of Citizenship. Additional requirements for USA citizens, refer to Section C6 of the Policy Wording for details

Section D. Additional Coverage Options

Each Section is optional and only applicable if selected and purchased at time of original application.

Adventure Sports <i>(available to Insureds up to age 65)</i>	<table border="0"> <tr> <td>Age</td> <td>Policy Maximum</td> </tr> <tr> <td>0-49</td> <td>\$50,000 / £30,000 / €40,000</td> </tr> <tr> <td>50-59</td> <td>\$30,000 / £18,000 / €24,000</td> </tr> <tr> <td>60-64</td> <td>\$15,000 / £9,000 / €11,500</td> </tr> </table> <p>Abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang-gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parasailing, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides up to 4500m above sea level), scuba diving (to 50m), skydiving, snow boarding, snowmobiling, spelunking, surfing, trekking, whitewater rafting (to Class V), windsurfing and wildlife safaris : For leisure, recreation or entertainment purposes only.</p>	Age	Policy Maximum	0-49	\$50,000 / £30,000 / €40,000	50-59	\$30,000 / £18,000 / €24,000	60-64	\$15,000 / £9,000 / €11,500
Age	Policy Maximum								
0-49	\$50,000 / £30,000 / €40,000								
50-59	\$30,000 / £18,000 / €24,000								
60-64	\$15,000 / £9,000 / €11,500								
Evacuation Plus	<p>Non-Life Threatening Medical Evacuation: Up to \$25,000 / £15,000 / €20,000</p> <p>Natural Disaster Evacuation Up to \$5,000 / £3,000 / €4,000</p>								

Plan Information & Highlights

Plan Maximum Limit Options - Maximum Aggregate Sum Insured - Per Insured Person	\$1,000,000 / £600,000 / €800,000						
Senior Citizen Traveller Maximum Policy Limit	<table border="0"> <tr> <td>Age</td> <td></td> </tr> <tr> <td>70-79</td> <td>\$50,000 / £30,000 / €40,000</td> </tr> <tr> <td>80+</td> <td>Not Available</td> </tr> </table>	Age		70-79	\$50,000 / £30,000 / €40,000	80+	Not Available
Age							
70-79	\$50,000 / £30,000 / €40,000						
80+	Not Available						
Area of Cover Options <i>(* Regardless of Area of Coverage selected, no coverage applies to Home Country, as defined herein, except as specifically provided for within the Policy Wording)</i>	<ul style="list-style-type: none"> i) Europe* (as defined) ii) Worldwide excluding USA & Canada* iii) Worldwide* 						
Available After Departure	Yes						
Coverage Extension Period	Up to 30 days Past Plan Expiry Date for continued treatment, to a maximum of \$5,000 / £3,000 / €4,000						

World-class Medical Benefits & Freedom of Choice	Coverage available for In-Patient and Out-Patient Medical Expenses. Freedom to choose any hospital, clinic or Doctor in your area of cover
24 Hour International Emergency Care	24Hr Medical Emergency Helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more.
MyIMG SM	24hr secure access from anywhere worldwide to manage your account online

The foregoing list is only a summary of available benefits and coverages, and is subject to specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. Please refer to the certificate wording for a complete description, which is available upon request.

CONDITIONS

If your health changes after you have purchased your policy, you must telephone +44 1737 306 710 to make sure that your cover is not affected.

- ▶ Coverage and benefits are for medically necessary and usual, reasonable and customary charges only.
- ▶ Cover under a GlobeHopper Plan is secondary to any other coverage.
- ▶ Charges must be administered or ordered by a Physician.
- ▶ Charges must be incurred during the period of coverage or benefit period.
- ▶ Claims must be presented to IMG or payment within the period of coverage, benefit period or during the three months immediately following the period of coverage.

PRE-CERTIFICATION FOR MEDICAL NECESSITY

For many of the benefits under your Plan you are required to notify us so that we can verify medical necessity 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 Pre-Certification Section 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. Whilst a Guarantee of Payment (subject to Policy terms and Conditions) may be subsequently issued to a medical provider, Pre-Certification in itself is not a guarantee of payment, assurance, authorisation, verification of coverage, or a verification of benefits.

Subject to all Policy Wording terms, 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. Failure to comply with Pre-Certification requirements may jeopardise your claim or cover.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- ▶ Coverage and benefits are subject to the deductible and coinsurance, and all terms of the certificate of coverage and master policy. The standard Excess and any amount you have agreed to pay will be shown within your policy wording or on the policy certificate. The Excess is per Insured Person per each covered illness.

