

# GlobalFusion<sup>SM</sup> International Medical Insurance



INTERNATIONAL MEDICAL GROUP<sup>SM</sup>

The flexible, long-term, international medical insurance plan for individuals, families and groups

Effective 1<sup>st</sup> December 2013

A company and a global health insurance plan **designed to meet your total needs**

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# Flexible International Cover. Comprehensive World-class Services.

## Why Choose GlobalFusion

Being a citizen of the global community can be an exciting experience, yet one that can pose potential complications. Your health care while abroad should not be one of those concerns. GlobalFusion is a revolutionary international medical insurance plan from IMG Europe Ltd. that offers the flexible international cover you need, backed by the world-class services you expect. Unlike many other health care programs on the market, GlobalFusion allows you to custom build a plan that is specifically tailored for you. With this booklet, you can easily create the blueprint for your own international medical insurance package. You can conveniently compare the differing levels of cover offered from several plan options, and learn about the unique services and the dynamic company that provides them. Choosing and applying for the best and most suitable cover available for you is easy.

## Flexibility and Choice

GlobalFusion is designed to meet your total needs. The plan range offers you the flexibility and choice to select from an assortment of unique coverage options - each with specialised covers. To accommodate your financial means, you can customise your length and area of cover with the flexibility to select from multiple annual excesses and premium payment instalment options. With your medical history in mind, the plan also provides a range of underwriting methods to extend cover to you that may be declined by other companies.

## World-class Global Services

GlobalFusion provides a range of world-class services. To maximise the outcome of your medical care, our in-house medical team is ready to assist you at a moment's notice, and our extensive global provider networks are quickly and easily accessible. Additionally, our team of international claims assessors handle hundreds of thousands of claims each year from all over the world in virtually every currency. We will settle your claims efficiently, and in most cases, if you are admitted to a hospital we can arrange to pay the hospital or medical provider directly.

You can also efficiently save time managing routine areas of your account by utilising our secure, online service tools. In addition, our service centres in the USA and UK are available for service at your convenience - either through phone, email or online.

You need to know that you have solid and dependable international medical insurance. When you select GlobalFusion, you receive IMG Europe Ltd's commitment to deliver exceptional health care coverage, medical assistance and service - all designed to give you Global Peace of Mind®.

# The IMG Advantage

For more than 20 years, International Medical Group® (IMG®) and our award winning wholly owned subsidiary, IMG Europe Ltd., have dedicated our efforts to providing international medical insurance, travel insurance and world-class services to the international community. It's our speciality. We understand the intricacies of international health care. Our team of quality assured professionals is committed to helping you solve any problems, while making sure you receive superior service.

Many companies claim to offer great service. At IMG, we have set a higher industry standard by integrating international health care accreditation with in-house, fully owned and operated service divisions. These accreditations promote continuous improvement in quality and efficiency while ensuring ongoing compliance. This allows us to deliver the world-class service you deserve. We've served over a million people worldwide in more than 170 countries and We're There With You<sup>SM</sup>, wherever you go - bringing support for all your international health insurance needs.

■ **International Service Centres** - To ensure that we are available when and where needed, we maintain multiple international service and assistance centres. From our offices, we provide support services to our global network of independent insurance intermediaries and most importantly customer service, claims administration and emergency medical assistance to our insured customers living, working and travelling worldwide. Our offices offer the benefit of multiple time zones and services in tune with local practices.

■ **Single Resource** - All IMG service centres are designed to have the necessary services, staff and capabilities to provide international service to you, regardless of your location. Every department and service division is integrated on the same proprietary system and in real-time. One call. One company. We are your single international resource.

■ **Service Without Obstacles** - Working in multiple time zones, working in multiple languages, and working with multiple currencies

are not obstacles for us. We maintain an international staff for our international client base. Our claims specialists and multilingual customer service professionals work seamlessly with you in order to communicate without barriers. We back up what we promise - Coverage Without Boundaries® that provides Global Peace of Mind.

■ **International Provider Access<sup>SM</sup> (IPA)** - IMG's proprietary global network and online searchable database of over 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and up front expense at select providers.

■ **International Emergency Care** - When you're overseas and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site physician and registered nurses, you have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

# Flexible International Cover. Your cover. Your choice.

■ **Accessible Technology** - Through technology we make it easy for you to reach us and vice versa. We provide you with a secure member Web site to quickly and easily access real-time information, view the status of your claims and manage your accounts. You also have access to Live Chat to speak directly to an IMG Customer Care representative online, and you can easily reach us via email. We will respond to all inquiries promptly. Of course, the phone and fax lines are open as well.

■ **Financial Stability** - Our globally recognised underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's\*, Sirius International shares our vision of the international marketplace and offers the stability of a well-established insurance company.

*\*Sources: Rates are accurate as of the date of printing and are subject to change.*

## ■ Flexible and Versatile

GlobalFusion is versatile and can be tailored by you from a wide range of flexible options so you can easily design the coverage package that you need. The plan is available worldwide to both expatriates and virtually all local nationals. It also provides comprehensive international coverages suitable for individuals, families and groups, offering fully portable 24 hour cover and the peace of mind you need. On the following pages, you can build your plan by reviewing and choosing from the cover options and services available.

## ■ Wide Range of Plans and Options

GlobalFusion offers you a choice from five sub-plans that are designed to meet a wide range of differing budgets and needs:

□ **Bronze sub-plan** - A very affordable 'entry' level international major medical plan including emergency medical evacuation and focusing on in-patient hospital treatment. 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.

□ **Silver sub-plan** - Affordable medical security designed for the more budget-conscious consumer and those planning to receive care in lower cost areas of the world. Silver offers a wide range of scheduled coverages equipped to meet your essential needs.

□ **Gold sub-plan** - Ideally suited for those who desire full major medical cover, but for a limited period of time. Gold provides comprehensive coverage levels for the first three years of cover. After three years, certain coverages are reduced (*see Summary Schedule of Cover and Excesses page 8*). As a result, Gold is priced more competitively than the Gold Plus sub-plan.

□ **Gold Plus sub-plan** - Comprehensive major medical plan designed for people who need long-term cover. Coverage levels continue beyond year three as long as the plan remains in effect.

❑ **Platinum sub-plan** - Provides the superior coverage package for the most discerning global consumer. Platinum offers a package of enhanced coverages and services. It is designed for the consumer who wants the convenience of comprehensive medical, dental, and vision benefits all together in one plan.

❑ **Optional Add-On Coverages** - All sub-plans offer additional, optional covers (see page 20 for more information).

■ Global Personal Accident Plan ■ Global Daily Indemnity<sup>SM</sup>-Hospital Income Plan ■ Dental & Vision Care (Bronze, Silver, Gold & Gold Plus sub-plans) ■ Maternity (Bronze, Silver, Gold & Gold Plus sub-plans) ■ Increased Terrorism Coverage (Platinum sub-plan) ■ Sports (Platinum sub-plan)

❑ **Three cover areas:**

**Area 1: Europe** [Including Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, 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, Kosovo, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madiera, Malta, Moldova, Monaco, Montenegro, 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 and the Vatican City)]

**Area 2: Worldwide excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan**

**Area 3: Worldwide**

You have the opportunity to select the cover area that best reflects your geographic area of need. Each provides full cover, but premiums reflect the cost of care in different parts of the world.

You maintain the freedom to choose your own provider anywhere, including your home country, within your area of cover (*subject to conditions regarding cover in the USA*).

❑ **Worldwide Accident and Emergency Out of Area Cover** - Your plan also allows up to 30 days (15 days on Bronze sub-plans) per year restricted worldwide accident and emergency out of area cover outside of your chosen area of cover. This is particularly beneficial if you travel outside your area of cover frequently on short trips or decide to go abroad on holiday.

## ■ Budget and Annual Excess Options

❑ **Five sub-plans** - The five sub-plans offer unique, specialised covers while providing varied premium levels and premium instalment options. This allows you the flexibility to stay in line with your financial budget.

