

GlobeHopperSM

Multi-Trip



Short-term international travel & expatriate medical insurance for individuals and groups taking multiple trips annually



INTERNATIONAL MEDICAL GROUP[®]

Effective 1st July 2013

Why Consider Multi-Trip International Travel Medical Insurance?



As someone who travels frequently throughout the year, you have plenty of responsibilities. You don't want to think about your medical coverage while you're abroad nor do you want to have to buy multiple travel medical insurance plans throughout the year. But what would happen if you became ill or injured during your trip?

Some travellers make the expensive mistake of hoping 'it'll never happen to me,' or that their domestic health cover applies overseas - healthcare overseas is often very expensive and domestic health insurance or national health service won't usually cover you overseas. Without even realising it you may be putting your health and financial well-being - and that of your family or your group - at risk.

You have enough to worry about when you're travelling. Don't let your medical coverage be an uncertainty. IMG Europe Ltd., an award winning and wholly owned subsidiary of International Medical Group® (IMG®), has developed a range of GlobeHopperSM Multi-Trip International Travel Medical Insurance plans for individuals, families and groups travelling outside of their home country. GlobeHopper Multi-Trip plans provide Coverage Without Boundaries® so you, your family and/or group can spend more time enjoying your international experience, and less time worrying about your medical coverage and any unexpected associated costs.

Why GlobeHopper Multi-Trip

The GlobeHopper Multi-Trip Plans are available worldwide to individuals, families and groups of any nationality and provide a wide range of international travel medical insurance benefits when taking multiple trips annually outside of your Home Country. The plan offers coverage for you, your spouse and/or children for an unlimited number of trips outside your home country (*up to a maximum trip duration of either 30 or 45 days per trip*), during a period of 12 months with renewability of up to three years. Discounted group rates are also available for groups of five or more persons applying together.

Maximum Flexibility

The GlobeHopper Multi-Trip Plans offer you maximum flexibility when it comes to choosing and personalising your travel medical insurance plan coverage. You have a wide range of flexible options to choose from:

- Available in \$USD, £GBP, and €Euro
- Two Sections of Optional Additional Cover Available
- Cover available up to age 75 (*coverage reductions apply at age 70+*)
- Available to purchase before or after departure

Area of Cover

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

Europe* *Travel within 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, Kyrgystan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madiera, 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.*

Worldwide Excluding the USA and Canada*
Worldwide*

** All areas exclude coverage within Your Home Country. Note: USA Citizens returning briefly to the USA, are limited to a cumulative maximum of 60 days of return USA coverage in total within a 12 month period. Each trip is subject to the applicable maximum trip duration.*

A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the assistance you need no matter where you are. Our goal is to provide you with Coverage Without Boundaries. By providing global products and services to leisure or business travellers, those working or living abroad for short or extended periods, people travelling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel medical insurance needs.

Our service and support sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. We've set the benchmark for industry service levels by integrating independently accredited services with in-house, fully owned and operated service divisions. At IMG, We're There With YouSM, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

www.imgeurope.co.uk

PLAN INFORMATION & HIGHLIGHTS

Plan Maximum Limit Options

Maximum Limit Aggregate Sum Insured	\$1,000,000	£600,000	€800,000
Per Insured Person			

Senior Citizen Traveller Plan

Maximum Limit <i>(Only ages + 70-75)</i>	\$50,000	£30,000	€40,000
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Excess Options

Per Insured Person per Each Covered Illness	\$250	£150	€200
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Area of Travel Cover Options

- *All zones exclude coverage within your Home Country - i.e. country of primary residence (as identified on your application).
- Europe* *(as defined)*
- Worldwide excluding USA & Canada*
- Worldwide*

Trip Duration Options

- Insureds may travel separately
- Unlimited number of trips per 12-month policy period. Options: 30 or 45 days max duration per trip

Available After Departure

Yes

Coverage Extension Period

30 days to a maximum of \$5,000/ £3,000 / €4,000

Co-Insurance

- Treatment received outside the USA & Canada
- No Co-Insurance

Co-Insurance

- Treatment received within the USA & Canada
- In the PPO Network - The plan pays 90% of eligible expenses up to \$5,000 / £3,000 / €4,000, then 100% up to the Maximum Limit.
Out of the PPO Network - The plan pays 80% of eligible expenses up to \$5,000 / £3,000 / €4,000, then 100% up to the Maximum Limit.

