

Other products available from IMG include:

Patriot® family of products

- Single trips, long-stay travel, frequent travellers
- Individual or group plans
- Complete package of benefits for international travel

Global family of products

- International health insurance
- Cover for individuals and families
- Worldwide cover
- Annually renewable

Coversure

- Health insurance especially designed for individuals and families living in Spain, Cyprus, Portugal, Greece, Malta or Gibraltar
- Wide choice of plans and options

GEOSM Group

- Group international health insurance for employers and employees
- Groups of 2 or more
- Tailor-made cover
- Optional dental, term life and AD&D

Contact your broker/introducer for details

Broker/Introducer Details:



GlobalSelect® International Healthcare Cover



INTERNATIONAL MEDICAL GROUP®

www.imgeurope.co.uk



INTERNATIONAL MEDICAL GROUP®

Coverage without boundaries®

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Why Choose IMG & GlobalSelect?



Travelling, working or living abroad can be exciting, but can also present unexpected obstacles and challenges. This is particularly so when it comes to quality healthcare which you and your family expect and deserve. But now, by choosing GlobalSelect International Healthcare cover, your medical care need not be a concern.

Quality medical insurance is very important, especially where local medical facilities may be basic, inaccessible, may have long waiting lists or may be unable to provide you with the treatment you require. Most private facilities, if available, are often prohibitively expensive and your local medical facility may not be able to transport you there.

The GlobalSelect Plan is specially designed to give you the choice and flexibility to help meet your individual private medical insurance needs, wherever you choose to be covered in the world.

You and your family can benefit from an extensive range of cover options, access to some of the best medical centres in your chosen area of cover and all backed by fast, friendly and efficient service to help and support you when you need it most.

An Introduction to IMG Coverage Without Boundaries®



International Medical Group®, Inc. (IMG®) is a worldwide leader in providing a wide range of international medical and health related insurance products and services to individuals, families and companies around the globe.

For more than 20 years, IMG has provided 24 hour Global Peace of Mind® and medical security to more than a million people worldwide in over 170 countries.



With service centres in North America and Europe and with insurance plans providing access to hospitals, clinics, doctors and specialists all over the world, IMG and its family of companies (including the award winning IMG Europe Ltd. (IMGE), a wholly owned subsidiary) are there to help you when you need it most, 24/7/365.

G L O B A L S E L E C T



Our Underwriting Partner

Longevity, Strength, Stability

One important factor when choosing who will insure your health is to make sure your plan has the commitment and financial stability of an established international insurance company behind it.

The GlobalSelect plan is insured and fully underwritten by Sirius International Insurance Corporation (publ). Sirius International is a leading international insurance company and is rated 'A' (Excellent) by A.M. Best and 'A-' by Standard & Poor's*.

Sirius International is part of the White Mountains Insurance Group Ltd. With approximately US\$2 billion of regulatory capital and over US\$2 billion in gross premiums, the Group ranks among the top insurance and reinsurance organizations in the world.

[Information correct at time of print and subject to change.]*

Age Limits and Eligibility

Individuals and their dependents worldwide of all nationalities are eligible to apply for cover from 14 days of age up until the age of 74 Years. In the case of children under the age of 18 years, a parent or guardian is required to sign the application on their behalf.

Non-USA citizens may reside anywhere in the world including their home country. However, in respect of cover in the USA, certain eligibility restrictions may apply.

USA citizens must reside outside the USA on their effective date and arrange to reside outside the USA for at least six months.

Please contact us for further details regarding age limits and eligibility, or refer to the GlobalSelect Policy Wording (available upon request) for full eligibility conditions and restrictions relating to cover within the USA.

