



SUMMARY OF BENEFITS

Maximum Limits are per Period of Insurance unless otherwise stated.

Maximum Policy Limit Options <i>(Per Insured Person, Per Period of Insurance)</i>	£750,000/€1,000,000/\$1,250,000 £1,500,000/€2,000,000/\$2,500,000
Age Limits	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child
Excess per Insured Person	Nil Excess <i>(except as specifically stated elsewhere in the Schedule)</i>
Area of Cover Options <i>(Refer to Area of Cover definition for further details)</i>	Europe <i>(as defined)</i> Worldwide excluding USA Worldwide
Coverage Duration Options	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
Coverage Extension Period	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury
World-Class Medical Benefits	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
MyIMG SM	24-hour secure access from anywhere worldwide to manage your account online

**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.*



MEDICAL BENEFITS

(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.)
Maximum Limits are per Period of Insurance unless otherwise stated.

1	Hospitalisation	Full cover*
2	Intensive Care Unit	Full cover*
3	Medical Expenses	Full cover*
4	Outpatient Medical Expenses	Full cover*
5	Pre-Existing Conditions	No cover
6	Day Patient Surgical/Hospital Facility	Full cover*
7	Laboratory	Full cover*
8	Radiology/X-ray	Full cover*
9	Chemotherapy/Radiation Therapy	Full cover*
10	Pre-Admission Testing	Full cover*
11	Surgery	Full cover*
12	Chiropractic Care (Medical order or treatment plan required)	Full cover*
13	Maternity and Newborn Care	No cover
14	Extended Care Facility (Upon direct transfer from acute care Hospital)	Full cover*
15	Home Nursing Care (Provided by a home healthcare agency. Upon direct transfer from an acute care hospital)	Full cover*
16	Inpatient Mental/Nervous	No cover
17	Outpatient Mental/Nervous	No cover
18	Emergency Local Ambulance Transport	Full cover*
19	Prescription Drugs	Full cover*
20	Emergency Room - Accident	Full cover*
21	Emergency Room - Illness (Subject to an additional excess of £150/€200/\$250 if not admitted as an inpatient or day patient)	Full cover*
22	Dental - Injury due to Accident	Full cover*
23	Dental - Sudden Dental Pain	Up to £75/€100/\$125
24	Hospital Cash Benefit	£60/€75/\$100 Per night up to a maximum of 14 nights

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INTERNATIONAL EMERGENCY CARE & ASSISTANCE

When coordinated through the Policy Administrator.

1	24-Hour Emergency Medical Help Line	Included
2	Emergency Medical Evacuation	Up to £300,000/€400,000/\$500,000 Policy Limit (independent of Maximum Limit)
3	Emergency Reunion	Up to £30,000/€40,000/\$50,000
4	Cremation/Burial or Repatriation of Remains	Up to £30,000/€40,000/\$50,000
5	Natural Disaster Evacuation & Accommodation	£60/€75/\$100 per day for up to five days
6	Repatriation for Medical Treatment	Up to £30,000/€40,000/\$50,000

ADDITIONAL BENEFITS

1	Terrorism Coverage	Full cover*
2	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
3	Organised Sports	Up to £3,000/€4,000/\$5,000 per illness or injury
4	Personal Liability	Up to £750,000/€1,000,000/\$1,250,000 combined Maximum Limit Injury to third person Excess: £75/€100/\$125 per Injury Damage to Third Person's property excess: £75/€100/\$125 per damage

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ADDITIONAL COVER OPTIONS

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.

Adventure Sports Option

Up to £30,000/€40,000/\$50,000

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CONDITIONS OF COVER

1. Cover and benefits are subject to the applicable coinsurance and all terms and conditions of the plan and Policy Wording.
2. Cover under a **WorldStudySM** 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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