

Plan information & highlights

PLAN DETAILS

PHYSICAL HEALTH

PLAN DETAILS	WORLDSTUDY	WORLDSTUDY PLATINUM
Summary of Benefits <i>Maximum Limits are per Period of Insurance unless otherwise stated.</i>		
Maximum Policy Limit Options <i>(Per Insured Person, Per Period of Insurance)</i>	£1,000,000/€1,000,000/\$1,000,000 £2,000,000/€2,000,000/\$2,000,000	£1,000,000/€1,000,000/\$1,000,000 £2,000,000/€2,000,000/\$2,000,000
Age Limits	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child
Excess per Insured Person	£0 / €0 / \$0 £100 / €100 / \$100 £250 / €250 / \$250 £500 / €500 / \$500 (unless specifically stated elsewhere in the Schedule)	£0 / €0 / \$0 £100 / €100 / \$100 £250 / €250 / \$250 £500 / €500 / \$500 (unless specifically stated elsewhere in the Schedule)
Area of Cover Options <i>(Refer to Area of Cover definition for further details)</i>	Europe (as defined) Worldwide excluding USA, and Worldwide	Europe (as defined) Worldwide excluding USA, and Worldwide
Coverage Duration Options	30 days up to 12 months, renewable up to a maximum of 5 years	30 days up to 12 months, renewable up to a maximum of 5 years
Extensions/Renewal Options	Incrementally extendable from 5 days until reaching a maximum of 60 months	Incrementally extendable from 5 days until reaching a maximum of 60 months
Coverage Extension Period	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury
Worlds-Class Medical Benefits	Coverage available for inpatient and outpatient medical expenses Freedom to choose any hospital, clinic, or doctor in your area of cover	Coverage 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	24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more	24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more
MyIMG	24-hour secure access from anywhere worldwide to manage your account online	24-hour secure access from anywhere worldwide to manage your account online
Medical Benefits <i>(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.) Maximum Limits are per Period of Insurance unless otherwise stated.</i>		
Hospitalisation	Full Cover	Full Cover
Intensive Care Unit	Full Cover	Full Cover
Medical Expenses	Full Cover	Full Cover
Outpatient Medical Expenses	Full Cover	Full Cover
Pre-Existing Conditions	No Cover	Charges resulting directly or indirectly from or relating to any Pre-existing Condition (whether physical or mental, regardless of the cause of the condition) are excluded from coverage under this insurance until the Insured Person has maintained continuous coverage under this insurance plan continuously for ninety (90) days. Pre-existing annual limit (after 90 days' wait): £10,000, €10,000, \$10,000 Pre-existing Maximum Lifetime Limit: £20,000, €20,000, \$20,000
Day Patient Surgical/Hospital Facility	Full Cover	Full Cover
Laboratory	Full Cover	Full Cover
Radiology/X-ray	Full Cover	Full Cover
Chemotherapy/Radiation Therapy	Full Cover	Full Cover
Pre-Admission Testing	Full Cover	Full Cover
Surgery	Full Cover	Full Cover

PLAN DETAILS		WORLDSTUDY	WORLDSTUDY PLATINUM
Medical Benefits <i>(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.) Maximum Limits are per Period of Insurance unless otherwise stated.</i>			
Surgery		Full Cover	Full Cover
Chiropractic Care <i>(Medical order of treatment plan required)</i>		Full Cover	Full Cover
Extended Care Facility <i>(Upon direct transfer from acute care Hospital)</i>		Full Cover	Full Cover
Home Nursing Care <i>(Provided by a home healthcare agency. Upon direct transfer from an acute care hospital)</i>		Full Cover	Full Cover
Emergency Local Ambulance Transport		Full Cover	Full Cover
Prescription Drugs		Full Cover	Full Cover
Emergency Room-Accident		Full Cover	Full Cover
Emergency Room-Illness <i>(Subject to an additional excess of £250/€250/\$250 if not admitted as an inpatient or day patient)</i>		Full Cover	Full Cover
Dental-Injury due to Accident		Full Cover	Full Cover
Dental - Sudden Dental Pain		Up to £100/€100/\$100	Up to £100/€100/\$100
Hospital Cash Benefit		£100/€100/\$100 Per night up to a maximum of 14 nights	£100/€100/\$100 Per night up to a maximum of 14 nights
Mental or Nervous Disorders <i>When coordinated through the Policy Administrator.</i>			
Inpatient Mental/Nervous		No Cover	Full Cover
Outpatient Mental/Nervous		No Cover	Up to £50/€50/\$50 per day Maximum Limit of Up to £500/€500/\$500
Remote Mental Health Service <i>(non-insurance benefit)</i>		No Cover	Included
International Emergency Care & Assistance <i>When coordinated through the Policy Administrator.</i>			
24-Hour Emergency Medical Help Line		Included	Included
Emergency Medical Evacuation		Up to £500,000/€500,000/\$500,000 Policy Limit (Independent of Maximum Limit)	Up to £500,000/€500,000/\$500,000 Policy Limit (Independent of Maximum Limit)
Emergency Reunion		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000
Cremation/Burial or Repatriation of Remains		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000
Natural Disaster Evacuation & Accommodation		£100/€100/\$100 per day for up to five days	£100/€100/\$100 per day for up to five days
Repatriation for Medical Treatment		Up to £25,000/€25,000/\$25,000	Up to £25,000/€25,000/\$25,000

**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.*

PLAN DETAILS		WORLDSTUDY	WORLDSTUDY PLATINUM
PHYSICAL HEALTH	Additional Benefits		
	Terrorism Coverage	Full Cover	Full Cover
	Incidental Return Trip	You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance	You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance
	Organised Sports	Up to £5,000/€5,000/\$5,000 per illness or injury	Up to £5,000/€5,000/\$5,000 per illness or injury
FINANCIAL PROTECTION	Personal Liability	Up to £1,000,000/€1,000,000/\$1,000,000 combined Maximum Limit for Injury to third person and damage to third person's property.	Up to £1,000,000/€1,000,000/\$1,000,000 combined Maximum Limit for Injury to third person and damage to third person's property.
	Program Interruption	No Cover	Up to £10,000/€10,000/\$10,000
	Lost Luggage	No Cover	Up to £50/€50/\$50 per item £500/€500/\$500 Maximum Limit
PERSONAL PROPERTY	Replacement of Personal Items <i>-Stolen Valuables</i> <i>-Replacement of Personal Papers</i>	No Cover	Up to £250/€250/\$250 Maximum Limit Up to £500/€500/\$500 Maximum Limit
	Additional Cover Options <i>These benefits are 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.</i>		
PHYSICAL HEALTH	Adventure Sports Option	Up to £50,000/€50,000/\$50,000	Up to £50,000/€50,000/\$50,000
	Telehealth <i>(non-insurance benefit)</i>	Online and telephone access to a network of medical professionals available to discuss new, non-emergency medical issues. The best medicine brought to you and your family 24 hours a day, seven days a week.	Online and telephone access to a network of medical professionals available to discuss new, non-emergency medical issues. The best medicine brought to you and your family 24 hours a day, seven days a week.
MENTAL WELLNESS	Remote Mental Health Service <i>(non-insurance benefit)</i>	Telemedicine for mental health that supports with financial, physical and emotional wellbeing. Whether you have questions about handling stress at work or home, parenting and childcare, managing money or health issues, you can turn to this valuable and confidential service that you can trust.	This cover is included as standard with your WorldStudy Platinum Plan



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