Ability to Switch to GlobalSelect

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

Lifetime Cover

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

Renewal of Cover

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

New Business Discount & No & Low Claims Discounts

For new applicants, as a welcome bonus to thank you for choosing GlobalSelect International Healthcare, your first year's premiums will automatically have a 15% New Business Discount. Plus, as long as your GlobalSelect International Healthcare plan remains claims free at each renewal, you will be eligible to receive a 15% No Claims Discount off your renewal premium at that time. The use of your Annual Wellness and Health Check Cover (Section B16/17 - if applicable to your chosen sub-plan) will not affect your No Claims Discount status. And even if you do claim, as an added benefit we also include a range of Low Claims Renewal Discounts that may be available to you.



Automatic Renewal

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

30 Day Money Back 'No Hassle' Guarantee

Upon receiving your GlobalSelect policy documents, please make sure you read them carefully. If you think your GlobalSelect Plan may not meet your needs, you may cancel it without having to pay a charge.

If you decide to cancel, simply return all your policy documentation to us within 30 days - and, as long as you have not already made a claim under the Plan, we will cancel it from inception and promptly give you a full refund of the premium paid - No Questions Asked.

Key Highlights and Advantages

Flexibility and Choice

With four GlobalSelect sub-plans to choose from and a range of voluntary medical excess options, IMG (as administrator) and Sirius International (as insurer) offer you a wide choice of health insurance covers to suit your individual needs and budget, all of which give you the freedom to choose where you are treated within your selected geographic area of cover.



Wide Range of Covers

All eligible charges for in-patient treatment are covered up to an overall maximum sum insured and, depending upon your chosen sub-plan, there is also a wide choice of cover available for out-patient treatments.

We offer one of the widest ranges of covers available, as well as some new and unique covers. Please refer to the Schedule of Cover

and Excesses and the Policy Wording (available upon request) for further details of the cover under each sub-plan.

In summary, the four GlobalSelect sub-plans are:

HEADSTART

The GlobalSelect HeadStartSM sub-plan is very affordable 'entry level' medical insurance designed to get you to see a consultant or specialist privately and quickly - whether before or after hospital admission, or following out-patient surgery.

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

BASIC

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

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

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

STANDARD

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

- Complementary medical treatment
- AIDS/HIV treatment
- Hormone Replacement Therapy (early onset)
- Rehabilitation and Hospice Care
- Psychiatric treatment
- Annual health and wellness check ups for adults and children
- Annual Sight Test, Hearing Test and routine Vaccinations and Inoculations
- Medical Information Service
- ...and much more!

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

New and valuable sections of cover include:

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

EXECUTIVE

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

- Vision Contribution due to Accident benefit
- Routine dental treatment (after 6 months continuous cover)
- Restorative dental treatment (after 12 months continuous cover)
- An extensive range of maternity covers (after 12 months continuous cover)

Family Cover - Free Cover for One Child Under 10 Years

Families applying for the GlobalSelect plan will receive free cover for one eligible dependent child aged between 14 days and 9 years - when at least one parent is insured under the GlobalSelect plan. Note: If you are applying for a Moratorium Underwriting Policy, that a Moratorium Underwriting Fee will apply for the 'Free' child, even though their GlobalSelect premium will be Nil. All persons applying must be listed on the initial application form.

Value Added Services and Benefits on All Sub-plans Include:

- ✓ **24 Hour Emergency Helpline** - Helping you with medical emergencies and evacuations worldwide.
- ✓ **Lost Personal Property Identification and Retrieval Service** - Helping you become reunited with any 'tagged' personal property that you may lose anywhere in the world.
- ✓ **Medical Information Service** - Giving you access to board-certified physicians, licensed psychologists, and pharmacists to assist you with any routine health related questions (GlobalSelect Standard and Executive Sub-plan Policyholders only).

