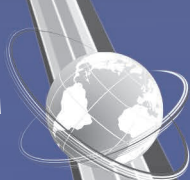


GlobeHopperSM Platinum



*First-class, short-term international travel &
expatriate medical insurance for individuals
and groups*



INTERNATIONAL MEDICAL GROUP[®]

Effective 1st July 2013

Why Consider International Travel Medical Insurance?



Exploring the Grand Canal in Venice by gondola, discovering the breathtaking Australian outback, taking a trip to see the pyramids of Egypt - whatever your travel destination, you expect and deserve first-class protection and service. But what would happen if you or one of your family members became ill or injured while away

from home? International travel can quickly turn frightening and expensive if you're not prepared for a medical emergency.

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. Without even realising it, you may be putting your health and financial well-being - and that of your family - at risk.

You have enough to worry about when you're travelling abroad. 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 International Travel Medical Insurance plans for individuals, families and groups travelling outside of their home country. GlobeHopper 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 Platinum

GlobeHopper platinum plans are available worldwide to individuals, families and groups of any nationality, for trips outside your home country from five days up to three years. Plus, if you are not sure of how long you'll be overseas, as long as you have bought at least one month initial period of insurance and there are no gaps in cover, then you can extend up to a maximum of three years coverage from your initial effective date (*subject to plan terms & conditions*). Discounted group rates are available for groups of five or more persons applying together.

Maximum Flexibility

The GlobeHopper 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:

www.imgeurope.co.uk

- Available in \$USD, £GBP, and €Euro
- Three differing plan limit maximum options
- Nine levels of excess, ranging from a nil excess up to \$25,000, £16,000, €20,000
- Six sections of optional additional cover
- No age limit (*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 USA and Canada*

Worldwide*

** All areas exclude coverage within Your Home Country. Note: USA Citizens returning briefly to the USA may only apply for up to 60 days return coverage.*

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®.

PLAN INFORMATION & HIGHLIGHTS

Plan Maximum Limit Options	\$1,000,000	£600,000	€800,000
▪ Maximum Limit Aggregate Sum Insured	\$5,000,000	£3,000,000	€4,000,000
▪ Per Insured Person	\$8,000,000	£5,000,000	€6,250,000

Senior Citizen Traveller Plan Maximum Limit	\$100,000	£60,000	€75,000
(Age 70-79)			

Senior Citizen Traveller Plan Maximum Limit	\$20,000	£12,000	€15,000
(Age 80+)			

	\$0	£0	€0
	\$100	£60	€75
	\$250	£150	€200
	\$500	£300	€400
Excess Options	\$1,000	£600	€800
▪ Per Insured Person	\$2,500	£1,600	€2,000
	\$5,000	£3,000	€4,000
	\$10,000	£6,000	€7,500
	\$25,000	£16,000	€20,000

Family Excess Gap	Three times the individual Excess
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Area of Cover	▪ Europe* (as defined)
▪ *All zones exclude coverage within your Home Country - i.e. country of primary residence (as identified on your application).	▪ Worldwide excluding USA & Canada*
	▪ Worldwide*

Trip Duration Options	Five days to three years. Incrementally extendable up to three years if initial one month purchase and no break in cover.
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Available After Departure	Yes
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Coverage Extension Period	Up to twelve months past policy expiry date for continued treatment
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Co-Insurance	No Co-Insurance
▪ Treatment received outside the USA & Canada	

Co-Insurance	In the PPO Network - No Co-Insurance.
▪ Treatment received within the U.S. & Canada	Out of 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.

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

MyIMGSM

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

Global Concierge and Assistance ServicesSM

Access to a dedicated service team for assistance services

Medical Information Service

Included - Access to physicians, psychologists, pharmacists, dentists, etc., for routine health related questions

Sports & Activities Coverage

Up to the Maximum Limit for Basic Listed Sports

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

A. MEDICAL BENEFITS (CONTINUED)

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 \$250 / £150 / €200
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
Hospital Income Benefit	Up to \$250 / £150 / €200 per night up to a maximum of 10 nights
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Medical Coverage (Under Age 65)	Lifetime Limit up to \$20,000 / £12,500 / €15,000
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Emergency Medical Evacuation (Under Age 65)	Lifetime Limit up to \$20,000 / £12,500 / €15,000

B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

When coordinated through the Plan Administrator.