World-class Medical Benefits

Coverage available for In-Patient and Out-Patient medical expenses. Freedom to choose any Hospital, Clinic or Doctor in your area of cover.

24 Hour International Emergency Care

24 hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more

MyIMG

24 hour secure access from anywhere worldwide to manage your account online

Sports & Activities Coverage

Up to Maximum Limit for Basic Listed Sports *(see page 13 for further details)*

SCHEDULE OF COVER

A. MEDICAL BENEFITS

Refer to Policy Wording for full details of coverage, exclusions, terms, conditions and limitations. Subject to Excess and Co-Insurance when applicable.

Hospital Room and Board	Up to the Maximum Limit
Intensive Care	Up to the Maximum Limit
Medical Expenses	Up to the Maximum Limit
Out-Patient Medical Expenses	Up to the Maximum Limit
Emergency Local Ambulance	Up to the Maximum Limit
Prescription Drugs	Up to the Maximum Limit
Emergency Room Accident	Up to the Maximum Limit
Emergency Room Illness with In-Patient Admission	Up to the Maximum Limit
Emergency Room Illness without In-Patient Admission	Up to Maximum Limit with an additional \$250 / £150 / €200 Excess
Dental - Injury Due to Accident	Up to the Maximum Limit
Dental - Sudden Dental Pain	Up to \$150 / £90 / €115
State Hospital Cash Benefit	\$100 / £60 / €75 per night up to a maximum of 14 nights
Reciprocal Health Agreement Benefit	Nil Excess - When a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement

B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

When coordinated through the Plan Administrator.

24 Hour Emergency Medical Help Line	Included
Emergency Medical Evacuation	Up to Maximum Limit

B. INTERNATIONAL EMERGENCY CARE (CONTINUED)

Emergency Reunion Up to \$50,000 / £30,000 / €40,000

Cremation/Burial,
or Repatriation of Remains Up to \$50,000 / £30,000 / €40,000

Return of Minor Children Up to \$50,000 / £30,000 / €40,000

Identity Theft Assistance Up to \$500 / £300 / €400
per Period of Insurance

Security and Political Evacuation Up to \$10,000 / £6,000 / €7,500

C. ADDITIONAL BENEFITS

Lost Checked-in Luggage/
Travel Documents Up to \$50 / £30 / €40 per item of
personal property; Maximum of up
to \$250 / £160 / €200 per Period of
Insurance

Trip Interruption Up to \$5,000 / £3,000 / €4,000

Terrorism Coverage Up to \$50,000 / £30,000 / €40,000
Lifetime Maximum

Common Carrier
Accidental Death Up to \$50,000 / £30,000 / €40,000 to
beneficiary; Maximum per Family
\$250,000 / £160,000 / €200,000

Accidental Death
& Dismemberment Up to \$25,000 / £16,000 / €20,000
principle sum

- Reduced Sums Insured apply for
children under 18 and persons
aged 66 and over

Citizenship Return Coverage

You are covered for trips to your Country of Citizenship provided it is within your area of cover. For USA citizens: Cover provided for USA citizens returning briefly to the USA, is limited to a cumulative maximum of 60 days of return USA coverage in total within a 12 month period. Each trip is subject to the applicable maximum trip duration.

D. ADDITIONAL COVERAGE OPTIONS

Each section is optional and only applicable if selected and purchased at time of original application. Options apply to all individuals listed in the application form.

Adventure Sports Rider Available to insureds up to age 65	<u>Age 0-49:</u>			
	\$50,000	£30,000	€40,000	
	Lifetime Limit			
	<u>Age 50-59:</u>			
	\$30,000	£18,000	€24,000	
	Lifetime Limit			
Evacuation Plus - Individual plans only - Not available on group plans	<u>Age 60-64:</u>			
	\$15,000	£9,000	€11,500	
	Lifetime Limit			
	<u>Non-Life Threatening Medical Evacuation:</u>			
	Up to \$25,000	£15,000	€20,000	
	<u>Natural Disaster Evacuation:</u>			
	Up to \$5,000	£3,000	€4,000	

The benefits and additional cover options on pages 3 - 6 are a summary only. Please see pages 10-15 for a list of descriptions.