Quick Reference Guide

Reasons for choosing the GlobalSelect plan:

- ✓ Flexibility and wide choice of four GlobalSelect sub-plans
- ✓ Choice of Full Medical Underwriting or Moratorium Underwriting and Enrolment Options in respect of Pre-Existing Medical Cover
- ✓ Extensive range of covers
- ✓ New and unique sections of cover
- ✓ Very high limits of annual cover available
- ✓ Choice of excesses
- ✓ Choice of three geographic areas of cover
- ✓ Freedom to choose any hospital, clinic, doctor available anywhere within your chosen geographic areas of cover
- ✓ Free cover for first eligible dependent child aged 14 days to 9 years when insured as part of a family
- ✓ Your plan is fully portable within your geographic area of cover
- ✓ Includes home country cover within your chosen geographic area of cover (subject to conditions regarding cover in the USA)
- ✓ Ability to switch sub-plans at renewal (subject to terms)
- ✓ Ability to buy optional additional covers such as a personal accident plan and daily indemnity hospital income plan
- ✓ Quick and easy to apply for cover, and in many cases it is easy to switch cover at renewal from your existing insurer to the GlobalSelect plan

- ✓ Ability on some plans to have limited Worldwide Accident and Emergency cover outside of your chosen geographic area of cover
- ✓ Eligible charges for in-patient treatment will be paid direct to the hospital or provider in most cases
- ✓ Ability on some sub-plans to include limited cover for pre-existing conditions as well as chronic conditions (if accepted and subject to wait period and plan terms)
- ✓ Affordable pricing with easy payment instalment options
- ✓ Ability to pay premiums and receive benefits in £ Sterling, \$ US Dollars and € Euros
- ✓ Few recreational sporting restrictions
- ✓ 24 hour emergency medical and evacuation service
- ✓ Customer service and claims advisor help-lines
- ✓ Fast and efficient in-house claim settlement
- ✓ 'In-house' medical staff to assist if you need pre-certification or help if you need to be admitted to hospital
- ✓ 30 Day 'No Hassle' Money Back Guarantee

MyIMGSM

Manage your account online. Anytime. Anywhere.

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

Your Choice of Cover

Choosing the cover that's best for you

A Choice of Excesses

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

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

- On the Standard and Executive sub-plans, for a small increase in premium you may choose to reduce your excess from that of the standard excess.
- Alternatively, you may choose to increase the excess above that of the standard excess and this will result in a reduction in your standard premium of up to 45% depending upon the increased excess you select.

Choosing Your Geographic Area of Cover

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

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

2 AREA TWO
WORLDWIDE EXCLUDING:
 USA, Canada, China, Hong Kong, Macau, Japan, Singapore, and Taiwan.

3 AREA THREE
WORLDWIDE

Worldwide Accident and Emergency Out of Area Cover

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

The GlobalSelect Schedule of Cover and Excesses

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

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

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

GlobalSelect		HeadStart	Basic	Standard	Executive
OVERALL AGGREGATE MAXIMUM SUM INSURED PER PERIOD OF INSURANCE PER INSURED PERSON		£1,000,000 \$1,750,000 €1,200,000	£1,000,000 \$1,750,000 €1,200,000	£1,500,000 \$2,625,000 €1,800,000	£5,000,000 \$8,750,000 €6,000,000
A In-Patient & Day-Patient Treatment					
1	Hospital Accommodation & Theatre	Full Cover	Full Cover	Full Cover	Full Cover
2	Accidents, Emergencies, Intensive Care inc. Surgical Care, Second Surgical Opinion, Anaesthetics, Medical Practitioner charges for Surgery, Treatment, Services and Supplies routinely provided				
3	Surgeons, Consultants, Anaesthetists, Nurses and Ancillary Charges				
4	Medical Practitioners				
5	Prescribed Drugs, Dressings and Durable Medical Equipment				
6	Reconstructive Surgery-following an accident or following surgery for an eligible condition				
7	Diagnostic Tests and Procedures, X-rays, Pathology, & MRI/CT Scans				
8	Cancer Tests, Drugs, Treatment and Consultants, including cover for Chemotherapy and Radiotherapy				
9	Physiotherapy				
10	Parental Hospital Accommodation				