❑ **Multiple annual excess options** - A standard annual excess is the first amount you contribute each year towards eligible medical costs before any benefits are paid under the plan, irrespective of the number of claims or conditions you may have. To accommodate your financial resources, you can select from eight different annual excess options - all providing different premium levels. Additionally, if you are obtaining treatment in the USA, then in some circumstances your annual excess may be reduced when eligible treatment is received within the USA PPO network or through a Medical Concierge offered provider.

The Summary Schedule of Cover and Excesses identifies the choice of standard annual medical excess that applies to your chosen GlobalFusion sub-plan. You can choose to reduce your premium costs by choosing a larger annual excess, or you can choose to remove your Excess which will increase your premium.

❑ **Family cover - free first year cover for two children under 10 -**

No matter the sub-plan or cover area you choose, for families where both parents or guardians are insured under a GlobalFusion sub-plan, two children aged between 14 days and under 10 years are covered at no additional cost for the first year (*see page 28 and the rating sheet for further details, subsequent discounts and renewal rates*). This is a valuable saving for any budget.

❑ **Choice of premium instalment payment/Currency options-**

Schedule the frequency of payment that meets your budget: Annual, Semi-Annual, Quarterly, and Monthly. At the time of your initial application you can also choose the currency in which you pay your premium and receive your coverage: \$US Dollars, £GB Pounds, or €EU Euros.

## ■ **Underwriting for Your Needs**

Understanding that everyone has a unique medical background, with GlobalFusion we have developed multiple ways to underwrite and administer cover to you - including situations where you may have been declined by other companies.

❑ **Moratorium Underwriting\***- For an increased premium compared to Full Medical Underwriting, and without the need to declare your full medical history at time of application, this option provides the Moratorium Underwriting pre-existing conditions benefit as outlined on page 23.

❑ **Full Medical Underwriting\*** - Allows you to benefit from a lower premium compared to the Moratorium Underwriting option. Your application will be reviewed based on the full disclosure of your medical history that you provide, and this option provides the Full Medical

Underwriting pre-existing conditions benefit as outlined on page 23.

❑ **Personal Medical Exclusion** - If required on a Full Medical Underwriting application, by applying a Personal Medical Exclusion Endorsement, in some cases we are able to extend cover for the rest of your eligible medical needs, with the exception of the specific excluded conditions listed in the Personal Medical Exclusion Endorsement. This allows standard pre-existing condition coverage to continue for conditions that are not excluded that may otherwise have resulted in your application being declined.

❑ **Flexible Underwriting Option\*** - The flexible underwriting option will allow us to extend cover to you even if you have significant, ongoing and/or chronic pre-existing conditions that may have resulted in your application being declined. For a nominal recurring administration fee (*payable along with your initial and future renewal premiums*), cover is extended up to the pre-existing Annual and Lifetime Limits and Sums Insured of cover for a declared and accepted pre-existing condition following 24 months of continuous cover, during which you are symptom, advice or treatment free for that particular condition.

*\*Note: That for Bronze Sub-Plans there is no cover for Pre-Existing Medical Conditions irrespective of your choice of Medical Underwriting.*

❑ **Ability to Switch to GlobalFusion** - If you are already insured with another medical insurance company, you may still apply to transfer to GlobalFusion and apply for credit for your time insured elsewhere towards similar applicable GlobalFusion wait periods. Your switch to GlobalFusion 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 Europe for further details and a GlobalFusion Transfer Application Form (*available upon request*).

# Comprehensive **World-class Services**

From routine care to complex case management to emergency medical situations, you're never far from IMG's support services. GlobalFusion not only provides flexible cover, it also provides you with prompt access to the invaluable international services and IMG resources - regardless of your location.

## ■ Routine Care

❑ **Freedom to choose your provider** - GlobalFusion allows you the freedom to choose your own health care provider from anywhere within your entire geographic area of cover. With open access to health care providers, you have improved access to quality care.

❑ **Locating a provider** - For your convenience and to help you reduce your out-of-pocket expenses, we provide you access to two extensive provider networks that include established, globally recognised physicians and hospitals.

- ▶ The independent Preferred Provider Organization (PPO) - when seeking care within the USA
- ▶ The International Provider Access (IPA) - when seeking care outside the USA

## ■ Emergency Care

❑ **Emergency Medical Evacuation** - The ability to access quality health care is of paramount importance when a life-threatening medical emergency arises abroad. GlobalFusion provides you with important emergency benefits backed by the services of an accredited 24/7/365 clinical staff with over 200 years of combined experience.

- ▶ Emergency Medical Evacuation coverage
- ▶ Return of Mortal Remains coverage
- ▶ Remote Transportation coverage (*Platinum sub-plan*)
- ▶ Political Evacuation coverage (*Platinum sub-plan*)

## ■ Medical Concierge - Treatment within the USA

❑ **Unique medical service** - Whether you are seeking care in a local facility or in a location you are not familiar with, the quality of the care you are receiving is a primary concern. Our Medical Concierge Service is designed to provide you critical information on provider ratings, treatment outcome and cost of care prior to receiving medical treatment. Your personal Medical Concierge will review your specific non-emergency medical condition and provide you with complete information on provider ratings, past outcomes and general costs - all in the area where you are planning treatment.

IMG's Medical Concierge Service helps maximise your outcome when seeking medical care within the USA, with the added bonus that you can receive a reduction in your Annual Excess for receiving eligible treatment through a USA Medical Concierge Service offered provider - whether or not they are in the USA PPO Network. This level of individualised service is unmatched in the international arena. *Please note due to the high level of data required for this service, Medical Concierge Service and ratings is restricted to the most common and many specialist medical facilities within the USA.*



## ■ In-house Medical Team Available for You

❑ **Medical professionals to coordinate your care** - In the event you need medical care, our on-site medical team coordinates with the medical provider and treating facility to respond to the unique needs and circumstances you may face. Having provided services in more than 170 countries, we are experts at assessing the need for services and ensuring they are delivered in a timely, cost-effective manner.

This individualised approach gives you peace of mind knowing that you have experienced, knowledgeable professionals ready to help at a moment's notice, anywhere around the globe.

## ■ Managing Your Plan

❑ **International service assistance** - IMG's international services are designed to help you maximise the outcome of your medical care.

- ▶ Access to quality health care worldwide
- ▶ Professionally trained multilingual claims administrators and service professionals with proven international experience
- ▶ Claim enquiries, status of claim information and reimbursement options available online and by phone, fax and email
- ▶ Experienced international currency payments
- ▶ Claim settlement directly to providers or to you by cheque or direct deposit into your bank account or onto your preferred VISA or MasterCard credit card
- ▶ Verification of benefits and explanation of benefits to providers

❑ **24/7/365 access to information** - To help you save time managing routine areas of your account, we make it easy for you to get the information you need.

- ▶ My/IMG<sup>SM</sup> - secure member Web site
- ▶ Online renewals
- ▶ Easily accessible online provider searches
- ▶ Retrieve explanation of benefits
- ▶ Check the status of claims - real time information available
- ▶ Update address information and request ID cards
- ▶ Change your premium instalment of payment option
- ▶ Multiple international service and assistance centres
- ▶ Email, phone, fax

## ■ Our Customer Service Charter

❑ **International Commitment** - When we deal with you, we will make an outstanding effort to:

- ▶ Act fairly and reasonably
- ▶ Provide you with fast, friendly and efficient service
- ▶ Give you clear information on our products and services before you buy and after we confirm your insurance cover
- ▶ Ensure you are aware of all the documents you need to submit with your claim
- ▶ Upon receipt of all documentation that we request from you, aim to pay all eligible claims payable in £Sterling, \$US Dollars or €Euros: within 15 Working Days - In any other currency: within 20 Working Days

# Summary Schedule of Cover and Excesses

This Summary Schedule of Cover and Excesses must be read in conjunction with the GlobalFusion Policy Wording (*copy available upon request*), and all sections and cover are subject to all terms and conditions. Each GlobalFusion 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 lifetime 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 Summary Schedule of Cover and Excesses are set in £Sterling, \$US Dollars and €Euros. The currency in which you pay your premium being either £Sterling, \$US Dollars and €Euros, is the currency that applies to your sub-plan for the purposes of the benefit limits.