Conditions of Coverage

1. The Period of Insurance is for one year from the effective date of the Certificate of Insurance.
2. Coverage and benefits are subject to the applicable excess, co-insurance and the other terms and conditions contained in the complete plan and Policy Wording.
3. Coverage under the GlobeHopper Multi-Trip plan is secondary to any other coverage or contractual benefits.
4. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only. Benefits under the plan are available only for injuries and illnesses for which treatment is first obtained during the first 30 or 45 days of each trip based upon the plan chosen.
5. Charges must be administered or ordered by a medical practitioner.
6. Charges must be incurred during the Period of Insurance.
7. Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

Eligibility

The following conditions apply to all persons applying for and/or enrolling in GlobeHopper Multi-Trip Travel Medical Insurance.

- GlobeHopper Multi-Trip is available to eligible persons (*aged under 76 years*) of any nationality worldwide that are travelling frequently outside their home country during the 12 month period of insurance. If you have multiple residences or passports, then the country listed on the application form will be considered your home country.
- For USA citizens, the home country is both the United States and your primary residence or usual place of abode. USA citizens, in addition to the above;
 - » USA citizens requiring Worldwide coverage will have an annual limit of 60 total days of coverage in the USA;
 - » Only brief returns to the USA are covered under the Terms of Section C6 Citizenship Return Coverage.
- For all insured persons, they must currently have a domestic health insurance policy (*individual or group*), or have access to state or government provided public healthcare facilities in their home country, and maintain access to this coverage the entire time while covered under the GlobeHopper Multi-Trip plan.
- Eligibility to purchase or renew this product or its terms and conditions in relation to USA citizens and/or coverage within the USA, may be modified or amended based upon changes to applicable law, including the USA Patient Protection and Affordable Care Act (PPACA).

Renewal of Coverage

The GlobeHopper Multi-Trip plans may be renewed (*unless there is a break in coverage*) on a continuous basis in increments of 12 months up to a maximum total of thirty-six (36) continuous months. Any one period of insurance may not exceed twelve (12) months. *Please*

note: Renewal premium rates may differ from initial rates.



14 Day Money Back 'No Hassle' Guarantee

Upon receiving your GlobeHopper policy documents, please make sure you read them carefully. If you think your GlobeHopper plan may not meet your needs, you may cancel it.

If you decide to cancel, simply submit a written request to us to cancel your policy. As long as you have not already made a claim under the plan, we will cancel it from inception and promptly give you a refund (*as below*) - **No Questions Asked:**

1. For plans cancelled within 14 days of application, and prior to the effective date: You will receive a full refund;
2. For plans cancelled after 14 days from the date of application, there will be no refund.

ENROLMENT & APPLICATION PROCESS

You should read the following important information prior to completing the online application form.

How to Enrol

It's quick and easy to apply online for GlobeHopper Multi-Trip Travel Medical Insurance. You can instantly get a wide range of quotes for the maximum trip duration you select and any accompanying optional additional coverages.

Select the coverage, options and quote that best fits your needs, and simply follow the online sales and application process and pay by credit or debit card. There is no need for paperwork or waiting for the post! We **must** have your correct email address - please check this carefully.

Instant Online Access To Your Policy Documents

Once IMG Europe Ltd. have approved and processed your application, you will receive an email that contains hyperlinks to download your GlobeHopper Multi-Trip policy and fulfilment kit from the IMG Europe Ltd. website (*or if you select the option before completing your online application, we can print and post them to you for an additional fee*). You should receive your fulfilment email shortly after your application has been processed. However if you have not received notification within 24 hours of submitting your application, please contact IMG Europe Ltd. Please ensure you check your email spam/junk folder before contacting.

For GlobeHopper Multi-Trip Group plans, the transaction summary and fulfilment kit will only be sent to the primary applicant's email address.