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

	GlobalSelect	HeadStart	Basic	Standard	Executive
A In-Patient & Day-Patient Treatment (continued)					
11	Post Hospitalisation Treatment - Received within 90 days of being discharged from hospital	Full Cover	Full Cover	Full Cover	Full Cover
12	Hospital Cash Benefit	£100/ \$175/ €120/night 60 nights	£150/ \$263/ €180/night 60 nights	£200/ \$350/ €240/night 60 nights	£300/ \$525/ €360/night 60 nights
13	Organ Transplant (major covered organs)	No Cover	£100,000/ \$175,000/ €120,000 Lifetime Limit	£100,000/ \$175,000/ €120,000 Lifetime Limit	£200,000/ \$350,000/ €240,000 Lifetime Limit
14	Prosthetic Devices	No Cover	No Cover	Full Cover	Full Cover
15	Psychiatric Treatment - After 12 months continuous cover under the Policy	Full Cover, to a maximum of 30 days	Full Cover, to a maximum of 30 days	Full Cover, to a maximum of 30 days	Full Cover, to a maximum of 30 days

B Out-Patient Treatment and Wellness Benefits					
1	Family Doctor, Treatment & Referrals	No Cover	Up to £300/ \$525/ €360 per Period of Insurance		
2	Specialists and Consultants (fees for consultations)	Up to £400/ \$700/€480 per condition prior to admission, then up to £1,000/ \$1,750/ €1,200 following out-patient surgery or in-patient/ day-patient treatment	Up to £1,500/ \$2,625/ €1,800 per condition for pre and post hospital treatment	Up to £5,000/ \$8,750/ €6,000	Full Cover

	GlobalSelect	HeadStart	Basic	Standard	Executive
B Out-Patient Treatment and Wellness Benefits (continued)					
3	X-rays, Pathology, Diagnostic Tests and Procedures	Up to £200/\$350 /€240 per condition prior to admission and following out-patient surgery or in-patient/ day-patient treatment	As part of £1,500/ \$2,625/ €1,800 per condition for pre and post hospital treatment limit	As part of £5,000/ \$8,750/ €6,000	Full Cover
4	Prescribed Drugs, Medicines, Dressings and Durable Medical Equipment	No Cover			
5	Out-Patient Surgery				
6	MRI and CT Scans	Full Cover	Full Cover	Full Cover	
7	Cancer Tests, Drugs, Treatment and Consultants				
8	Physiotherapy, Homeopathic and Osteopathic Therapy		Maximum 10 visits as part of the £1,500/ \$2,625/ €1,800 limit	Maximum 15 visits as part of the £5,000/ \$8,750/ €6,000 limit	Up to £2,500/ \$4,375/ €3,000 for up to 20 visits
9	Complementary Medical Treatment: Acupuncture, Aroma Therapy, Chiropractic Therapy, Herbal Therapy, Magnetic Therapy, Massage Therapy, Vitamin Therapy, Traditional Chinese Medicine when referred by a Doctor, General Medical Practitioner (GP)			Up to £500/ \$875/ €600	Up to £2,500/ \$4,375/ €3,000
10	AIDS/HIV Treatment	No Cover	No Cover	Up to £5,000/ \$8,750/ €6,000, with a Lifetime Limit of £25,000/ \$43,750/ €30,000	Up to £5,000/ \$8,750/ €6,000, with a Lifetime Limit of £50,000/ \$87,500/ €60,000
11	Hormone Replacement Therapy-Early Onset			Full Cover 18 Month Limit Lifetime	Full Cover 18 Month Limit Lifetime
12	Home Nursing Care Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient/day patient treatment	Up to £75/\$132/ €90/visit to a maximum of 15 visits	Up to £75/\$132/ €90/visit to a maximum of 30 visits	Up to £75/\$132/ €90/visit to a maximum of 45 visits	Up to £75/\$132/ €90/visit to a maximum of 60 visits

