GlobeHopper®

MULTI-TRIP

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

WWW.IMGEUROPE.CO.UK

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® Multi-Trip 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.

GlobeHopper Overview

GlobeHopper Multi-Trip plans are available worldwide to individuals, families, and groups who are making regular trips, every year outside of their Country of Habitual Residence. GlobeHopper Multi-Trip offers you maximum flexibility when it comes to choosing your cover:

- Available in £GBP, €EUR, $USD for groups and individuals
- Cover available from the ages of 15 days to 74 years, for you, your partner and your children
- Options for maximum trip duration - 30 days and 45 days

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**

MyIMG℠ Member Portal

It's easy to access and manage your IMG accounts any time, from anywhere and any device, via MyIMG.

MyIMG features include:

- **Claims** submission and management
- **ID Card and insurance documents** access
- **Preauthorisation** process initiation
- **Explanation of Benefit (EOB)** access
- **Customer Care live chat** and contact information
- **Find a Doctor** locator

**Excludes coverage in your Country of Habitual Residence.*

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.

The IMG® Advantage

Our focus on Service, Stability, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while travelling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STABILITY *A company you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the pre-eminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone travelling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

GLOBAL *peace of mind*®

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		
Plan Maximum Limit Options–per insured person, per period of insurance	£1,000,000	€1,000,000	$1,000,000
Excess – per insured person, per period of insurance	£250	€250	$250
Treatment in the United States ▪ *Coinsurance in addition to Excess*	Treatment received through a network provider will be paid at 90% for the first £5,000 / €5,000 / $5,000 of eligible charges then plan pays full cover to chosen maximum plan value Treatment not received through a network provider will be paid at 80% for the first £5,000 / €5,000 / $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)*	▪ Area 1: Europe ▪ Area 2: Worldwide excluding USA ▪ Area 3: Worldwide		
Coverage Duration Options	12 months, trip duration options of 30 or 45 days		
Pre-Existing Medical Conditions	No cover		

Preauthorisation

Pre-authorisation* 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, echocardiogram (ECG), endoscopy, gastroscopy, colonoscopy, & cystoscopy
- Care in a licensed extended care facility
- Home Nursing Care
- Physiotherapy
- Durable Medical Equipment
- Emergency Medical Evacuation
- Mortal Remains

**Except in case of Emergency admission to a Hospital*

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

A SUPERIOR CUSTOMER Journey

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.

PHYSICAL HEALTH

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 ▪ *Maximum supply of 90 days per prescription*	Up to £250,000 / €250,000 / $250,000
Emergency Room: Accident & Emergency	Full Cover
Dental: Injury Due to Accident	Full Cover
Dental: Sudden Dental Pain	Up to £150 / €150 / $150

B. ADDITIONAL BENEFITS

Maximum Limits are per Period of Insurance unless otherwise stated.

FINANCIAL PROTECTION

Hospital Cash Benefit	Up to £100 / €100 / $100 Up to a maximum of 14 nights Nil excess

CRISIS SUPPORT

Terrorism	Full Cover
Identity Theft Assistance	Up to £500 / €500 / $500

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FINANCIAL PROTECTION

B. ADDITIONAL BENEFITS (CONTINUED)

Maximum Limits are per Period of Insurance unless otherwise stated.

Death as a result of Accident only ▪ *Age at date of death*	▪ 15 days to 16 years of age: £5,000 / €5,000 / $5,000 ▪ 17 to 65 years of age: £25,000 / €25,000 / $25,000 ▪ 66 to 74 years of age: £10,000 / €10,000 / $10,000

Loss of Sight/Loss of Limb as a result of accident only
▪ *Age at date of injury/loss*
	▪ **15 days to 16 years of age:** £5,000 / €5,000 / $5,000
	▪ **17 to 65 years of age:**
	  ▪ Sight of one eye: £12,500 / €12,500 / $12,500
	  ▪ 1 hand or 1 foot: £12,500 / €12,500 / $12,500
	  ▪ 1 hand & 1 foot: £25,000 / €25,000 / $25,000
	  ▪ 1 hand & sight of 1 eye: £25,000 / €25,000 / $25,000
	  ▪ 1 foot & sight of 1 eye: £25,000 / €25,000 / $25,000
	  ▪ Both hands or both feet: £25,000 / €25,000 / $25,000
	  ▪ Sight of both eyes: £25,000 / €25,000 / $25,000
	▪ **66 to 74 years of age:** £5,000 / €5,000 / $5,000

Personal Liability
(subject to additional premium)
	▪ Injury to third person:
	  ▪ Up to £50,000 / €50,000 / $50,000
	  ▪ Excess: £100 / €100 / $100 per damage
	▪ Damage to third person's property:
	  ▪ Up to £5,000 / €5,000 / $5,000
	  ▪ Excess: £100 / €100 / $100 per damage

Adventure Sports *(subject to additional premium)*	▪ Up to £50,000 / €50,000 / $50,000

CRISIS SUPPORT

C. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

Maximum Limits are per Period of Insurance unless otherwise stated.

Emergency Medical Evacuation	Up to the Maximum Limit
Emergency Reunion	Up to £50,000 / €50,000 / $50,000
Cremation/Burial or Repatriation of Remains	Up to £50,000 / €50,000 / $50,000
Return of Dependent Children	Up to £50,000 / €50,000 / $50,000
Security & Political Evacuation	Up to £10,000 / €10,000 / $10,000
Natural Disaster Evacuation & Accommodation	Up to £100 / €100 / $100 per day Up to a maximum of 5 days

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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 Multi-Trip** 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.
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**