Your Policy Documents and Fulfilment Kit

Your GlobeHopper fulfilment kit will include an IMG identification card, Certificate of Insurance as well as IMG contact numbers, claim forms and your Policy Wording (and endorsements if optional coverage was selected) providing a complete description of your coverage under the contract.

Make sure you read your plan within 14 days of receipt. We strongly recommend that you print a copy and take it with you when you travel.

EFFICIENT INTERNATIONAL 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 directly. When you receive treatment, you must send IMG Europe Ltd. your completed claim form and original itemised bills within 90 days of service. We are able to make claims payments in virtually all major international currencies, by wire transfer into your bank account or even by direct deposit onto an existing Visa or MasterCard. All claims are subject to the Policy Wording (*available upon request*). Refer to your Policy Wording and claim form for further claims submission and settlement information.

Pre-Certification

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Policy Wording and before incurring costs beyond \$900 / £500 / €750 must be Pre-Certified for medical necessity. This means the insured person or his/her attending medical practitioner must communicate with an IMG representative at the number listed on the IMG identification card **prior** to admission to a hospital or performance of a surgery. In case of an emergency admission, the Pre-Certification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery or anything else requiring Pre-Certification is not Pre-Certified, eligible claims and expenses will be reduced by 50%. It is important to note that Pre-Certification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, and customary rates. Please refer to the Policy Wording for full details of the Pre-Certification requirements.



You must follow Pre-Certification instructions carefully. Failure to do so may invalidate your claim, or in certain circumstances, result in a loss or reduction of cover. Refer to your Policy Wording for Pre-Certification instructions.

Note: An insured person may begin the Pre-Certification process through MyIMG or the Client Resources section of our website, www.imgeurope.co.uk. Simply look for the Pre-Certification option. You will be asked to provide the required information, which can then be submitted electronically to IMG Europe Ltd. Once we have confirmed receipt of your request, our utilisation management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the Pre-Certification process, and it should not be used to Pre-Certify emergency admissions, procedures, or evacuations.

SUMMARY OF COVERAGE

The following is a summary description of coverage and terms that are available to eligible insureds on the GlobeHopper Multi-Trip plans. Refer to the schedule of cover and Policy Wording (*available upon request*) for the sums insured, sub-limits and further details.

Excess:

The Excess option is \$250 / £150 / €200 per each covered illness. This Excess is waived for claims incurred as a result of a covered accident.

A. MEDICAL BENEFITS

Medical Expenses:

While travelling outside your home country you are covered for a wide range of unexpected costs including in-patient, out-patient, family doctor, specialists, emergency local ambulance and prescription drugs.

Please note that no coverage is provided under any section of your plan for any costs incurred directly or indirectly due to a pre-existing medical condition. (*Please refer to the Policy Wording for full details - available upon request*).

Reciprocal Health Agreement Benefit:

Your excess will be nil when a claims saving is made due to a European Health Insurance Card (*EHIC*) or Reciprocal Health Agreement.

Emergency Room:

Charges incurred for the use of the Emergency Room due to an accident or illness are covered up to the maximum limit.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (*extra*) \$250 / £150 / €200 excess if treatment does not require admission to the hospital.

State Hospital Cash Benefit:

If you are eligible and admitted to state, government or charitable hospital as an in-patient and no costs are incurred by you or us for accommodation and treatment, we will pay a cash benefit up to a maximum number of nights in hospital.

Dental:

Injury due to an accident - Each GlobeHopper Multi-Trip plan covers the cost of emergency dental treatment and dental surgical procedures necessary to restore or replace sound natural teeth lost or damaged in a covered accident up to the maximum limit.

Sudden dental pain - Each plan will pay up to \$150 / £90 / €115 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

Coverage Extension Period:

If a covered injury or illness requires continuing treatment after the period of insurance expires, the 30 day Coverage Extension Period may offer continued coverage for that injury or illness, to a maximum of \$5,000 / £3,000 / €4,000. When the Certificate of Insurance expires, we will review the date of initial treatment for the covered injury or illness. If treatment began less than 30 days before the period of insurance expired, coverage for the covered injury or illness continues. This is subject to the maximum limits and the other terms of the plan until there have been 30 days of continuous coverage for the covered injury or illness.