GlobalSelect		HeadStart	Basic	Standard	Executive	
B Out-Patient Treatment and Wellness Benefits (continued)						
13	Rehabilitation	No Cover	Full Cover Up to 30 Days	Full Cover Up to 90 Days	Full Cover Up to 180 Days	
14	Extended Care Facility		Full Cover Up to 6 Months	Full Cover Up to 6 Months	Full Cover Up to 6 Months	
15	Hospice Care		No Cover	No Cover	Up to £400/\$700/ €480 (Nil Excess)	Up to £500/\$875/ €600 (Nil Excess)
16	Adult Wellness and Health Check - Medical check-up including, cervical smear, mammogram, cancer screening, cardiovascular examinations, neurological examinations, vital sign tests (e.g. blood pressure, cholesterol checks) - Hearing Test, Sight Test and Vaccinations/Inoculations - After 12 months continuous cover under the Policy				Up to £400/\$700 /€480 (Nil Excess)	Up to £500/\$875 /€600 (Nil Excess)
17	Child Wellness and Health Check - Hearing Test, Sight Test and Vaccinations/Inoculations - After 12 months continuous cover under the Policy				Up to £2,500/ \$4,375/ €3,000	Up to £2,500/ \$4,375/ €3,000
18	Psychiatric Treatment -After 12 months continuous cover under the Policy					

C Travel, Transportation and Out of Area Benefits					
1	Emergency Local Ambulance	Full Cover	Full Cover	Full Cover	Full Cover
2	Emergency Evacuation and Transportation	Full Cover To nearest medical facility within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover	Full Cover To nearest medical facility, Home Country, or country of choice within Your Area of Cover
3	Accompanying Relative, Travel and Accommodation	No Cover	Full Cover	Full Cover	Full Cover
4	Cremation/Burial or Repatriation of Remains	Up to £5,000/ \$8,750/ €6,000	Up to £5,000/ \$8,750/ €6,000	Up to £7,500/ \$13,125/ €9,000	Up to £10,000/ \$17,500/ €12,000
5	Compassionate Visit - After 12 months continuous cover under the Policy	No Cover	Up to £1,000/ \$1,750/ €1,200	Up to £1,500/ \$2,625/ €1,800	Up to £1,500/ \$2,625/ €1,800

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

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

GlobalSelect		HeadStart	Basic	Standard	Executive
E Dental Treatment					
1	Emergency Dental Treatment (In-patient or Day-patient)		Full Cover	Full Cover	
2	Accidental Dental Damage caused to sound natural teeth lost or damaged in an accident. Out-patient Treatment/Dental Surgery must be received within 5 days from the date of the accident occurring			Up to £250/\$438/€300	Full Cover
3	Emergency Dental Treatment (Out-patient/Dental Surgery) - For relief of pain, being treatment of an abscess, cracked or broken tooth rebuild or temporary filling within 5 days of the event				Up To £250/\$438/€300 in aggregate - subject to 25% Co-Insurance (Nil Excess)
4	Routine Dental Treatment (Out-patient)*** for the restoration of natural teeth a) examinations, check-up and x-rays b) tooth cleaning and polishing c) normal compound fillings, simple or non-surgical extractions ***incurred after 180 days from the effective date.		No Cover	No Cover	No Cover a) £50/\$88/€60 visit, maximum two visits each Period of Insurance b) £50/\$88/€60 /visit, maximum two visits each Period of Insurance c) £50/\$88/€60 each tooth (£80/\$140/€96/wisdom tooth) Subject to 25% Co-Insurance (Nil Excess)

GlobalSelect		HeadStart	Basic	Standard	Executive
E Dental Treatment (continued)					
5	Major Restorative Dental Treatment**** - Removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicotomy, new or repair of bridgework, new or repair of crowns (not precious metal), root canal treatment, new or repair of upper or lower dentures **** incurred after 12 months from the Effective Date.	No Cover	No Cover	No Cover	Up To £750/\$1,313/€900 in aggregate, subject to 50% Co-Insurance (Nil Excess)