24 Hour Emergency Medical Help Line	Included
Emergency Medical Evacuation	Up to the Maximum Limit
Emergency Reunion	Up to \$100,000 / £60,000 / €75,000
Cremation/Burial, or Repatriation of Remains	Up to \$100,000 / £60,000 / €75,000

Return of Minor Children	Up to \$100,000 / £60,000 / €75,000
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Identity Theft Assistance	Up to \$500 / £300 / €400 per Period of Insurance
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Security and Political Evacuation	Up to \$100,000 / £60,000 / €75,000
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Natural Disaster Evacuation & Accommodation	\$250 / £150 / €200 per day for up to five days
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C. ADDITIONAL BENEFITS

Lost or Stolen Checked-in/Stored Baggage/ Travel Documents	Up to \$500 / £300 / €400
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Trip Interruption	Up to \$10,000 / £6,000 / €7,500
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Terrorism Coverage	Up to the Maximum Limit
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Common Carrier Accidental Death	Up to \$100,000 / £60,000 / €75,000 per adult; Up to \$25,000 / £16,000 / €20,000 per child; Maximum Per Family \$250,000 / £160,000 / €200,000
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Accidental Death & Dismemberment	Up to \$50,000 / £30,000 / €40,000 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. <u>For</u> <u>USA Citizens</u> : Cover is provided for up to 60 days for brief returns to the USA per Period of Insurance.
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Incidental Home Trip Coverage	Up to a cumulative two weeks during the period of insurance
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Remote Transportation	\$5,000 / £3,000 / €4,000 per Certificate Period; \$20,000 / £12,500 / €15,000 Lifetime Maximum
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C. ADDITIONAL BENEFITS (CONTINUED)

Criminal Assault Benefit	\$1,000 /£600/ €750 per admitted night; Up to \$10,000 /£6,000/ €7,500
▪ When admitted to hospital for 48 hours or more	

Small Pet Common Air Carrier Accidental Death	Up to \$500 /£300/ €400
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D. ADDITIONAL COVERAGE OPTIONS

Each section is optional and only applicable if selected and purchased at time of original application. With the exception of the Enhanced Personal Accident - AD&D Option, options apply to all individuals listed in the application form.

	<u>Age 0-49:</u> \$50,000 £30,000 €40,000 Lifetime Maximum Limit
Adventure Sports Option	<u>Age 50-59:</u> \$30,000 £18,000 €24,000 Lifetime Maximum Limit
▪ Available to insureds up to age 65	<u>Age 60-64:</u> \$15,000 £9,300 €11,500 Lifetime Maximum Limit

Enhanced Personal Accident: AD&D Option	<u>Optional Limits:</u> Up to \$200,000 £120,000 €150,000
▪ Available to the primary insured only, minimum of three months coverage	Up to \$150,000 £90,000 €112,500
▪ Individual plans only	Up to \$100,000 £60,000 €75,000
▪ Not available on group plans	Up to \$50,000 £30,000 €40,000 Additional Coverage

Evacuation Plus	<u>Non-Life Threatening Medical Evacuation:</u> Up to \$50,000 £30,000 €40,000
▪ Individual plans only	<u>Natural Disaster Evacuation:</u> Up to \$10,000 £6,000 €7,500
▪ Not available on group plans	

End of Trip Home Country Coverage	One month for every five months of travel purchased, up to a maximum of three months Home Country Coverage
▪ Not available for USA citizens in the USA	



D. ADDITIONAL COVERAGE OPTIONS (CONTINUED)

**Chaperone/Faculty Leader
Replacement**

- Group plans only
- Not available on individual plans

Up to \$3,000 / £1,800 / €2,400
Round trip economy airline ticket

**Personal Liability -
Injury to Third Party**

\$2,000 /£1,200/ €1,600 after
\$100 /£60/ €75 Excess

**Personal Liability -
Damage to Third Party
Property**

\$500 /£300/ €400 after
\$100 /£60/ €75 Excess

The benefits and additional cover options on pages 4-8 are a summary only. Please see pages 13-21 for a list of descriptions.

Conditions of Coverage

1. Coverage and benefits are subject to the excess and co-insurance, and all terms of the plan and Policy Wording.
2. Coverage under a GlobeHopper Platinum plan is secondary to any other coverage.
3. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a medical practitioner.
5. Charges must be incurred during the period of insurance or the coverage extension period (if applicable).
6. 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 Platinum Travel Medical Insurance.