B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

Emergency Medical Evacuation:

The GlobeHopper Multi-Trip plans offer coverage for Emergency Medical Evacuation to the nearest qualified medical facility; expenses for reasonable transportation resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred.

Emergency Reunion:

Each plan also offers Emergency Reunion coverage for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or travelling from the home country to be reunited with the insured.

Cremation / Burial, or Repatriation of Remains:

If a covered illness/injury results in death, expenses for Repatriation of Bodily Remains or ashes to the home country will be covered; or for the preparation, local burial or cremation of your mortal remains at the place of death.

Return of Minor Children:

If a covered illness/injury results in a hospitalisation and/or death of the insured person, and he/she is travelling alone with child(ren) 19 or under that otherwise would be left unattended, the GlobeHopper Multi-Trip plans will pay for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

Identity Theft Assistance:

If an imposter obtains key personal information such as a passport, social security or driver's license number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the plan provides coverage for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarisation of legal documents, long distance

telephone calls, and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorised cheques as a result of the stolen identity event.

The Identity Theft event must occur during the period of insurance.

Security and Political Evacuation:

If the Bureau of Consular Affairs (or similar Governmental Organisation) or Local Embassy, of the Government of your home country issues a mandatory evacuation order of all non-emergency governmental personnel from the host country in which you are located due to political unrest, that becomes effective on or after your date of arrival in the host country and within your period of insurance, we will pay, up to lifetime limit as shown in the schedule of cover, for the most appropriate and economical means of transportation, to the nearest place of safety or for repatriation to your home country or country of residence; provided that:

i) The evacuation order applies specifically to you and is in effect; and **ii)** you contact us within 10 days of the evacuation order being issued; and **iii)** the Security and Political Evacuation is approved and co-ordinated by us.

In no event will we pay for a Security and Political Evacuation if your home country government issues a travel advisory or warning that travel is hazardous or not advised, covering the country in which you are travelling at the time of purchase or that is in effect on or within six months prior to your date of arrival in the host country.

To be eligible for the Evacuation, Reunion and Return benefits, these must be recommended by the attending medical practitioner in life-threatening medical situations, and approved in advance and coordinated by IMG.

C. ADDITIONAL BENEFITS

Lost Checked-In Luggage / Travel Documents:

We will pay per luggage item, up to the maximum shown in the schedule of cover, in the event that the common carrier permanently loses an insured person's checked luggage while in transit. This coverage is secondary to any other available reimbursement, including the carrier's.

For Travel Documents lost from your person, hand luggage or in a locked hotel safety deposit box, we will pay reasonable and necessary additional travel and accommodation expenses that you incur outside your home country, in necessarily replacing your passport, green card and/or Visa (including the pro rata value of the original passport at the time of loss) when permanently lost or stolen outside your home country and during the period of insurance.

Trip Interruption:

If, during a covered trip, there is an unexpected death of an immediate family relative (*spouse, child, parent or sibling*), a break-in at the insured's principle residence, or the substantial destruction of the insured's principal residence due to a fire or natural disaster- the plan pays to return the insured to the area of principal residence. The plan pays for a one way air or ground transportation ticket of the same class as the unused travel ticket, less the value of the unused return ticket.

Terrorism Coverage:

The plan provides coverage for injuries and illness incurred as a result of an act of Terrorism while you are outside your home country and within the period of insurance, limited up to the amount as shown in the schedule of cover and by circumstances. However, this benefit does not cover an act of Terrorism in any country or location where the United States Department of State, Bureau of Consular Affairs and/or the Government of your country of citizenship has issued a travel advisory that has been in effect within the six months prior to the insured person's date of arrival. In addition, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

This benefit also does not cover an act of Terrorism in the event that an advisory to leave a certain country or location is issued by the United States Department of State, Bureau of Consular Affairs and/or the Government of your country of citizenship after the insured person's arrival date, and the insured person unreasonably fails or refuses to heed such warning or depart the country or location.