<b>Benefit</b> <i>All sub-limit sums insured are the maximum per Insured Person, per Period of Insurance unless otherwise stated</i>		<b>Bronze</b>	<b>Silver</b>	<b>Gold</b> <i>(1<sup>st</sup> 36 months of continuous cover)</i>	<b>Gold</b> <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	<b>Gold Plus</b>	<b>Platinum</b> <i>(See page 18 for Platinum Advantages)</i>
Lifetime Maximum per Individual Insured Person		\$2.5M / £1.375M / €1.675M	\$5M / £2.75M / €3.35M	\$5M / £2.75M / €3.35M	\$5M / £2.75M / €3.35M	\$5M / £2.75M / €3.35M	\$8M / £4.4M / €5.36M
<b>A. In-Patient &amp; Day-Patient Treatment</b>							
1.	Surgery, Surgeons, Consultants, Second Surgical Opinion, Medical Practitioners, Nurses, Treatment, Services and Supplies routinely provided and Ancillary Charges	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
2.	Hospitalisation / Room & Board	Full Cover	Up to \$600/£350/€400 per day 240 day Maximum		Up to \$2250/£1250/€1500 per day		
3.	Intensive Care Unit	Full Cover	Up to \$1500/£850/€1000 per day – 180 day per event		Up to \$4500/£2500/€3000 per day		
4.	Anaesthetist's Charges associated with Surgery	Full Cover	20% of Surgery Benefit		20% of Surgery Benefit		
5.	Diagnostic Tests and Procedures, X-Rays, Pathology, & MRI/CT Scans	Full Cover	Full Cover		Full Cover		
6.	Prescribed Drugs, Dressings and Durable Medical Equipment	Full Cover					
7.	Reconstructive Surgery - following an accident or following surgery for an eligible condition	Full Cover					

"Full Cover" means up to the applicable overall Lifetime Maximum Limit per Individual Insured Person shown above and is based upon Usual, Reasonable and Customary Eligible Charges.

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>
<b>A. In-Patient &amp; Day-Patient Treatment</b> <i>(continued)</i>							
8.	Cancer Tests, Drugs, Treatment and Consultants, including cover for Chemotherapy and Radiotherapy	Full Cover	Full Cover	Full Cover	Full Cover Except: Radiation & Chemotherapy Treatments <i>(In and Out-patient)</i> limited to \$10,000/£5500/€6700 with a \$50,000/£27,500 / €33,500 Lifetime Limit	Full Cover	Full Cover
9.	Physiotherapy	Full Cover			Full Cover		
10.	Parental Hospital Accommodation	Full Cover					
11.	Prosthetic Devices	Full Cover					
12.	Transplants	\$250,000 / £137,500 / €167,500 Per Transplant	\$250,000 / £137,500 / €167,500 Per Transplant	\$1,000,000 / £550,000 / €670,000 Lifetime Limit	\$500,000 / £275,000 / €335,000 Lifetime Limit	\$1,000,000 / £550,000 / €670,000 Lifetime Limit	\$2,000,000 / £1,100,000 / €1,340,000 Lifetime Limit
13.	State Hospital Cash Benefit	\$300 / £165 / €200 Per Night, 60 nights	\$300 / £165 / €200 Per Night, 60 nights	\$300 / £165 / €200 Per Night, 60 nights	\$300 / £165 / €200 Per Night, 60 nights	\$300 / £165 / €200 Per Night, 60 nights	\$300 / £165 / €200 Per Night, 60 nights
<b>B. Out-Patient Treatment, Wellness Benefits and Other Coverages</b>							
1.	Out-Patient including: Family Doctor, Treatment and Referrals, Specialists and Consultants, X-Rays, Pathology, Diagnostic Tests and Procedures  <i>*not dependent upon admission</i>	<u>No Family Doctor Cover</u>  Specialists & Consultants: Up to \$500 / £275 / €335 Prior to admission*,  <u>then</u> Up to \$500 / £275 / €335 following related Out-Patient Surgery or In-Patient treatment for 90 days after leaving hospital  Including Pre* & Post Hospital: \$250 / £140 / €170 X-Ray per Examination Maximum Limit;  \$300 / £165 / €200 Lab Tests per Examination Maximum Limit	25 Visit Maximum  Maximums Per Visit/ Examination: \$70/ £40 / €50 Doctor/Specialist;  \$60 / £35 / €40 Psychiatrist;  \$250 / £140 / €170 X-ray per Examination Maximum Limit;  \$500 / £275 / €335 Surgery Intervention Consultation;  \$300 / £165 / €200 Lab Tests per Examination Maximum Limit	Full Cover	Full Cover Except : \$150 / £85 / €100 Medical Practitioner Charges Maximum per visit  Hospital Charge \$100 / £55 / €67 Co-Pay unless admitted  Urgent Care Facility - \$25 / £15 / €20 Co-Pay  Diagnostic Lab and X-rays limited to \$5,000 / 2,750 / €3,350 per Period of Insurance	Full Cover	Full Cover

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>
<b>B. Out-Patient Treatment, Wellness Benefits and Other Coverages</b> <i>(continued)</i>							
2.	Emergency Room Illness, Waived if admitted as an In-Patient or Day-Patient <i>(Additional \$250/£138/€168 Excess if not admitted)</i>	No Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
3.	Emergency Room Accident	No Cover					
4.	Supplemental Accident Benefit	No Cover	No Cover	\$300 / £165 / €200 per covered accident	\$300 / £165 / €200 per covered accident	\$300 / £165 / €200 per covered accident	\$500 / £275 / €335 per covered accident
5.	Out-Patient Surgery	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
6.	MRI, CAT Scan, Echocardiography, Endoscopy, Gastroscopy, Colonoscopy, Cystoscopy	\$600 / £330 / €400 Maximum Per Examination	\$600 / £330 / €400 Maximum Per Examination				
7.	Cancer Tests, Drugs, Treatment and Consultants, including cover for Chemotherapy and Radiotherapy	Full Cover	Full Cover		Full Cover Except: Radiation & Chemotherapy Treatments <i>(In and Out-patient)</i> limited to \$10,000 / £5500 / €6700 with a \$50,000 / £27,500 / €33,500 Lifetime Limit		
8.	Prescribed Out-Patient Drugs, Medicines, Dressings and Durable Medical Equipment	Up to \$600 / £330 / €400  Following and in relation to In-Patient Treatment or Out-Patient Surgery  <i>for 90 days after leaving hospital</i>			Full Cover		

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>
<b>B. Out-Patient Treatment, Wellness Benefits and Other Coverages</b> <i>(continued)</i>							
9.	Physiotherapy, Homeopathic, Chiropractic Therapy and Osteopathic Therapy	Physiotherapy Only: Relating to In-Patient Treatment, Out-Patient Surgery  Up to \$40 / £25 / €30 per visit  10 visit Maximum  <i>for 90 days after leaving hospital</i>	Up to \$40 / £25 / €30 per visit  30 visit Maximum	Up to \$50 / £30 / €35 per visit  Maximum of 1 visit per day  45 visit Maximum	Up to \$50 / £30 / €35 per visit  Maximum of 1 visit per day  30 visit Maximum  Up to \$1000 / £550 / €670 per Period of Insurance  \$10,000 / £5500 / €6700 Lifetime Limit	Up to \$50 / £30 / €35 per visit  Maximum of 1 visit per day  45 visit Maximum	Up to \$50 / £30 / €35 per visit  Maximum of 1 visit per day  60 visit Maximum
10.	Complementary Medicine Acupuncture, Aroma Therapy, Herbal Therapy, Magnetic Therapy, Massage Therapy, Vitamin Therapy, Traditional Chinese Medicine	No Cover	No Cover	Up to \$200 / £110 / €135	Up to \$200 / £110 / €135	Up to \$200 / £110 / €135	Up to \$200 / £110 / €135
11.	AIDS/HIV Treatment	No Cover	No Cover	Up to \$5000 / £2750 / €3350 per Period of Insurance  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350 per Period of Insurance  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350 per Period of Insurance  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350 per Period of Insurance  \$50,000 / £27,500 / €33,500 Lifetime Limit
12.	Home Nursing Care	30 Days Limit: Up to \$150 / £85 / €100 per visit	30 Days Limit: Up to \$150 / £85 / €100 per visit	45 Days Limit: Up to \$150 / £85 / €100 per visit	30 Days Limit: Up to \$150 / £85 / €100 per visit	45 Days Limit: Up to \$150 / £85 / €100 per visit	60 Days Limit: Up to \$150 / £85 / €100 per visit
13.	Rehabilitation	No Cover	No Cover	Full Cover Up to 90 Days	Full Cover Up to 45 Days	Full Cover Up to 90 Days	Full Cover Up to 180 Days
14.	Extended Care Facility	No Cover	Full Cover Up to 30 Days		Full Cover Up to 90 Days		
15.	Hospice Care	No Cover	No Cover	Full Cover Up to 180 Days	Full Cover Up to 180 Days	Full Cover Up to 180 Days	