General exclusions and limitations

Pre-existing conditions (full Definition given below*)	Charges, injuries and/or illnesses resulting or arising from or occurring during the commission or containing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations
Treatment or surgeries which are elective, investigational, experimental or for research purposes	Treatment for, and injuries and/or illnesses resulting or arising from, substance abuse or drug addiction
War, military action, political insurrection, protest or any act thereof	Injury and/or illness resulting or arising from or sustained while under the influence of or disablement of drugs or alcohol
Immunizations and routine physical exams	Wilful self-inflicted injury or illness
Treatment of Temporomandibular Joint or dental treatment, except as expressly provided for in the certificate of insurance	Treatment required as a result of or arising from complications from a treatment or condition not covered under the certificate
Venereal Disease, AIDS virus, AIDS related illness, ARC syndrome, or AIDS, and the cost of testing for these conditions and charges for treatment of surgeries which are incurred by the Insured who was HIV+ at the time of enrolment into this insurance	Any services or supplies performed or provided by a relative of the Insured or provided at no cost to the Insured
	Treatment while confined primarily to receive custodial care, education or rehabilitative care, or nursing services
Pregnancy, childbirth, birth control, artificial insemination, treatment for infertility or impotency, sterilisation or reversal thereof, or abortion	Treatment for mental or nervous disorders
Vision or ear tests and the provision of visual or hearing aids	Organ or tissue transplants or related services
Vocational, recreational, speech or music therapy	Illness or injury where the trip to the host country is undertaken for treatment or advice for such illness or injury, except as expressly provided for in the certificate of insurance
Injury sustained while participating in amateur or professional sports or other athletic activity which is organised and/or sanctioned, or which involves regular or scheduled practices, games or competition. (See Policy Wording Section D (15g) for list of excluded hazardous activities)	Treatment incurred because of arising from exposure to nuclear radiation, and/or radioactive material(s).
Any Treatment or Surgery that you do not need immediately and can wait until Your return home.	Any charges that are because of a tropical disease, if You have not had the recommended vaccinations or taken the recommended medication

*** See certificate wording for a complete list of exclusions and limitations and for all other specific terms and conditions of the plan.**
Pre-Existing Condition definition: Any Injury, Illness, sickness, disease, Medical Condition or other physical, medical, Mental or Nervous disorder, condition or ailment that with reasonable medical certainty, existed at the time of the Application or at any time during the three years prior to the Effective Date of this Plan; whether or not previously manifested, symptomatic or known, diagnosed, Treated, or You were aware it existed, even if disclosed on the Application or on any claim form, or otherwise Us, are including any and all subsequent, Chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

DURATION

Unlimited number of trips per 12 months Policy Period to a maximum of three (3) years - please refer to your certificate of insurance for your selected cover. Coverage may be renewed (without break in coverage) for a total up to three years. It is also available after departure.

GEOGRAPHICAL AREA OF COVER OPTIONS

- ▶ Europe* (as defined)
- ▶ Worldwide excluding USA & Canada*
- ▶ Worldwide*

*All zones exclude coverage within your Home Country i.e. country of primary residence (as identified on your application).

CANCELLATION PERIOD

Provided You have not travelled and no claims have been paid or are in progress, You may cancel Your Plan, by providing written cancellation instructions (by e-mail, fax or post) and return the Policy Wording with the Certificate of Insurance within 14 days after receipt to the Plan Manager:

- i. For plans cancelled within 14 days of application, you will receive a full refund.
- ii. For plans cancelled after 14 days from the date of application, there will be no refund payable.

CLAIMS NOTIFICATION

To make a claim contact: Tel (UK): +44 2920 474 236 or Tel: (US) +1 317 655 4500

COMPLAINTS PROCEDURE

Any complaint you may have should in the first instance be addressed to one of our customer service advisors. If you wish then to register a complaint, please contact us:

in writing to

Operations Director, International Medical Group® (IMG®) Kingsgate, High Street, Redhill, Surrey. RH1 1SH. United Kingdom.

by phone

+44 1737 306 710

If you cannot settle your complaint with us and you wish to take your complaint further, please write to the General Manager at Sirius International Insurance Corporation. If you are still not satisfied you may be entitled to refer your complaint to the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

IMG Europe Ltd and Sirius International Insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if either firm cannot meet its obligations. This depends on the type of insurance transacted and the circumstances of your claim for compensation. Further details about compensation scheme arrangements are available from the FSCS.

Note: As the covers are underwritten by insurers who operate from outside the UK, you will not have to redress to the Financial Ombudsman's Service with respect to disputes with the Insurers. In the unlikely event the insurer(s) are unable to meet their liabilities, as this Insurer operates from outside the UK, you will not be entitled to compensation under the Financial Services Compensation Scheme.

However, the following regulatory authorities govern the insurers and intermediaries under this policy:

- ▶ Sirius International Insurance Corporation (main covers) – regulated by Finansinspektionen, Sweden, www.fi.se.
- ▶ International Medical Group® (IMG®) is a trading name of IMG Europe Ltd, which is authorised and regulated by the Financial Conduct Authority.