Sports and Activities Coverage:

The GlobeHopper Multi-Trip plan covers injuries incurred during athletic activities which are non-organised, non-contact and engaged in by the insured person solely for leisure, recreation, entertainment or fitness purposes. Some of these sports and activities include, but are not limited to, motor cycle/motorscooter riding, recreational downhill and/or cross country snow skiing, horseback riding, sub-aquatic activities (*to 10m*), wakeboarding, and water skiing. However, activities not covered include amateur or professional sports or other athletic activity which is organised and/or sanctioned by any collegiate sanctioning or government body, or the International Olympic Committee, and or Adventure Sports. *Please note this is only a summary of sports and activities and exclusions. For additional information, please refer to the Policy Wording.*

Common Carrier Accidental Death:

If accidental death should occur while travelling on a commercial Common Carrier, a cash benefit is payable to the designated beneficiary, up to a maximum per family.

Accidental Death and Dismemberment:

The plan offers a principal sum benefit for Accidental Death and Dismemberment occurring during the Period of Insurance:

- Accidental Loss of life - principal sum
- Accidental Loss of two Members - principal sum
- Accidental Loss of one Member - 50% of principal sum.

"Member" means hand, foot or eye. Note reduced sums insured apply to insured persons aged under 18 or 66 years and over. (Refer to Policy Wording for further details).

Citizenship Return Coverage:

Your plan provides coverage, anywhere within your area of cover, including your country of citizenship provided it is within your geographic area of travel cover and during a period of insurance.

For USA Citizens: Cover provided for USA citizens returning briefly to the USA, is limited to a cumulative maximum of 60 days of return USA coverage in total within a 12 month period. Each trip is subject to the applicable maximum trip duration and provided that You: **i)** maintain a current health plan in force; and **ii)** have resided outside the USA continuously for the past six months prior to arrival in the USA.

D. DESCRIPTION OF ADDITIONAL COVERAGE OPTIONS

At time of original application of your GlobeHopper Multi-Trip plan, you may select to purchase from a range of the following additional coverage options. Options apply to all individuals listed in the application form.

Adventure Sports Option:

The Adventure Sports Option is available for those up to the age of 65. The following activities are covered to the lifetime maximum amounts listed on page six as long as they are engaged solely for leisure, recreation, or entertainment purposes:

abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snowboarding, snowmobiling, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the



applicable Governing Body or Authority of each such activity. Certain sports activities are never covered, regardless of whether or not you purchase the Adventure Sports Option. Please see page 16, exclusion 8. *Please note this is only a summary of Adventure Sports and exclusions. For additional information, please refer to the Policy Wording.*

Evacuation Plus Option:

This optional coverage is available to insureds up to age 65 (it is not available on group plans). It offers coverage for medical evacuations for sudden and unexpected medical conditions that are not life-threatening, and where hospitalisation is medically necessary. It also offers coverage for evacuations as a result of a natural disaster.

EXCLUSIONS

Charges for certain services, treatments and/or conditions, among others, are excluded from coverage under the GlobeHopper Multi-Trip plans. Exclusions include but are not limited to:

- 1. A Pre-existing Condition** which is any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, including any subsequent, chronic or recurring complications or consequences relating thereto or arising therefrom, whether or not previously manifested or known, diagnosed, treated, or disclosed.
- 2. Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
- 3. War, military action, terrorism,** political insurrection, protest, or any act thereof. We will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the insured person's date of arrival in the host country.
- 4. Immunisations and routine** physical exams.
- 5. Treatment of Temporomandibular Joint** or dental treatment, except as provided for in the Certificate of Coverage.
- 6. Venereal disease, AIDS virus,** AIDS related illness, ARC Syndrome, or AIDS, the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrolment into this insurance.
- 7. Pregnancy, childbirth, birth control,** artificial insemination, treatment for infertility or impotency, sterilisation or reversal thereof, or abortion.

8. Any illness or injury sustained while taking part in: Amateur Athletics, Professional Athletics, or other athletic activity that is sponsored or sanctioned by any collegiate sanctioning or governing body, or the International Olympic Committee. The following Adventure Sports are excluded unless the Adventure Sports Option is purchased: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating (*with proper use of helmet and pads*), jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (*ropes and guides to 4500m from ground level*), scuba diving (*to 50m*), skydiving, snowboarding, snowmobiling, spelunking, surfing, trekking, whitewater rafting (*to Class V*), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity.