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>
<b>B. Out-Patient Treatment, Wellness Benefits and Other Coverages</b> <i>(continued)</i>							
16.	Adult Wellness and Health Check - includes Hearing Test, Sight Test and Vaccinations/Inoculations <i>(Not subject to Annual Excess or Co-Insurance)</i> - After 12 months continuous coverage <i>(6 months on Platinum)</i>	No Cover	No Cover	Up to \$250 / £140 / €170  Available for those 30 years of age and over	Up to \$250 / £140 / €170  Available for those 30 years of age and over	Up to \$250 / £140 / €170  Available for those 30 years of age and over	Up to \$500 / £275 / €335  Available for those 18 years of age and over
17.	Child Wellness and Health Check <i>(Under 18 years of age)</i> - includes Hearing Test, Sight Test and Vaccinations/Inoculations <i>(Not subject to Annual Excess or Co-Insurance)</i> - After 12 months continuous coverage <i>(6 months on Platinum)</i>	No Cover	3 visits per Period of Insurance  Up to \$70 / £40 / €50 per visit	Up to \$200 / £110 / €135	Up to \$200 / £110 / €135	Up to \$200 / £110 / €135	Up to \$400 / £220 / €270
18a.	Pre-Existing Medical Conditions Full Medical Underwriting Option*: - After 24 months continuous cover - Declared and Accepted conditions <i>(unless otherwise excluded or terms applied as indicated otherwise in writing)</i> - Flexible Underwriting Option available – refer to page 24	No Cover	Up to \$5000 / £2750 / €3350  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350  \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$5000 / £2750 / €3350  \$50,000 / £27,500 / €33,500 Lifetime Limit	Full Cover  No requirement for 24 months continuous cover
or							
18b.	Moratorium Enrolment & Underwriting Option* - After 24 months continuous coverage: subject to 24 months without treatment, symptoms, medication or consultation* - Available to insureds up to age 54	No Cover	Full Cover	Full Cover	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 23 for further details and Policy Wording for full Policy definitions, terms, conditions and restrictions.							
19.	Newly Diagnosed Chronic Conditions	Covered	Covered	Covered	Covered	Covered	Covered

<b>Benefit</b>		<b>Bronze</b>	<b>Silver</b>	<b>Gold</b> <i>(1<sup>st</sup> 36 months of continuous cover)</i>	<b>Gold</b> <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	<b>Gold Plus</b>	<b>Platinum</b> <i>(See page 18 for Platinum Advantages)</i>
<b>B. Out-Patient Treatment, Wellness Benefits and Other Coverages</b> <i>(continued)</i>							
20.	Mental/Nervous - After 12 months continuous coverage	No Cover	Out-Patient Only - See Section B1	Up to \$10,000 / £5500 / €6700 \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$2500 / £1375 / €1675 25 days In-Patient Limit 20 visit Out-Patient Limit at 70% eligible expenses, up to \$75 / £42 / €51 per visit; \$30,000 / £16,500 / €20,100 Lifetime Limit	Up to \$10,000 / £5500 / €6700 \$50,000 / £27,500 / €33,500 Lifetime Limit	Up to \$50,000 / £27,500 / €33,500 Lifetime Limit
<b>C. Travel, Transportation and Out of Area Benefits</b>							
1.	Emergency Local Ambulance	Up to \$1,500 / £825 / €1000 per event Not subject to Annual Excess or Co-Insurance	Up to \$1500 / £825 / €1000 per event Not subject to Annual Excess or Co-Insurance	Full Cover	Up to \$100 / £55 / €70 per event Not subject to Annual Excess or Co-Insurance	Full Cover	Full Cover
2.	Emergency Evacuation and Transportation To the Nearest Suitable Hospital Facility	Up to \$50,000 / £27,500 / €33,500 Not subject to Annual Excess or Co-Insurance	Up to \$50,000 / £27,500 / €33,500 Not subject to Annual Excess or Co-Insurance	Full Cover Not subject to Annual Excess or Co-Insurance	Up to \$250,000 / £137,500 / €167,500	Full Cover Not subject to Annual Excess or Co-Insurance	Full Cover Not subject to Annual Excess or Co-Insurance
3.	Accompanying Relative, Travel and Accommodation	No Cover	No Cover	\$10,000 / £5500 / €6700 Lifetime Limit	\$10,000 / £5500 / €6700 Lifetime Limit	\$10,000 / £5500 / €6700 Lifetime Limit	\$10,000 / £5500 / €6700 Lifetime Limit
4.	Cremation/Burial or Return of Mortal Remains	\$10,000 / £5,500 / €6,700 Lifetime Limit Not subject to Annual Excess or Co-Insurance	\$25,000 / £13,750 / €16,750 Lifetime Limit Not subject to Annual Excess or Co-Insurance	\$25,000 / £13,750 / €16,750 Lifetime Limit Not subject to Annual Excess or Co-Insurance	\$15,000 / £8,250 / €10,050 Lifetime Limit Not subject to Annual Excess or Co-Insurance	\$25,000 / £13,750 / €16,750 Lifetime Limit Not subject to Annual Excess or Co-Insurance	\$50,000 / £27,500 / €33,500 Lifetime Limit Not subject to Annual Excess or Co-Insurance
5.	Remote Transportation - For additional transport for on-going Treatment once stabilised	No Cover	No Cover	No Cover	No Cover	No Cover	Up to \$5000 / £2750 / €3350 \$20,000 / £11,000 / €13,400 Lifetime Limit

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>	
<b>C. Travel, Transportation and Out of Area Benefits</b> <i>(continued)</i>								
6.	Security & Political Evacuation & Repatriation	No Cover	No Cover	No Cover	No Cover	No Cover	\$10,000 / £5500 / €6700 Lifetime Limit	
7.	Worldwide Accident & Emergency Out of Area Coverage <i>(USA Treatment Must be within PPO Network)</i>	15 Days Maximum	30 Days Maximum	30 Days Maximum	30 Days Maximum	30 Days Maximum	30 Days Maximum	
<b>D. Dental Treatment &amp; Vision Care Benefits</b>								
1.	Emergency Dental Due to Accident	Up to \$1,000 / £550 / €670	Up to \$1000 / £550 / €670	Full Cover	Up to \$500 / £275 / €345	Full Cover	Full Cover	
2.	Emergency Dental due to Sudden Unexpected Pain To Sound Natural Teeth	No Cover	No Cover	Up to \$100 / £55 / €70	Up to \$100 / £55 / €70	Up to \$100 / £55 / €70	Up to \$100 / £55 / €70	
<b>Non-Emergency Dental Benefits</b> <i>* Refer To Policy Wording/Endorsement for Full Details &amp; Listing</i>		<b>Optional Add-On Coverage - Additional Premium Applies *</b> Coverage is issued via a Dental & Visions Care Coverage Endorsement Sections D1 & D2 above are replaced with:					Dental Coverage Included See Below	
1.	Emergency Dental Due to Accident	Full Cover					As D1. above	
2.	Emergency Dental due to Sudden Unexpected Pain To Sound Natural Teeth	Up to \$100 / £55 / €70					As D2. Above	
3.	Non-Emergency Dental - Sections D4, D5 & D6 Combined: i) Calendar Year Maximum Sum Insure ii) Dental Annual Excess iii) Maximum Annual Excesses per Family per Calendar Year - After 6 months continuous cover	i) \$750 / £425 / €500; ii) \$50 / £30 / €35 iii) 2					i) \$750 / £425 / €500; ii) \$50 / £30 / €35 iii) 2	
4.	Class I Treatment*: - Preventative & Diagnostic - Emergency Palliative Treatment - Includes up to two dental check ups per calendar year to include scraping, cleaning and polishing. - After 6 months continuous cover <i>* Refer To Policy Wording for Full Details &amp; Listing</i>	90% Coverage, Dental Annual Excess Waived					90% Coverage, Dental Annual Excess Waived	



Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>	
<b>D. Dental Treatment &amp; Vision Care Benefits</b> <i>(continued)</i>								
5.	<p>Class II Treatment*:</p> <ul style="list-style-type: none"> <li>- Radiographs &amp; X-Rays</li> <li>- Oral Surgery &amp; Extractions</li> <li>- Routine Compound Fillings, Restorations, Re-cementing crowns, inlays and bridges &amp; Prosthetic Repairs</li> <li>- Endodontics &amp; Root Canals</li> <li>- Periodontics &amp; Gum Disease</li> <li>- Minor Restorative Services</li> <li>- After 6 months continuous cover</li> </ul> <p><i>* Refer To Policy Wording for Full Details &amp; Listing</i></p>	70% Coverage, after Dental Annual Excess				70% Coverage, after Dental Annual Excess		
6.	<p>Class III Treatment*:</p> <ul style="list-style-type: none"> <li>- Prosthodontic Services including: appliances, bridges, full and partial dentures that replace missing natural teeth that were extracted while the person is covered with this Plan</li> <li>- Major Restorative Treatment including: Crowns, Jackets, gold-related services required when teeth can not be restored using other filling material.</li> <li>- After 6 months continuous cover</li> </ul> <p><i>* Refer To Policy Wording for Full Details &amp; Listing</i></p>	50% Coverage, after Dental Annual Excess				50% Coverage, after Dental Annual Excess		
<b>Vision Care Benefits</b> <i>* Refer To Policy Wording/Endorsement for Full Details &amp; Listing</i>		<b>Optional Add-On Coverage</b> - Additional Premium Applies * Coverage is issued via a Dental & Visions Care Coverage Endorsement Sections D1 & D2 above are replaced with:					Vision Care Coverage Included See Below	
7.	<p>Vision Care</p> <p>Not subject to Annual Excess or Co-Insurance <i>(Benefit payable per 24 months)</i></p>	<p>Exams – up to \$100 / £55 / €70</p> <p>Materials – up to \$150 / £85 / €100</p>				<p>Exams – up to \$100 / £55 / €70</p> <p>Materials – up to \$150 / £85 / €100</p>		
<b>E. Additional Benefits &amp; Services</b>								
1.	High School Sports Injury	No Cover					Up to \$20,000 / £11,000 / €13,400	
2.	Recreational Scuba	No Cover	Full Cover	Full Cover	Full Cover	Full Cover		
3.	Medical Information Service	Not Applicable					Included	
4.	Global Concierge & Assistance Services							
5.	24 Hour Emergency Helpline	Included						

Benefit		Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>	
<b>F. Maternity</b>								
Maternity - Only available to Female Insureds - After 10 months of continuous cover  *All benefits reduced by 50% for births occurring in the 11th or 12th month of continuous coverage		<b>Optional Add-On Coverage</b> Additional Premium Applies*					Maternity Coverage Included See Below	
Maternity Annual Excess		Section F1 & F2 : Not subject to Annual Excess or Co-Insurance					\$1,000 / £550 / €670 <b>Maternity Annual Excess</b> <i>(Annual Excess Does Not Apply)</i>	
Lifetime Maximum		*\$50,000 / £27,500 / €33,500 Lifetime Limit					*\$50,000 / £27,500 / €33,500 Lifetime Limit	
1.	Normal Delivery - Including Premature Birth Treatment, Pre, Post and Routine Natal Care	*Up to \$5000 / £2750 / €3350					Included within and up to Lifetime Limit	
2.	C-Section	*Up to \$7500 / £4125 / €5025						
3.	Newborn Baby Wellness - Not subject to Annual or Annual Maternity Excess or Co-Insurance - for the first 12 months of life	\$200 / £110 / €134					\$200 / £110 / €134	
4.	Cover for Newborns including non-hereditary birth defects and congenital abnormalities	*Up to \$250,000 / £137,500 / €167,500 for the first 31 days					*Up to \$250,000 / £137,500 / €167,500 for the first 31 days	
<b>Platinum Sub-Plan Only - Optional Add-On Coverages</b>								
Terrorism Coverage		To increase Terrorism Coverage from \$10,000 / £5500 / €6700 to \$50,000 / £27,500 / €33,500 Lifetime Limit						
Sports Coverage <i>(non-professional)</i>		To include listed Extreme Sports Cover at \$25,000 / £13,750 / €16,750 Lifetime Limit and Amateur Sports at \$10,000 / £5500 / €6700 Lifetime Limit						

Benefit	Bronze	Silver	Gold <i>(1<sup>st</sup> 36 months of continuous cover)</i>	Gold <i>(Beginning the 1<sup>st</sup> day of the 37<sup>th</sup> month)</i>	Gold Plus	Platinum <i>(See page 18 for Platinum Advantages)</i>
<b>Annual Excess and Co-Insurance</b>						
Annual Excess Options - Per Insured Person, Per Period of Insurance	Nil \$250 to \$10,000 £138 to £5500 €168 to €6700					Nil \$100 to \$10,000 £55 to £5500 €67 to €6700
	50% waived <i>(up to a maximum reduction of \$2500 / £1375 / €1675)</i> for: USA PPO Out-Patient & Emergency In-Patient Treatment & Non-Emergency In-Patient USA Medical Concierge Provider Treatment					
Family Maximum Annual Excesses	3 x Individual Annual Excess					2 x Individual Annual Excess
Annual Excess Carry Forward - If prior Annual Excess not met, then last 30 days Expenses from the previous Period of Insurance are carried forward and applied towards satisfying the Annual Excess for the next Period of Insurance	Yes					Yes
Co-Insurance within the USA & Canada PPO Network	No Co-Insurance					No Co-Insurance
Co-Insurance outside the USA and Canada						
Co-Insurance Payable by Insured inside the USA and Canada* – When treatment is taken outside the USA & Canada PPO Network - <i>(*No Co-Insurance for Non-Emergency In-Patient Treatment when utilising a USA Medical Concierge Provider)</i>	20% of the next \$5000 / £2750 / €3350 / eligible expenses after the Annual Excess, then No Co-Insurance to the overall maximum per Period of Insurance					10% of the next \$5000 / £2750 / €3350 / eligible expenses after the Annual Excess, then No Co-Insurance to the overall maximum per Period of Insurance

# The Advantages of the **Platinum Sub-Plan**

The Platinum sub-plan is the complete international health care protection plan. It offers the highest sums insured, many additional features and coverages not available on the other sub-plans, access to a dedicated service team ready to assist you, and access to our exclusive Global Concierge and Assistance Services<sup>SM</sup>. *This is a summary of the additional advantages and GlobalFusion Platinum sub-plan coverage enhancements. For further details, terms, conditions, exclusions, limitations and sums insured please refer to the Summary Schedule of Cover and Excesses and the Policy Wording (available upon request).*

■ **One Plan with Medical, Dental and Vision Coverages** - In addition to the enhanced medical coverages, this sub-plan includes a dental plan with cover for Class I Diagnostic & Preventive Services, Class II Basic Services and Class III Major Services. It also includes a vision benefit that provides cover for exams and materials.

■ **Maternity Cover** - The Platinum sub-plan and its associated premium include an extensive maternity coverage package for female insureds - unlike the other sub-plans where coverage is an optional add-on at an additional premium.

■ **Enhanced Pre-Existing Medical Conditions Coverage and Limits** If you have selected the Full Medical Underwriting option, this sub-plan provides significantly increased coverage for eligible declared and accepted Pre-Existing Medical Conditions, with cover being available up to the Full Policy Lifetime Limit Maximum, and without the usual initial 24 month continuous cover Wait Period requirement.