- GlobeHopper Platinum is available to eligible persons of any nationality worldwide that are travelling outside their home country. 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;
 - » Must depart the USA on, or be located outside of the USA, as of the effective date *(or date of extension, or Renewal Date)*;
 - » 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 Citizenship Return Coverage or the Incidental Home Trip Coverage, as applicable.
- For those under 65 years of age and visiting the USA, your initial period of insurance must begin within six months of arrival in the USA. For those 65 years of age and older, it must begin within 30 days of arrival. These requirements will be waived with proof of previous valid international travel insurance. Prior USA domestic health care coverage does not meet this eligibility requirement. Please provide the name of your international insurance carrier on the application form. If you are not in the USA at the time of application, please indicate your expected date of arrival on your application form.
- Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including the USA Patient Protection and Affordable Care Act (PPACA).

Renewal / Extension of Coverage

If your GlobeHopper Platinum plan is purchased for a minimum of one month, coverage may be renewed/extended *(unless there is a break in coverage)* on a continuous basis for a total of up to three years from the original effective date. Renewals are available in whole month or daily increments and may be completed online. For each renewal of less than one month completed online, you will be charged an additional \$5 / £5 / €5 processing fee. Each insured person must only satisfy one excess and co-insurance within each 12 month period of insurance. *Please note: Renewal rates may differ from initial rates.*

It's quick and easy to renew/extend eligible plans. Prior to the expiry of your plan, we'll send an email to the email address you provided when you originally purchased your plan. Then, if you wish to renew/extend your plan, simply click the hyperlink within the email and follow the instructions **before** your plan expires.

14 Day Money Back 'No Hassle' Guarantee

Upon receiving your GlobeHopper Platinum policy documents, please make sure you read them carefully. If you think your GlobeHopper Platinum 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, but prior to the effective date: You will receive a full refund of the premium paid less a \$50/£30/€40 cancellation fee;
3. For plans that are cancelled after the effective date, and provided no claims have been paid or are in progress: **i)** For plans with less than full one months period of insurance remaining: there will be no refund payable; **ii)** For plans with one or more full months periods of insurance remaining: You will receive a full refund of each complete full months coverage remaining, less a one off \$50/£30/€40 cancellation fee.

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 Platinum. You can instantly get a wide range of quotes for the time period you and/or your family or group will be travelling.

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 Platinum 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 Platinum 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 Platinum 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.

You, your spouse and unmarried dependent children *(over 14 days and under 18 years of age)* listed on the application form and for whom premiums have been paid will be covered from the **latest** of the following dates:

1. The date IMG Europe Ltd. receives your completed online application form and the appropriate premium;
2. the date you depart from your home country; or
3. the date requested on your application form.

GlobeHopper Platinum coverage ends on the **earliest** of the following dates:

1. The end of the period for which premium has been paid;
2. the date requested on your application form; or
3. the date you return to your home country *(however, see Incidental Home Trip Coverage and the optional End of Trip Home Country Coverage on page 19 and 20)*.

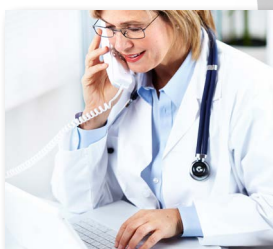


EFFICIENT INTERNATIONAL CLAIMS SETTLEMENT

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 Platinum plans. Refer to the schedule of cover and Policy Wording (*available upon request*) for the sums insured, sub-limits and further details.

Excess:

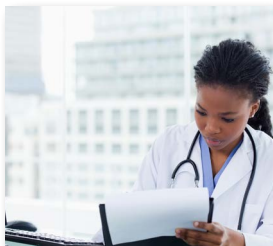
On the online application form, you will be asked to select your choice of an Excess. Your premium rate is dependent on the Excess you choose. Please see the online application form for more information.

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 Platinum plan covers the cost of emergency dental treatment and dental surgical procedures necessary to restore or replace sound natural teeth lost or damaged in an accident up to the maximum limit.

Sudden dental pain - Each plan will pay up to \$250 / £150 / €200 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

Hospital Income Benefit:

Each plan pays \$250 / £150 / €200 directly to the insured person for each night of a required overnight stay in a hospital up to a maximum of 10 days. The hospital stay must be covered under this plan in order to receive this benefit.