Injury sustained while participating in contact sports of any kind, racing of any kind, any rodeo activity, BASE jumping, kiteboarding, mountaineering or climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, ski jumping, sub-aquatic activities below 50 meters, whitewater rafting exceeding Class V difficulty; and/or adventure sports activity not expressly covered hereunder are excluded regardless of which plan or option is selected.

- 9. Vision or ear tests** and the provision of visual or hearing aids.
- 10. Vocational, recreational,** speech or music therapy.
- 11. Treatment while confined** primarily to receive custodial care, educational or rehabilitative care, or nursing services
- 12. Charges, injuries and/or illnesses** resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
- 13. Treatment for, and injuries** and/or illnesses resulting or arising from, substance abuse or drug addiction.
- 14. Injury and/or illness** resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
- 15. Willful self-inflicted** injury or illness.
- 16. Treatment required as** a result of or arising from complications from a treatment or condition not covered hereunder.
- 17. Any services or supplies** performed or provided by a relative of the Insured or provided at no cost to Insured.
- 18. Treatment for mental** and nervous disorders.

- 19. Organ or tissue transplants** or related services.
- 20. Illness or injury where** the trip to the host country is undertaken for treatment or advice for such illness or injury, except as expressly provided for in the Policy Wording.
- 21. Treatment incurred as a** result of or arising from exposure to nuclear radiation, and/or radioactive material(s).
- 22. Travelling against** the advice of a medical practitioner.
- 23. Charges first incurred** for illness or injury beyond the maximum trip duration.
- 24. Any infection of the urinary tract** (or illness arising therefrom), that occurs within ninety (90) days of the effective date of coverage and that requires treatment of the insured person in a hospital; provided that any such illness will be deemed by us to be a Pre-existing Condition.

This brochure contains only a brief summary of current GlobeHopper Multi-Trip Travel Medical Insurance coverage, terms, conditions, limitations and exclusions, and is subject to all the terms and conditions of the full Plan and Policy Wording. The complete Policy Wording (and any applicable Endorsements) with all terms, conditions and exclusions will be included in the fulfilment kit sent to approved applicants. The GlobeHopper Multi-Trip Travel Medical Insurance plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Policy Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Samples of current Policy Wording are available upon request.

Important Notice regarding USA Patient Protection and Affordable Care Act (PPACA). With regards to USA citizens and/or coverage in the USA: This insurance is not subject to, and does not provide benefits required by PPACA. On 1st January 2014, PPACA requires USA citizens and certain USA residents to obtain PPACA compliant insurance coverage, unless they are exempt from PPACA. Penalties may be imposed on USA citizens and USA residents who are required to maintain PPACA complaint coverage within the USA but do not do so. Please note it is solely your responsibility to determine if PPACA is applicable to you.

ADDITIONAL BENEFITS & SERVICES

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the USA and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Get explanation of benefits
- Initiate Pre-Certification
- Locate a provider
- Obtain certificate documents
- Request ID cards
- Recommend provider/facility

Locating a Provider

With the GlobeHopper Multi-Trip plans, you may seek treatment with the hospital or doctor of your choice within your selected geographic area of travel cover. When seeking treatment in the USA, you can reduce your out-of-pocket costs by using the independent Preferred Provider Organisation (PPO), a separately organised network of hundreds of thousands of established, highly qualified health care medical practitioners and many well-recognised hospitals in the USA contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the USA, IMG provides its online International Provider Access (IPA), a database of over 17,000 providers.

USA - Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every policy holder of the GlobeHopper Multi-Trip plans when travelling to or within the USA. This program allows card members to purchase prescriptions at one of over 35,000 participating pharmacies in the USA and receive the lower of **i)** Universal Rx contract price or **ii)** the pharmacy regular retail price.

This *discount program* is not insurance coverage. It is purely a USA-based prescription discount program to purchasers of the GlobeHopper Multi-Trip plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.

***For more details on IMG Europe Ltd.,
our range of plans or a quote please visit:
www.imgeurope.co.uk***

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 fair and reasonable

Broker/Introducer Details:



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