■ **Remote Transportation Benefit** - If once stabilised following treatment for a medical situation, you remain suffering from a serious medical condition that requires non-emergency treatment,

or is undiagnosed, and only basic treatment is available at your first treatment facility, Remote Transportation, recommended by your Physician, will provide for eligible charges arising out of your transportation to the nearest qualified facility for further treatment.

■ **Security and Political Evacuation and Repatriation Coverage** In the event your Home Country's Government's Local Embassy issues a mandatory evacuation order of the host country, IMG will pay for the most appropriate and economical means of transportation of any covered insured(s) to the nearest place of safety or to the insured's Home Country or Country of Residence.

■ **High School Sports Injury Coverage** - Protection is available for your children (*aged under 20 years*) while participating in sanctioned, organised sports at the high school level or below.

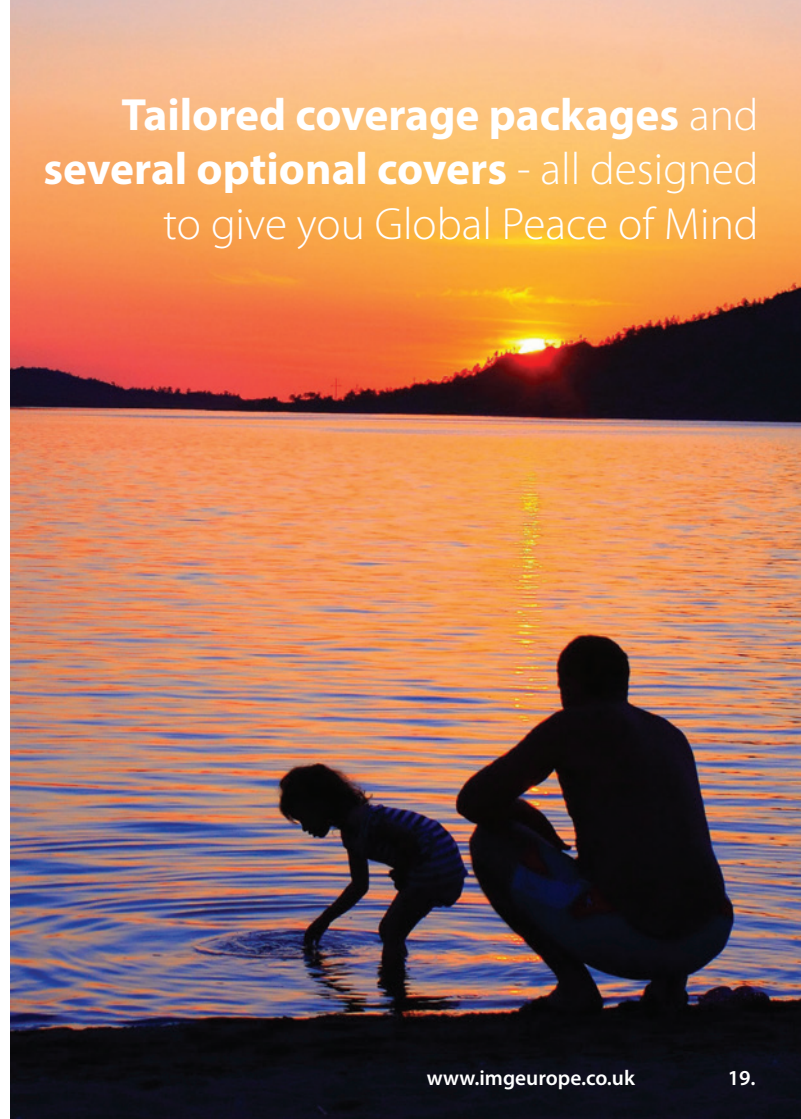
■ **Medical Information Service** - The Platinum sub-plan offers you direct access to a medical information service which allows you to communicate with licensed physicians, psychologists, pharmacists, dentists, dieticians and fitness trainers. They are available to assist you with routine health related questions 24 hours a day.

■ **Global Concierge and Assistance Services** - The Platinum sub-plan provides you with more than insurance protection - you also have exclusive access to a list of additional services handled by a dedicated service team available 24/7. Non-insured assistance services include:

- ▶ Security Updates and Country Profiles online 24/7
- ▶ Bag Tracking Service for Lost Checked-In Luggage
- ▶ Pre-Trip Health & Safety Advisories
- ▶ Embassy & Consulate Referral
- ▶ Emergency Cash Transfer Assistance
- ▶ Emergency Message Relay
- ▶ Emergency Return Home Travel Arrangements
- ▶ Legal Referrals
- ▶ Lost Passport & Travel Documents Assistance
- ▶ Dedicated Worldwide Platinum Customer Service Number and Claims Team
- ▶ Prescription Drug Replacement Assistance
- ▶ Drug Translation Service

The Platinum sub-plan provides the superior coverage package for the most discerning global consumer. It offers a unique blend of high levels of both coverage and personalised service that goes far beyond the coverage and services offered by routine international medical insurance plans.

**Tailored coverage packages** and  
**several optional covers** - all designed  
to give you Global Peace of Mind





# Optional **Add-On Coverages**

GlobalFusion is designed to protect individuals and families from the high cost of medical expenses. In addition to tailored coverage packages, GlobalFusion offers a range of several optional add-on coverages and plans. You may review and choose any from the following list that meet your needs. To apply, simply tick the relevant option(s) on your Application Form, and if you are paying by cheque or wire transfer remember to add in the appropriate additional premiums, as outlined in the rate sheets, into the calculation for the total premium due. *Please note that these optional add-on coverages must be selected at the time of the initial application and cannot be added at a later date. For further details refer to the applicable Summary Schedule of Cover and Excesses or Policy/Endorsement Wording (available upon request).*

## ■ **Optional Add-On Maternity Coverage** **(Bronze, Silver, Gold and Gold Plus sub-plans)**

Optional Maternity Coverage is available to female applicants for an additional premium on the Bronze, Silver, Gold and Gold Plus sub-plans (refer to the rating sheets for further details of the applicable additional premium). Refer to the Summary Schedule of Cover and Excesses which outlines the optional maternity coverage available. Please note that the Platinum sub-plan includes maternity coverage for female applicants and the premium for this coverage as shown in the Platinum Schedule of Cover, is already included in the Platinum Premium.

## ■ **Optional Add-On Dental Treatment & Vision Care Benefits** **(Bronze, Silver, Gold and Gold Plus sub-plans)**

Optional Dental Treatment and Vision Care Benefits are available for an additional premium on the Bronze, Silver, Gold and Gold Plus sub-plans (refer to the rating sheets for further details of the applicable additional premium). Refer to the Summary Schedule of Cover and Excesses which outlines the optional Dental Treatment

& Vision Care Benefits available. Please note that the Platinum sub-plan includes Dental Treatment and Vision Care Benefits and the premium for this coverage as shown in the Platinum Schedule of Cover, is already included in the Platinum Premium.

## ■ **Additional Optional Add-On Coverages** **(Platinum sub-plan only)**

Applicants for the Platinum sub-plan have the opportunity to select one or both of the following optional add-on coverages for an additional premium (refer to the Platinum rating sheet for the applicable additional premium or rating that applies).

### ▶ **Terrorism Coverage**

To increase Terrorism Coverage from \$10,000 / £5500 / €6700 to \$50,000 / £27,500 / €33,500 Lifetime Limit

### ▶ **Sports Coverage** *(non-professional)*

To include listed Extreme Sports Cover at \$25,000 / £13,750 / €16,750 Lifetime Limit and Amateur Sports at \$10,000 / £5500 / €6700 Lifetime Limit

## ■ Optional Additional Plans

When you apply for GlobalFusion cover you can also choose to apply for the **Global Daily Indemnity<sup>SM</sup> - Hospital Income Plan** and the **Global Personal Accident Plan**.

These valuable, optional covers are easy to apply for, require no additional medical information or examination, and if you are accepted for the GlobalFusion plan then you are automatically eligible for these additional covers. Simply complete and return the relevant Optional Additional Covers section(s) on your GlobalFusion application and submit it with the appropriate premium/payment details.

Separate policy documentation will be issued alongside your GlobalFusion plan for any additional cover you apply for. For the full policy terms and conditions relating to these options, please refer to the relevant policy documents (*available upon request*).

