

GlobeHopper®

SHORT-TERM INTERNATIONAL PRIVATE MEDICAL INSURANCE FOR INDIVIDUALS,
FAMILIES AND GROUPS



Travel with Global Peace of Mind®

Travelling internationally can be an enriching and rewarding experience. Whether you're exploring the world on holiday, conducting business overseas, or visiting colleagues, friends, or family abroad, your international trip should be nothing short of extraordinary. However at International Medical Group® (IMG®), we know that anything can happen when you're away from home, and when you travel without the proper cover, you put your health and finances at risk.

You may not realise that your domestic health cover may not protect you when you travel outside of your Country of Habitual Residence. That's why international private medical insurance should be your top priority when travelling abroad. IMG's GlobeHopper® short-term international private medical insurance provides the protection and support you need, helping you travel with the Global Peace of Mind® you deserve.

Since 1990, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there for our members wherever they may be in the world, delivering Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the services they want.



GLOBAL SUPPORT. With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it is our corporate mission to *Be ThereSM* to protect and enhance your health and well-being.



FINANCIAL STABILITY. Owned by SiriusPoint—an 'A-' rated, multibillion-dollar global enterprise—IMG offers the financial security and reputation demanded by international consumers. (*SiriusPoint is the DBA of SiriusPoint Ltd.*)



SERVICE WITHOUT OBSTACLES. With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages, and currencies. Our global reach means we can work without barriers.



ACCESSIBLE TECHNOLOGY. Log on to the secure, 24-hour MyIMGSM online portal to submit and view your claims, manage your account, search for providers, live chat with representatives, and more.



INTERNATIONAL PROVIDER ACCESSSM (IPA). In addition to the expansive First Health PPO network available for treatment received within the U.S., our proprietary IPA network of more than 20,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



INTERNATIONAL EMERGENCY CARE. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

GlobeHopper Overview

GlobeHopper plans are available worldwide to individuals, families, and groups who are travelling outside of their Country of Habitual Residence for 30 days up to two years. GlobeHopper offers you maximum flexibility when it comes to choosing your cover:

- ▶ Available in £GBP, €EUR, \$USD for groups and individuals
- ▶ Excess ranging from nil up to £300, €400, or \$500
- ▶ Four plan maximum limit options
- ▶ Two additional cover options available

Area of Cover

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

(1) Europe*: Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (West of Urals), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including Great Britain, Northern Ireland and the Isle of Man) and Vatican City.

(2) Worldwide excluding USA*

(3) Worldwide*

**Excludes coverage in your Country of Habitual Residence, except under terms and conditions of Incidental Return Trip.*

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Master Insurance Policy and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



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Plan Information & Highlights

The Company/Insurer will pay for charges and expenses incurred during the Period of Coverage so long as the charges are Usual, Reasonable, and Customary, Medically Necessary and otherwise payable under the terms of the Insurance ("Eligible Medical Expenses").

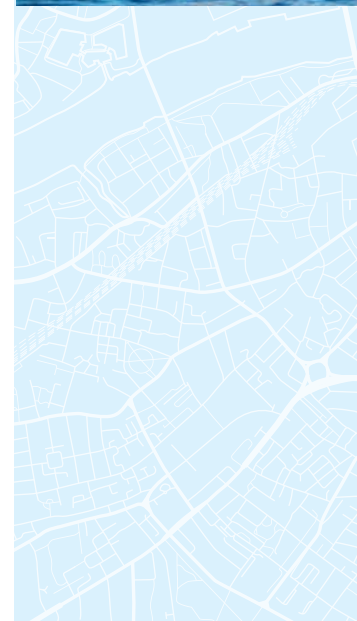
	CURRENCY OPTIONS		
	£60,000	€75,000	\$100,000
Plan Maximum Limit Options—per insured person, per period of insurance	£150,000	€200,000	\$250,000
	£300,000	€400,000	\$500,000
	£600,000	€800,000	\$1,000,000
	£60,000 / €75,000 / \$100,000 Maximum Limit option only available for Area 1 and 2		
Excess Options—per insured person, per period of insurance	£0	€0	\$0
	£60	€75	\$100
	£150	€200	\$250
	£300	€400	\$500
Treatment in the United States	Treatment received through a network provider will be paid at 90% for the first £3,000 / €4,000 / \$5,000 of eligible charges then plan pays full cover to chosen maximum plan value		
<ul style="list-style-type: none"> Coinsurance in addition to Excess 			
*Special terms to apply to treatment in the US	Treatment not received through a network provider will be paid at 80% for the first £3,000 / €4,000 / \$5,000 of eligible charges then plan pays full cover to chosen maximum plan value		
Area of Cover Options (As shown on your Certificate of Insurance. Refer to Area of Cover definition for further details)	<ul style="list-style-type: none"> Area 1: Europe Area 2: Worldwide excluding USA Area 3: Worldwide 		
Coverage Duration Options	30 days to 12 months, extendable to maximum of 24 months		
Pre-Existing Medical Conditions	No cover		

Preauthorisation

Preauthorisation must be obtained before any of the following treatment, service or medical supply:

- Inpatient or day-patient admission in hospital
- Treatment, services, or medical supplies of any kind in hospital
- Surgery in hospital or in a surgical centre
- Outpatient MRI and CAT scans, echocardiograph, endoscopy, gastroscopy, colonoscopy, & cystoscopy
- Care in a licensed extended care facility
- Home Nursing Care
- Physiotherapy
- Durable Medical Equipment
- Emergency Medical Evacuation
- Mortal Remains

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Schedule of Cover

A. MEDICAL BENEFITS

Refer to your Policy Wording for full details on cover, exclusions, terms, conditions, and limitations. Subject to excess and coinsurance when applicable.