Sudden and Unexpected Recurrence of a Pre-Existing Condition:

For those up to age 65, GlobeHopper Platinum will pay the Usual, Reasonable and Customary charges of a Sudden and Unexpected Recurrence of a Pre-existing Condition (*defined on page 21*) when the insured persons are travelling outside their home country. The Pre-existing Condition must have stabilised for at least 30 days prior to the effective date, and they must not be travelling against medical advice or while involved in a new, changed or modified treatment program.

GlobeHopper Platinum will pay up to \$20,000 / £12,500 / €15,000 lifetime for medical expenses and emergency medical evacuation.

Coverage Extension Period:

If a covered injury or illness requires continuing treatment after the period of insurance expires, the 12 month Coverage Extension Period may offer continued coverage for that injury or illness. 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 12 months 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 12 months of continuous coverage for the covered injury or illness.

B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

Emergency Medical Evacuation:

The GlobeHopper Platinum 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 Platinum 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.

Natural Disaster Evacuation & Accommodation:

We will pay for reasonable, customary and necessary emergency travel, accommodation and subsistence costs solely and in direct relation to a Natural Disaster in the event an insured person is required to depart his/her destination due to an evacuation order issued by prevailing authorities in connection with a Natural Disaster. Natural Disaster is defined as widespread disruption of



human lives by disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe or event resulting in migration of the population for its safety.

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 or Stolen Checked-In/Stored Baggage/ 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 or damages an insured person's checked luggage while in transit or whilst stored in your hotel room. 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, up to the maximum limit 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 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 geographic area of travel cover, including your country of citizenship provided it is within your area of cover and during a period of insurance.

For USA citizens: Cover is provided for up to 60 days during a period of insurance for brief returns to the USA 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.

Incidental Home Trip Coverage:

If you purchased a GlobeHopper Platinum plan with at least 30 days of continuous coverage, then during the period of insurance an insured person may return to their home country for incidental visits up to a cumulative two weeks total, subject to:

1. The insured person must have left their home country;
2. the total period of coverage must be for a minimum of 30 days;
3. the return to the home country may not be taken to receive treatment for an illness or injury incurred while travelling;
4. the insured person, at the commencement of the Incidental Trip to the home country, was planning to depart the home country within less than 15 days from the date of arrival back in the home country; and
5. this coverage is extended to USA citizens returning briefly to the USA during their period of insurance.

Remote Transportation:

In the event of a diagnosis of a critical medical condition which is not necessarily immediately life-threatening, but severe enough to result in death or a permanent disability if not treated right away, Remote Transportation provides for eligible charges arising out of the transportation of an insured person to a qualified facility for further treatment *(if the current facility is unable to provide such treatment)*.

Criminal Assault Benefit:

In the event you are admitted to a hospital for a period of at least 24 hours, as a result of being a victim of a Criminal Assault that occurs while outside your home country, we will pay an additional benefit up to \$1,000 / £600 / €750 per admitted night up to the maximum *(as shown in the schedule of cover)*, separate from any medical benefit.

Small Pet Common Air Carrier Accidental Death:

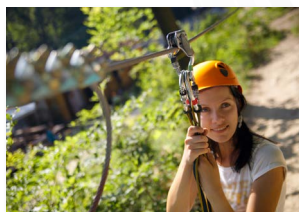
A benefit of up to \$500 / £300 / €400 is payable in the event of loss of life to a small pet while traveling with a covered insured on a common air carrier. This covers the pet while on the insured's originating flight from his/her home country, and returning flight to the insured's home country only. A small pet is a cat or dog up to 30 pounds in weight.

D. DESCRIPTION OF ADDITIONAL COVERAGE OPTIONS

At time of original application of your GlobeHopper Platinum plan, you may select to purchase from a range of the following additional coverage options. With the exception of the Enhanced Personal Accident - AD&D Option, 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 seven 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 21, exclusion 8. *Please note this is only a summary of Adventure Sports and exclusions. For additional information, please refer to the Policy Wording.*

Enhanced Personal Accident - AD&D Option:

This optional coverage is available for the primary insured person only. This coverage is in addition to the Accidental Death and Dismemberment already included in the plan. **This option is available with a minimum purchase of three months of medical and AD&D option coverage. It is available on the individual plan only and not available on the group plan.**

Evacuation Plus Option:

This optional coverage is available to insureds up to age 65. 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. **This option must be purchased for a minimum of three months regardless of the minimum number of days being travelled. It is available on the individual plan only and not available on the group plan.**

End of Trip Home Country Coverage Option:

For every five months of continuous coverage you purchase, you can purchase one additional month of home country coverage as an accommodation and supplemental travel benefit, up to a maximum of three months. To purchase this special home country extension coverage, please select it at time of purchase as additional months coverage to your planned travel period and coverage will begin upon the date of return to your home country. *Please note this option is not available for USA citizens in the USA.*

Chaperone/Faculty Leader Replacement Option:

In the event that an insured person who is designated as a Chaperone/Faculty Leader by the sponsoring organisation has an unexpected death of a relative, a medical emergency, or the substantial destruction of the principal residence in his/her home country, which causes the insured person to have to cancel or interrupt travel, GlobeHopper Platinum Group covers reimbursement up to \$3,000 / £1,800 / €2,400 for the expense of a round trip economy airline ticket for a replacement Chaperone/Faculty Leader.

Personal Liability:

This optional coverage provides for the reimbursement of legal costs associated with a personal liability event by a covered insured. This includes legal costs incurred arising from the determination and/or settlement of such legal liability associated with the injury of a third person or damage to a third person's property during the period of coverage.

EXCLUSIONS

Charges for certain services, treatments and/or conditions, among others, are excluded from coverage under the GlobeHopper Platinum 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 related 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 expressly provided for in the plan.
6. **Venereal disease, AIDS virus**, AIDS related illness, ARC Syndrome, or AIDS, and 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 of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal or malicious 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 under the certificate.
- 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. 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 Platinum Single-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 Platinum Single-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
- Locate a provider
- Request ID cards
- Initiate Pre-Certification
- Obtain certificate documents
- Recommend provider/facility



Locating a Provider

With the GlobeHopper Platinum plans, you may seek treatment with the hospital or doctor of your choice within your area of 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.

Medical Information System

As a registered user of MyIMG, you can access a medical information system and communicate with experienced health care professionals 24 hours a day, regardless of your location.

This system allows you to consult with board-certified physicians, licensed psychologists, pharmacists, dentists, dieticians and fitness trainers to assist you with any routine health related questions you have. It is not meant to replace your family physician; instead it focuses on addressing your concerns in a convenient manner and providing you with



support to make informed decisions. The medical information system professionals will quickly respond to your questions, suggest treatment alternatives, and get you the information you need – saving you time and possibly preventing unnecessary office visits. Email responses are normally received within two to four hours and guaranteed within 24 hours.

USA - Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every policy holder of the GlobeHopper Platinum 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 Platinum plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.

Global Concierge & Assistance Services

GlobeHopper Platinum provides clients more than insurance protection. IMG's Global Concierge and Assistance Services offers the knowledge and information needed to keep you healthy and safe. Below is a list of services handled by a dedicated service team that is available 24 hours a day, seven days a week, exclusively for our Platinum members.*

- Dedicated Service Line
- Dedicated Claims Team
- Bag Tracking
- Embassy & Consulate Referrals
- Emergency Cash Transfers
- Security Updates & Country Profiles
- Lost Passport/Travel Documents Assistance
- Prescription Drug Replacement Assistance
- Emergency Travel Arrangements
- Legal Referrals
- Drug Translation Services
- Pre-trip Health & Safety Advisories
- Emergency Message Relay

** You will be provided information on how to access the Global Concierge and Assistance Services. Please note: these are additional services offered under GlobeHopper Platinum Travel Medical Insurance. They are not insurance benefits.*

Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide USA and internationally based medical management services, IMG formed ACM, an on-site specialised division devoted entirely to medical management.



The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.



ACM is accredited by URAC, an independent, nonprofit organisation that is internationally recognised for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilisation Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.

One Call. One Company.

Your Complete International Resource.

IMG offers a comprehensive range of international medical insurance and travel insurance products for every insurance need. Whether you need individual coverage for a trip abroad, are an internationally mobile citizen looking for cover at home and abroad, needing extended coverage for a long-term stay or expatriate assignment abroad, or group coverage for employees in locations around the world, we've got the right plan for you and the exceptional services to back them up.

- Short-term Travel Plans
- Long-term Travel Plans
- Travel Insurance / Trip Cancellation Plans
- Employer Group Plans
- Mission Plans
- Marine Plans
- International Student and Educator Plans
- Adventure Sports Plans
- Emergency Evacuation Plans
- Green and Environmentally Friendly Plans

***For more details on IMG Europe Ltd. and
IMG Europe's range of plans or a quote 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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