### ■ **Global Daily Indemnity - Hospital Income Plan**

As we all know, unfortunately your financial obligations and bills will continue even if you are hospitalised. The Global Daily Indemnity Hospital Income Plan is an excellent way to offset these expenses while you are in the hospital and unable to work. Global Daily Indemnity Hospital Income Plan will pay you a fixed sum direct, for each night you are required to stay overnight as an in-patient in a hospital. The hospital stay must be covered under your GlobalFusion plan in order to be eligible for this indemnity, and hospital stays related to pregnancy are not eligible. You may choose to purchase either one or two units of the benefit payable per day shown.

*Note: This information and that in the following table 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).*

### **Benefits Payable per Day**

Maximum of 2 Units of Cover May Be Purchased

Available only between ages 19-69	\$100 / £55 / €83
Lifetime Maximum Limit ( <i>Per Unit</i> )	\$25,000 / £14,000 / €21,000

### ■ **Global Personal Accident Plan**

While GlobalFusion is designed to provide protection for individuals and families from the high cost of medical expenses, Global Personal Accident Plan provides financial protection and security for families following the accidental death of an insured loved one. The Global Personal Accident Plan also provides cover in the event of an accident which results in your permanent total disablement, total and permanent loss of speech, hearing or sight, total and permanent loss of use of one or more limbs, or second and third degree burns. Cover is provided on a worldwide basis, irrespective of the area of cover you have chosen. Anyone under the age of 70 and approved for a GlobalFusion plan is automatically eligible for a Global Personal Accident Plan at the time of application.

The Global Personal Accident Plan is purchased in 'blocks of cover' also known as 'units'. The maximum number of units you may purchase depends upon your age at the time of application and each subsequent renewal. Applicants aged 31 days through 18 years, and 65 years through 69 years are eligible for one unit of cover. Applicants aged 19 years through 64 years are eligible for up to two units of cover. The second 'supplemental' unit is at a discounted rate to the first 'standard' unit of cover. Child Personal Accident cover is also available at a discounted rate. (*See overleaf for Table of Benefits and Limits.*)

**Global Personal Accident Plan - Table of Benefits and Limits per Insured Person as a result of bodily injury caused by Accident** *(Worldwide Cover)*

1.	Accidental Death Benefit	
	- (Adult) Aged 19 years and over	\$125,000 / £70,000 / €105,000 per unit
	- (Child) Aged 31 days through 18 years	\$9000 / £5000 / €7500 maximum
2.	Permanent Total Disablement <i>(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)</i>	\$125,000 / £70,000 / €105,000 per unit
3.	Total and permanent loss of sight of one or both eyes	\$125,000 / £70,000 / €105,000 per unit
4.	Total and permanent loss of use of one or more limbs	\$125,000 / £70,000 / €105,000 per unit
5.	Total and permanent loss of sight of one eye and one limb	\$125,000 / £70,000 / €105,000 per unit
6.	Total and permanent loss of hearing in both ears	\$18,000 / £10,000 / €15,000 per unit
7.	Total and permanent loss of speech	\$18,000 / £10,000 / €15,000 per unit
8.	Second Degree Burns <i>(affecting more than 10% of the body surface)</i>	\$4500 / £2500 / €3750 per unit
9.	Third Degree Burns <i>(affecting more than 15% of the body surface or more than 50% of the surface of either hand)</i>	\$9000 / £5000 / €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 cannot 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.



# Your Choice of **Underwriting**

## Cover for Pre-Existing Medical Conditions

GlobalFusion provides a range of underwriting methods to extend cover to you. You may choose to have your application underwritten and to apply on either a Full Medical Underwriting or a Moratorium Underwriting basis, or in some cases we may offer you our Flexible Underwriting Option. Your choice of either a Full Medical Underwriting Policy or a Moratorium Underwriting Policy will affect the basis upon which, and the coverage (if any), that will be available for pre-existing medical conditions.

**\*Note:** For Bronze Sub-Plans there is no cover for Pre-Existing Medical Conditions irrespective of your choice of Medical Underwriting.

■ **Full Medical Underwriting Policy\*** - With Full Medical Underwriting you must complete a full medical questionnaire and health declaration. Upon review of your responses and any additional information we may 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 we specifically have excluded cover for a disclosed pre-existing condition and after 24 months your condition has improved, you may request review of that exclusion. Non-disclosed Pre-Existing conditions will never be covered and failure to declare a condition could result in a claim being declined or your policy being void from inception.

**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).

**The Silver, Gold and Gold Plus sub-plans** provide a \$50,000/£27,500/€33,500 lifetime benefit for eligible pre-existing conditions that existed at or prior to the effective date, subject to a maximum of \$5000/£2750/€3350 per Period of Insurance. This benefit is payable whether or not you have received consultation or treatment for the condition(s) during the 24-month period of continuous cover.

**On the Platinum sub-plan**, conditions that are fully disclosed on the application and have not been excluded or restricted by a Personal Medical Exclusion will be covered the same as any illness without a requirement for a 24 months continuous cover wait period, and covered up to the policy maximum and not subject to the usual pre-existing medical conditions annual and lifetime sub-limits. Conditions, including any complications therefrom, that are not fully disclosed on the application will not be covered.

■ **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 or 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 12, Section*

18.b for Sum Insured). Under the Moratorium Underwriting option, many pre-existing medical conditions, where you need regular or periodic treatment, medication, or check-ups, 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.

See Policy Wording for definition of 'Pre-Existing Conditions' and a complete list of exclusion and other terms and conditions (available upon request).

■ **Flexible Underwriting Option\*** - Where you may have otherwise been declined for cover, the Flexible Underwriting Option allows us to extend cover to you at our sole discretion. After 24 months of continuous cover, a pre-existing condition which has not been specially excluded by a Personal Medical Exclusion, will be covered to the same pre-existing conditions sums insured as a Full Medical Underwriting policy, so long as in that 24 month period no treatment has been received for that condition. If treatment has been sought, then the 24 month period starts over from the treatment date. Treatment includes: **1)** Consulted any physician for Medical Treatment or Advice (*other than routine check-ups*); or **2)** Taken medication (*including prescription drugs, special diets or injections*).

The following illnesses which exist, manifest themselves, or are treated or have treatment recommended prior to or during the first 180 days of cover from the initial effective date are considered pre-existing conditions and are subject to the waiting period and other limitations of cover described above: allergies, asthma, any condition of the breast or the prostate, tonsillectomy, adenoidectomy, haemorrhoids or haemorrhoidectomy, any disorder of the reproductive system, hysterectomy, hernia, intervertebral disc disease, gall stones or kidney stones.

## Other Exclusions and Limitations\*\*

■ Adult routine physical examinations (*health checks / well-being checks*) are excluded under the Bronze and Silver sub-plan, and for the first 12 months for the Gold and Gold Plus sub-plans, and for the first 6 months for the Platinum sub-plan

■ Out-patient mental and nervous is excluded on the Bronze sub-plan and for the first 12 months on all other sub-plans

■ In-patient mental and nervous is excluded under the Bronze and Silver sub-plan and for the first 12 months for the Gold, Gold Plus and Platinum sub-plan

■ Maternity, newborn and congenital disorders (*unless the maternity optional add-on coverage or Platinum sub-plan is purchased - see the Summary Schedule of Cover and Excesses on page 8*)

■ Maternity expenses (*including prenatal, delivery, postnatal, newborn and congenital disorders*) when the pregnancy is a result of fertility treatment

■ Organ transplants not specifically listed

■ Devices to correct sight are excluded under the Bronze, Silver, Gold and Gold Plus sub-plans (*unless the Dental Treatment and Vision Care Benefits optional add-on coverage or Platinum sub-plan is purchased - see the Summary Schedule of Cover and Excesses on page 8*)

■ Devices to correct hearing

■ Treatment or supplies not medically necessary

■ Treatment not ordered or received by a physician

■ Treatment by a relative or family member

■ Treatment as a result of war or riot

■ Treatment resulting from illegal activities

■ Organised amateur or professional sports

■ Services and treatment eligible for payment by any government or other insurance

■ Investigational, experimental or research procedures

■ Routine foot care

■ Elective cosmetic or plastic surgery

■ Drug and alcohol abuse treatment

■ Speech therapy

■ Custodial care

■ Weight modification

■ Treatment of impotency

■ Contraceptive medication or treatment

■ Persons HIV+ at effective date

\*\*This booklet contains only a consolidated and summary description of some of the current GlobalFusion benefits, conditions, limitations and exclusions. A Policy Wording containing the full terms, conditions and exclusions will be included in the Fulfilment kit. IMG Europe reserves the right to issue the most current Policy Wording for this insurance program in the event this application and/or booklet has expired, is modified, or is replaced with a newer version. Current Policy Wordings are available upon request.