F Maternity Cover- after 12 months continuous cover						
1	Pregnancy Complications Including Medically Required C-Section	No Cover	Up to £5,000/\$8,750/€6,000	Up to £10,000/\$17,500/€12,000	Full Cover	
2	Normal Pregnancy and Delivery Including Premature Birth Treatment, Pre, Post and Routine Natal Care		No Cover	No Cover	No Cover	Up to £5,000/\$8,750/€6,000 subject to 20% Co-Insurance (Nil Excess)
3	Newborn Hospital Accommodation					Up to 14 Days
4	Newborn Examination					Up to £150/\$263/€180
5	New Baby Benefit					£100/\$175/€120 (Nil Excess)
6	Cover for Newborns including non-hereditary birth defects and congenital abnormalities			£5,000/\$8,750/€6,000, must enrol with parents in 31 days	£10,000/\$17,500/€12,000, must enrol with parents in 31 days	£25,000/\$43,750/€30,000, must enrol with parents in 31 days

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

H Other Services and Benefits					
1	24 Hour Emergency Helpline	Included	Included	Included	Included
2	Lost Property Identification and Retrieval Service**				
3	Medical Information Service** – Access to board-certified physicians, licensed psychologists, and pharmacists to assist with any routine health related questions	Not Applicable	Not Applicable	Included	Included

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

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

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

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

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

Information Regarding Choice of Underwriting

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

Full Medical Underwriting Policy: With Full Medical Underwriting you must complete a full medical questionnaire. Upon review of your responses and any additional information we require from you or your physician, we decide whether we can accept you for cover and any limitations on your cover. We then confirm any medical conditions that are excluded. Where cover is in effect for 24 continuous months under the plan, you are provided with pre-existing condition cover up to the annual and lifetime limits of the plan for eligible fully disclosed and accepted pre-existing medical conditions as defined by the plan and subject to the terms and conditions of the Policy Wording (Refer to Schedule of Cover, Page 13, Section D1a for Annual and Lifetime Limit). This benefit is payable **even if you have received consultation or treatment** for the condition(s) during the 24 month period. Where we specifically have excluded cover for a disclosed pre-existing condition and after 24 months of cover your condition has improved, you may request review of that exclusion. Non-disclosed pre-existing conditions will never be covered.

Note: If you apply for a Full Medical Underwriting Policy and are declined, you may not then re-apply for a Moratorium Underwriting Policy.

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

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

Other Exclusions and Limitations

As with all medical insurances, there are certain costs, expenses, conditions and claims which are not covered by the GlobalSelect plan. Please refer to the Schedule of Cover and Excesses applicable to your chosen sub-plan which should be read in conjunction with the full Policy Wording (available upon request) in order to obtain a definition of pre-existing conditions and a complete list of terms, conditions and exclusions relevant to your chosen sub-plan.

Charges for the following illnesses, conditions and surgical procedures which exist, manifest themselves or are treated or have treatment recommended during the first 90 days of cover from the effective date are excluded from cover: allergies, asthma, tonsillectomy, adenoidectomy, haemorrhoids or haemorrhoidectomy, any disorder of the reproductive system, hysterectomy, hernia, intervertebral disc disease, gall stones or kidney stones, any condition of the breast, any condition of the prostate. Please note charges for the above may be further limited or excluded under the pre-existing condition exclusion and/or the chronic condition limitation.

Optional Valuable Additional Covers

When you apply for the GlobalSelect cover, you can also choose to apply for a range of valuable additional covers at the same time:

- Global Personal Accident Plan
- Global Daily Indemnity Hospital Income Plan

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

Separate policy documentation will be issued along side your GlobalSelect 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 Personal Accident Plan

Whilst GlobalSelect 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 for the GlobalSelect plan. Anyone under the age of 70 and approved for a GlobalSelect plan is automatically eligible for a Global Personal Accident Plan at the time of application.

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

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

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

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

Global Daily IndemnitySM - Hospital Income Plan

"Giving you additional income while you're in hospital"

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 GlobalSelect International Healthcare Plan in order to be eligible for this indemnity, and hospital stays related to pregnancy are not eligible.

