



GlobeHopper®

Platinum

FIRST-CLASS TRAVEL MEDICAL
INSURANCE FOR INDIVIDUALS,
FAMILIES AND GROUPS

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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 and 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 doesn't protect you when you travel outside of your home country. That's why travel medical insurance should be your top priority when travelling abroad. IMG's GlobeHopperSM Platinum travel medical insurance provides the protection and support you need, helping you travel with the Global Peace of Mind® you deserve.

For almost 30 years, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there with 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 there to protect and enhance your health and well-being.



FINANCIAL STABILITY. Owned by Sirius International Insurance Group — an A-rated, \$2.6 billion global enterprise — IMG offers the financial security and reputation demanded by international consumers.



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 online portal, MyIMGSM, 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 UnitedHealthcare PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 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 Platinum: Overview

GlobeHopper Platinum plans are available worldwide to individuals, families and groups of any nationality, who are travelling outside of their home country for five days up to three years. GlobeHopper Platinum offers you maximum flexibility when it comes to choosing and personalising your cover:

- ▶ Available in \$USD, £GBP and €Euro
- ▶ Three plan maximum limit options
- ▶ Nine levels of excess, ranging from nil up to \$25,000, £16,000 or €20,000
- ▶ Up to six additional cover options
- ▶ Available to purchase before or after departure -- Purchase before departure to receive additional travel benefits
- ▶ Discounted rates available for groups of five or more

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, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, the Slovak Republic, Slovenia, Spain (including the Balearics and Canary Islands), Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, Ukraine, United Kingdom, Uzbekistan, the Vatican City and Yugoslavia.

Worldwide Excluding USA and Canada*
Worldwide*

* All areas exclude cover within your home country.

Note: U.S. citizens returning briefly to the U.S. may only apply for up to 60 days of return cover.

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Plan information & highlights

Plan Maximum Limit Options <i>Maximum Limit Aggregate Sum Insured Per insured person</i>	\$1,000,000 \$5,000,000 \$8,000,000	£600,000 £3,000,000 £5,000,000	€800,000 €4,000,000 €6,250,000
	\$0	£0	€0
	\$100	£60	€75
	\$250	£150	€200
	\$500	£300	€400
Excess Options <i>Per insured person</i>	\$1,000	£600	€800
	\$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		
Excess for Travel Benefits <i>Per insured person</i>	\$70	£50	€60
Area of Cover <i>*All zones exclude cover within your home country (i.e., country of primary residence, as identified on your application).</i>	<ul style="list-style-type: none"> Europe* (as defined) 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 gap in cover).		
Available After Departure?	Yes		
Cover Extension Period	Up to 12 months past policy expiry date for continued treatment		
Coinsurance <i>Treatment received outside the U.S. & Canada</i>	No coinsurance		
Coinsurance <i>Treatment received within the U.S. & Canada</i>	<u>In the PPO Network</u> - No coinsurance <u>Out of the PPO Network</u> - The plan pays 90% of eligible medical expenses up to \$5,000 / £3,000 / €4,000, then 100% up to the maximum limit.		
World-Class Medical Benefits	Cover available for inpatient and outpatient medical expenses. Freedom to choose any hospital, clinic or doctor in your area of cover.		
24-Hour International Emergency Care	Emergency medical helpline available 24/7, plus a wide range of international emergency benefits, including emergency medical evacuation, emergency reunion, return of mortal remains and return of minor children.		
Global Concierge and Assistance Services SM	Exclusive access to emergency travel assistance services, handled by dedicated service team available 24/7.		
Medical Information Service	Included - Access to physicians, psychologists, pharmacists, dentists and more for routine health-related questions.		
Sports & Activities Cover	Up to the maximum limit for basic listed sports (see page 14 for further details)		

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



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.

Hospital Room and Board	Up to the maximum limit
Intensive Care	Up to the maximum limit
Medical Expenses	Up to the maximum limit
Outpatient 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 Inpatient Admission	Up to the maximum limit
Emergency Room Illness without Inpatient 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 claims savings are realised 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 Cover (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

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B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

When coordinated through the Plan Administrator.