Hospitalisation/Room & Board	Full Cover
Intensive Care Unit	Full Cover
Medical Expenses	Full Cover
Outpatient Medical Expenses	Full Cover
Emergency Local Ambulance Transport	Full Cover
Prescription Drugs	<p>£60,000 / €75,000 / \$100,000 policy maximum = up to £15,000 / €20,000 / \$25,000 per period of insurance</p> <p>£150,000 / €200,000 / \$250,000 policy maximum = up to £30,000 / €40,000 / \$50,000 per period of insurance</p> <p>£300,000 / €400,000 / \$500,000 policy maximum = up to £150,000 / €200,000 / \$250,000 per period of insurance</p> <p>£600,000 / €800,000 / \$1,000,000 policy maximum = up to £150,000 / €200,000 / \$250,000 per period of insurance</p> <ul style="list-style-type: none"> ▪ Maximum supply of 90 days per prescription ▪ Prescription limit based upon chosen plan maximum
Emergency Room: Accident & Emergency	Full Cover
Dental: Injury Due to Accident	Full Cover
Dental: Sudden Dental Pain	Up to £90 / €115 / \$150

B. ADDITIONAL BENEFITS

Maximum Limits are per Period of Insurance unless otherwise stated.

Hospital Cash Benefit	Up to £60 / €75 / \$100 Up to a maximum of 14 nights Nil excess
Incidental Return Trip	Up to a cumulative of 2 weeks within a 12-month Period of Insurance Subject to Excess
Terrorism	Full Cover
Identity Theft Assistance	Up to £300 / €400 / \$500

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

B. ADDITIONAL BENEFITS (CONTINUED)

Maximum Limits are per Period of Insurance unless otherwise stated.

<p>Death as a result of Accident only</p> <ul style="list-style-type: none"> Age at date of death 	<ul style="list-style-type: none"> 15 days to 16 years of age: £3,000 / €3,750 / \$5,000 17 to 65 years of age: £16,000 / €20,000 / \$25,000 66 to 74 years of age: £6,000 / €7,500 / \$10,000
<p>Loss of Sight/Loss of Limb as a result of accident only</p> <ul style="list-style-type: none"> Age at date of injury/loss 	<ul style="list-style-type: none"> 15 days to 16 years of age: £3,000 / €3,750 / \$5,000 17 to 65 years of age: <ul style="list-style-type: none"> Sight of one eye: £8,000 / €10,000 / \$12,500 1 hand or 1 foot: £8,000 / €10,000 / \$12,500 1 hand & 1 foot: £16,000 / €20,000 / \$25,000 1 hand & sight of 1 eye: £16,000 / €20,000 / \$25,000 1 foot & sight of 1 eye: £16,000 / €20,000 / \$25,000 Both hands or both feet: £16,000 / €20,000 / \$25,000 Sight of both eyes: £16,000 / €20,000 / \$25,000 66 to 74 years of age: £3,000 / €3,750 / \$5,000
<p>Personal Liability (subject to additional premium)</p>	<ul style="list-style-type: none"> Injury to third person: <ul style="list-style-type: none"> Excess: £60 / €75 / \$100 per Injury Up to £30,000 / €40,000 / \$50,000 Damage to third person's property: <ul style="list-style-type: none"> Excess: £60 / €75 / \$100 per damage Up to £3,000 / €4,000 / \$5,000
<p>Adventure Sports (subject to additional premium)</p>	<ul style="list-style-type: none"> Up to £30,000 / €40,000 / \$50,000

C. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

Maximum Limits are per Period of Insurance unless otherwise stated.

<p>Emergency Medical Evacuation</p>	<p>Up to £300,000 / €400,000 / \$500,000 policy limit</p>
<p>Emergency Reunion</p>	<p>Up to £30,000 / €40,000 / \$50,000</p>
<p>Cremation/Burial or Repatriation of Remains</p>	<p>Up to £30,000 / €40,000 / \$50,000</p>
<p>Return of Dependent Children</p>	<p>Up to £30,000 / €40,000 / \$50,000</p>
<p>Security & Political Evacuation</p>	<p>Up to £6,000 / €7,500 / \$10,000</p>
<p>Natural Disaster Evacuation & Accommodation</p>	<p>Up to £60 / €75 / \$100 per day Up to a maximum of 5 days</p>

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



CONDITIONS OF COVER

1. Cover and benefits are subject to the applicable excess, coinsurance, and all terms and conditions of the plan and Policy Wording.
2. Cover under a **GlobeHopper** plan is secondary to any other cover.
3. Cover 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 cover or the cover extension period (if applicable).
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.

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A PLAN &
A COMPANY
FOCUSED
ON YOU



Broker/Intermediary Details:



Policy Manager

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Underwritten by SiriusPoint International Insurance Corporation ("the Insurer"). SiriusPoint International Insurance Corporation is rated A- (excellent) by A.M. Best and A- (strong) by Standard & Poor's (ratings are accurate as of the date of publishing and are subject to change).

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