BENEFIT PAYABLE PER DAY			
Available only between ages 19-69	£GBP 55/Day	\$USD 100/Day	€Euro 83/Day
Lifetime Maximum Limit	£GBP 14,000	\$USD 25,000	€Euro 21,000

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

Our 'First Class' Service Commitment to You

IMG provides a 'first class' full service approach to GlobalSelect insureds. Virtually all services are provided in-house, these include helpful customer service staff and claims advisors - all backed by a medical team, available seven days a week for emergencies, medical evacuations and pre-certification.

With IMG, wherever you are in the world, you are never more than a phone call away from fast, friendly and efficient service - giving you the true confidence and security that you deserve.

Efficient Claim Settlement

We will settle your claims efficiently, and in most cases if you are admitted to Hospital we can arrange to pay the Hospital or medical provider direct. Once your application for your GlobalSelect 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. Refer to your Policy Wording and claim form for further claims submission and settlement information.

Pre-certification

For many of the benefits under your Plan you are required to seek pre-certification 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).

Pre-certification may be undertaken by an insured person, the medical practitioner, hospital administrator or a relative - subject to all information being available and verifiable. 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.

Corporate International Healthcare Insurance *Tailormade cover for companies and employees worldwide*

As an employer your employees are your most valuable asset. Keeping their health protected makes good commercial sense - since an employee's health problems can seriously affect your business operations. These considerations are even more important if your employees and their families are overseas. IMG offers a range of corporate and group healthcare plans that give fast, efficient and affordable access to professional healthcare services around the world.

We can tailor-make cover for your executives and employees as well as their dependents wherever they are stationed around the world. You can start with as few as 2 employees and we will be pleased to design a plan to help meet your individual company's requirements and budget. We can also provide a comparative quotation if you have an existing healthcare arrangement.

Please contact your agent/broker or us for further details and we will be happy to guide you through this simple process.

The IMG Customer Service Charter *In all of our dealings with you we will...*

- ✓ Provide a fast, friendly and efficient service to you
- ✓ 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
- ✓ Give you advice on how to complain and then correct any mistakes or handle any complaint quickly
- ✓ At all times act fairly and reasonably when we deal with you

How To Apply For Cover

It's quick, easy and affordable to apply for cover...

1. Choose the sub-plan that provides the sections and limits of cover you need.
2. Choose the geographic area of cover that you wish to be covered in.
3. Decide if you want to increase or decrease the standard level of medical excess, or if there are any additional optional covers you would like to apply for such as
 - Global Personal Accident Plan or
 - Global Daily Indemnity Hospital Income Plan
4. Complete the application form in full, choosing how you want to pay your premium. We accept annual premiums in £ Sterling, \$ US Dollars or € Euros by cheque/bank draft, wire transfer and all major credit and debit cards. Alternatively, you can choose to pay monthly, quarterly or semi-annually by credit/debit card. The benefits listed under your Plan will be in the same currency as you pay your premium.
 - Don't forget to include your spouse and dependent details if applying as a family
 - If you are 19 years of age or older, you must complete your own application
 - A physician's statement may be required depending upon your answer to the medical questions
 - If you are choosing a Moratorium Underwriting Policy and are paying by cheque, please ensure to add on the additional annual Moratorium Underwriting Fee per Insured Person. If you are paying by instalments, we will automatically add this onto the first premium instalment (and at each subsequent annual renewal).
5. Send the completed application form along with payment (or your credit card details) to your agent/broker or to us by Post or Fax (you can even obtain a quote or apply online at www.imgeurope.co.uk).

What Next...

1. When we receive your completed application with premium, we will process it as quickly as possible.
2. Once accepted, you or your agent/broker will be mailed your Policy kit including ID card, Policy Wording and claim forms.
3. You must notify IMG if you or any applicant suffers or is treated for any illness, injury, or other medical condition between the time of your application and issuance of the certificate.
4. In the unlikely event your application is not accepted, you will receive a full refund of premium.

Any questions - We're here to help!

Please refer to the Policy Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet. Policy Wording is available upon request prior to purchase.

The summary description of cover, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.

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This section contains...

- Premium and Instalment Guide
- Application Form
- Other _____



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