24-Hour Emergency Medical Helpline	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
Identity Theft Assistance	Up to \$500 / £300 / €400 per period of cover
Security and Political Evacuation	Up to \$100,000 / £60,000 / €75,000
Natural Disaster Evacuation & Accommodation	\$250 / £150 / €200 per day, up to five days

C. ADDITIONAL BENEFITS

Terrorism Cover	Up to the maximum limit
Common Carrier Accidental Death	Up to \$100,000 / £60,000 / €75,000 per adult; Up to \$25,000 / £16,000 / €20,000 per child; Up to \$250,000 / £160,000 / €200,000 per family
Accidental Death & Dismemberment <i>Reduced Sums Insured apply for children under 18 and persons age 66+</i>	Up to \$50,000 / £30,000 / €40,000 principal sum
Citizenship Return Cover	You are covered for trips to your country of citizenship, provided it is within your area of cover. <u>For U.S. Citizens:</u> Cover is provided for up to 60 days for brief returns to the U.S. per period of cover.
Incidental Home Trip Cover	Up to a cumulative two weeks during the period of cover
Remote Transportation	\$5,000 / £3,000 / €4,000 per period of cover; \$20,000 / £12,500 / €15,000 lifetime maximum
Criminal Assault Benefit <i>When admitted to hospital for 48 hours or more</i>	\$1,000 / £600 / €750 per admitted night; Up to \$10,000 / £6,000 / €7,500
Small Pet Common Air Carrier Accidental Death	Up to \$500 / £300 / €400

D. TRAVEL BENEFITS

Travel benefits are included in plans purchased prior to departure date. GlobeHopper plans purchased after departure date receive medical benefits only.

Cancellation or Curtailment	Up to \$7,000/£5,000/€6,000
Travel Delay	Up to \$7,000/£5,000 /€6,000 a) \$50/£40/€60 after 12 hours delay b) \$30/£20/€25 each 12 hours thereafter c) Up to \$300/£200/€250

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Missed Departure & Journey Disruption	Up to \$1,500/£1,000/€1,200
Baggage	Up to \$3,000/£2,000/€2,500 Up to \$350/£250/€300 per Item Up to \$700/£500/€600 for all Valuables Up to \$300/£200/€250 for emergency purchases after 12 hours (Nil Excess)
Personal Money	Up to \$700/£500/€600
Loss of Passport	Up to \$700/£500/€600

E. ADDITIONAL COVER OPTIONS

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

Adventure Sports Option <i>Available to insureds up to age 65</i>	<u>Age 0-49:</u> \$50,000 / £30,000 / €40,000 lifetime maximum limit <u>Age 50-59:</u> \$30,000 / £18,000 / €24,000 lifetime maximum limit <u>Age 60-64:</u> \$15,000 / £9,300 / €12,000 lifetime maximum limit
Enhanced Personal Accident - AD&D Option <ul style="list-style-type: none"> Available to the primary insured only, minimum of three months of cover Not available on group plans 	<u>Optional Limits:</u> Up to \$200,000 / £120,000 / €150,000 Up to \$150,000 / £90,000 / €112,500 Up to \$100,000 / £60,000 / €75,000 Up to \$50,000 / £30,000 / €40,000
Evacuation Plus <i>Not available on group plans</i> <i>All evacuations must be pre-certified in advance and coordinated by IMG.</i>	<u>Non-Life-Threatening Medical Evacuation:</u> Up to \$25,000/£16,000/ €20,000 lifetime maximum per insured person. <u>Natural Disaster Evacuation:</u> Up to \$5,000/£3,000/€4,000 lifetime maximum per insured person.
End-of-Trip Home Country Cover <i>Not available for U.S. citizens in the U.S.</i>	One month for every five months of travel purchased, up to a maximum of three months home country cover
Chaperone/Faculty Leader Replacement <i>Not available on individual plans</i>	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

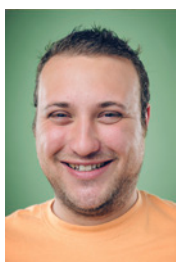
CONDITIONS OF COVER

- Cover and benefits are subject to the applicable excess, coinsurance and all terms and conditions of the plan and Policy Wording.
- Cover under a **GlobeHopper Platinum** plan is secondary to any other cover.
- Cover and benefits are for medically necessary, usual, reasonable and customary charges only.
- Charges must be administered or ordered by a medical practitioner.
- Charges must be incurred during the period of cover or the cover extension period (if applicable).
- Claims must be presented to IMG for payment within 90 days from the date the claim was incurred.

The benefits and additional cover options on pages 4-6 are a summary only. Please see pages 10-16 for further details.

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A PLAN &
A COMPANY
FOCUSED
ON YOU



GlobeHopper®
Platinum

First-class travel medical insurance
for individuals, families and groups

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Hingham, MA 02043
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Sirius
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