# Additional **Plan Information**

## **Pre-Certification for Medical Necessity and USA Medical Concierge Service**

For many benefits under your plan, you are required to seek Pre-Certification and/or verification of benefits from us as soon as possible and always **prior** to incurring cost or undertaking any medical treatment, or 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*). For a full list of Pre-Certification requirements, refer to the Policy Wording (*available upon request*).

Pre-Certification means calling IMG's Utilisation Management and Review company to receive a determination of medical necessity for the proposed treatment or services. It is important to note that Pre-Certification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or guarantee of payment.

Pre-Certification may be undertaken by an insured person, the doctor, a hospital administrator or a relative - subject to all information being available and verifiable. In addition, some treatments or services in the USA requiring Pre-Certification, may also require you to contact the USA Medical Concierge Service (*refer to Policy Wording for further details*). Your Policy Wording contains important terms, conditions and instructions on Pre-Certification procedures. Please ensure you carefully adhere to these. Failure to follow Pre-Certification procedures may invalidate your claim, or in certain circumstances, result in a loss or reduction of cover.

## **Efficient Claims Settlement**

We will settle your claims efficiently, and in most cases, if you are admitted to a hospital we can arrange to pay the hospital or medical provider direct. Once your application for your GlobalFusion plan is approved, you will receive a fulfilment kit which includes an IMG Identification Card and claim forms. When you receive treatment, original itemised bills must be received by IMG within 90 days of services. As a courtesy, claims may be paid in select alternate currencies by electronic bank wire direct into your bank account or by direct payment onto your VISA or MasterCard. Refer to your Policy Wording and claim form for further claims submission and settlement information.

To apply, **simply  
complete and return**  
the application form

# Eligibility & Enrolment

## Eligibility

GlobalFusion is available to individuals, families and groups of all nationalities. USA citizens must reside abroad or plan to leave the USA on their effective date and plan to reside abroad for at least six of the next 12 months. Non-USA citizens may reside anywhere in the world including their home country, although certain eligibility restrictions may apply in respect of cover in the USA. Persons between the ages of 14 days and 74 years old may apply for cover. Persons older than 74 years of age are not eligible. Certain other restrictions may also apply. Please ask your independent insurance agent or broker for further details, or refer to the GlobalFusion Policy Wording (*available upon request*).

For families, when both parents are covered under GlobalFusion, the first two eligible dependent children aged between 14 days and under 10 years are covered at no additional cost\*. Children under the age of 19 applying individually should use the male 19-24 age bracket when applying for cover (*please see the rating sheet*). Each person requesting cover must complete the information required in the application, and all persons applying must be listed on the initial Application Form.

## Renewal of Cover

Subject to the terms of the plan, GlobalFusion is annually renewable and cover is continuous when renewed. Prior to the end of each Period of Insurance (*12 months*) you will receive renewal information. You must continue to meet the eligibility requirements outlined above in order to renew. You have the option to renew online or you may complete a paper renewal form. There are no additional medical questions at renewal. Your renewal premium is based upon

a category applicable to you. This takes into account varying factors including, but not limited to, your year of inception, age, sub-plan, area of cover, annual excess, citizenship, discounts or loadings based on both claims history and pooled community claims data as well as medical inflation. Additionally, we can work with you to provide flexible renewal options. Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your cover.

## 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.

## Lifetime Cover

Your GlobalFusion plan will automatically terminate upon your 75<sup>th</sup> birthday. If you are enrolled in the GlobalFusion plan by your 65<sup>th</sup> birthday and maintain continuous cover to age 75, lifetime medical cover is available. Prior to your 75<sup>th</sup> birthday you will receive a summary of benefits for continuing cover under a new plan from one of our senior citizen plans, and an enrolment form for cover. There is no additional medical underwriting. You simply need to review the benefits, and complete and return the enrolment form with your premium.

## How to Apply

To apply for GlobalFusion, simply complete and return the application along with payment (*or your credit card details*) to your agent/broker or to IMG Europe Ltd. by post or fax (*you can even obtain a quote or apply online at [www.imgeurope.co.uk](http://www.imgeurope.co.uk)*). If you are applying as a family, you may include yourself, your spouse and dependents on one application. If you or a dependent are 19 years of age or older, you must complete a separate application. You must accurately complete all questions outlined in the application in order to be considered for cover. An attending physician statement may be required depending upon your answers to the medical questions, and IMG reserves the right to request additional medical information.

When we receive your completed application with premium, we will promptly evaluate it based on the information provided. If approved, you or your agent/broker will be mailed or emailed a Fulfilment kit which includes an identification card, Insurance Certificate and any attaching Endorsements or Personal Medical Exclusions (*if applicable*) and a Policy Wording (*containing a complete description of coverage, exclusions and terms of the plan*), claim filing information, and claim forms. You are required to notify IMG Europe Ltd., as required by the terms of the plan, if you or any family member suffers from or is treated for any illness, injury or other medical

condition between the time of your application and the issuance of the certificate. If your application is not approved, you will receive a full refund of premium. For additional information, please contact your independent insurance agent or broker.

## 30 Day Money Back 'No Hassle' Guarantee

We are confident that you will be pleased with the full terms of cover. Upon receiving your GlobalFusion policy documents, please make sure you read them carefully. To ensure your satisfaction, once you are accepted in the plan we provide a 30 day period to review the Fulfilment kit contents. If during that 30 day period you find that you are not satisfied with the plan 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.

Cancellation requests received after this 30 day period will be granted at the sole discretion of IMG Europe Ltd. as the plan administrator. Any refund you may receive will be based on an established refund schedule, not a pro-rated basis. See the Policy Wording for full details.

*\* For families, the first two eligible dependent children aged between 14 days and under 10 years are covered at no additional cost for the first year of cover. On the first renewal date, premium will be 50% of the published rate. For subsequent renewals, the regular renewal premium will apply.*

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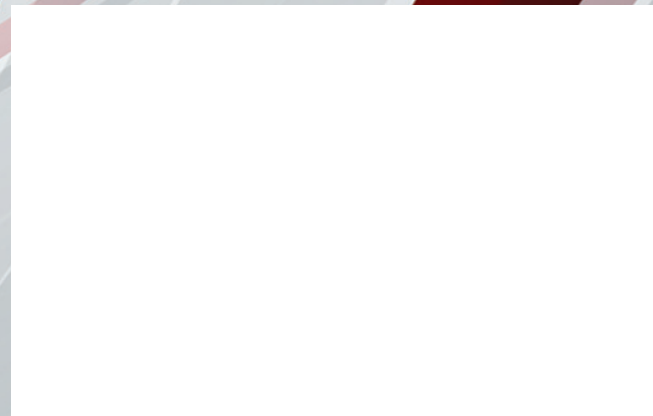
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This Section Contains:

- Premium and Instalment Guide
- Application Form
- Other \_\_\_\_\_



## Other products available include:

### ■ Single Trip and Short-Term International Medical Insurance

- ▶ Single Trip , Long-Stay & Frequent Traveller
- ▶ Individual or Group Plans
- ▶ Any nationality, travelling outside of their home country
- ▶ Cover can be arranged online and after departure if required

### ■ Group International and Expatriate Medical Insurance

- ▶ Employee groups of 2+ employees
- ▶ Can often include local nationals
- ▶ Wide choice of flexible coverages and plans
- ▶ Ability to mix and match levels of cover in certain groups
- ▶ Range of optional add-on plans

### Broker/Introducer Details:



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[www.imgeurope.co.uk](http://www.imgeurope.co.uk)

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