

## Policy Summary - International Schools Gold

Some important facts about your Private Medical Insurance are summarised below. This summary does not contain the full terms and conditions of the cover, which can be found in the Plan Guide. It is important that you read the Plan Guide thoroughly when you receive it to make sure you understand the cover it provides.

- A standard excess of £30 / \$50 / €45 per medical condition per plan year will apply to all out-patient treatment claims. *If you choose a voluntary excess, this will apply per medical condition per plan year to all in-patient, daycare and out-patient treatment.*
- A 25% Co-insurance and six month waiting period will apply to all out-patient dental treatment.

### Name of the insurance undertaking

The insurer of this policy is InterGlobal Insurance Company Limited. Address: Woolmead House East, The Woolmead, Farnham, Surrey, GU9 7TX, United Kingdom. InterGlobal Insurance Company Limited is authorised and regulated by the Financial Services Authority. Certain regional variations may occur which will be detailed on your Certificate of Insurance.

### Duration of Policy

Your cover will remain in force for a period of 12 months and is renewable each year. Premiums are age related and may increase at renewal due to an increase in your age or an increase in medical inflation.

### Type of insurance and cover

The InterGlobal International Schools Gold Plan is an International Private Medical Insurance policy providing cover for the treatment of qualifying medical conditions and is designed to specifically meet the needs of expatriates. This cover is written on a moratorium basis with regard to pre-existing conditions. A full explanation of the moratorium conditions can be found on Page 17 of the International Schools Plan Guide.

### Right of Cancellation

We trust you will be happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. If you have not made a claim on the policy we will refund your premiums in full.

### Significant features and benefits:

Your policy includes the following features:

- Full Cover for In-patient & Daycare treatment
- Out-patient treatment - including full cover for primary consultations, prescribed medicines, x-rays, specialist fees, MRI, PET & CT scans, etc. Limited cover for physiotherapy, psychiatric and complementary treatments
- Emergency & Restorative Dental treatment
- Compassionate Emergency Visit
- Emergency Evacuation & Repatriation
- Repatriation, burial or cremation of mortal remains
- Stabilisation & maintenance of new Chronic Conditions
- Maternity Care including full cover for complications of pregnancy (available after 12 months continuous cover)
- Emergency medical treatment outside area of cover
- No Claims Discount - up to 20% after 3 years

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy. A full explanation of the conditions for cancelling cover can be found in the International Schools Plan Guide .

### Making a Claim

Please call +44(0)1252 745 945 or email [claims@interglobalpmi.com](mailto:claims@interglobalpmi.com) for further advice. Alternatively you can write to the Claims Department at the address on the bottom of this Policy Summary. Our detailed Claims Procedure is found on Page 24 of the International Schools Plan Guide and also on our website.

### Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Pre-existing conditions unless treatment and symptom free for a continuous 24 month period (see BE1 on page 17 of Plan Guide).
- Claims arising from participation in war, riots, terrorism, etc. (see BE23 on page 19 of Plan Guide).
- Claims arising from participation in professional sports (see BE26 on page 18 of Plan Guide).
- Allergic medical conditions (see BE28 on page 19 of Plan Guide).
- Sexually transmitted diseases, HIV and AIDS (see BE12 on page 18 of Plan Guide).
- Claims arising from alcohol or drug abuse (see BE9 on page 18 of Plan Guide).
- Birth defects and congenital abnormalities (see BE18 on page 18 of Plan Guide).

### Complaints

We hope that you will be very happy with the service we provide. However, if you have a complaint you should address it in writing to The Compliance Officer, InterGlobal Insurance Company Limited, Woolmead House East, The Woolmead, Farnham, Surrey, GU9 7TX, UK. We are covered by the Financial Ombudsman Service so in the event that you have made a complaint that we are unable to resolve, you may then be entitled to refer it to this independent body. Our full Complaints Procedure is found on Page 27 of the International Schools Plan Guide and also on our website.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of any claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

# International Schools Gold Plan

## Table of Benefits

Overall Limits	Gold
Under the terms and conditions of the <b>plan</b> , we will pay necessary, customary and reasonable expenses up to an overall maximum, per <b>insured person</b> per <b>plan year</b> (unless a lifetime limit is specified):	£1,000,000 \$1,700,000 €1,500,000
<b>In-Patient and Daycare Treatment</b>	
<b>Accidents and emergencies</b> , intensive care and theatre costs	
<b>Hospital</b> accommodation	
Nursing fees, medical expenses and ancillary charges	
Surgeons', <b>consultants</b> ', anaesthetists', medical <b>practitioners</b> ' fees	
Prescribed medicines and drugs	
Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>	
Prostheses: artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body	Covered in Full
MRI, PET and CT scans	
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>	
Oncology tests, drugs and <b>consultants</b> ' fees including cover for chemotherapy and radiotherapy	
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>	
Parent accommodation, insured parent with an insured child under 18 years of age in <b>hospital</b>	
Accidental damage to <b>natural teeth</b>	
<b>Out Patient Treatment<sup>1</sup></b>	
<b>Primary</b> consultations and <b>treatment</b> to include <b>medical practitioners</b> ' fees, prescribed medicines, drugs and dressings	Covered in Full
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>	
<b>Specialists</b> ' and <b>consultants</b> ' fees for consultations, prescribed medicines, drugs and dressings	
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>	Covered up to £500, \$850, €750
Complementary medicine and <b>treatment</b> by a <b>therapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> . This <b>benefit</b> extends to osteopathic, chiropractic, homeopathic and acupuncture <b>treatment</b> and Chinese herbal medicine	Covered up to £500 \$850 €750
<b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b>	Covered up to £1,500, \$2,550, €2,250
Oncology tests, drugs and <b>consultants</b> ' fees including cover for chemotherapy and radiotherapy	
MRI, PET and CT scans	Covered in Full
<b>Out-patient</b> surgical operations	
<b>Post-hospitalisation treatment</b>	Covered in Full up to 90 days
<b>Out-Patient Dental Treatment<sup>2</sup></b> (available after 6 months continuous cover)	
<b>Treatment</b> for the immediate relief of <b>dental</b> pain and accidental damage to <b>natural teeth</b>	Covered up to 75% of £750 \$1,275 €1,125
<b>Treatment</b> for the restoration of <b>natural teeth</b> including x-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b>	
<b>Chronic Medical Conditions</b>	
Maintenance, routine checkups, prescribed drugs and dressings and <b>palliative treatment</b>	Covered up to £500 \$850 €750
Stabilisation of <b>acute</b> exacerbations/episodes of <b>chronic medical conditions</b>	Covered within the limits in the in-patient daycare and out-patient sections
<b>Emergency Local Ambulance</b>	
Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full
<b>Organ Transplant</b>	
Cost of the surgical procedures and transportation costs in performing an organ transplant of either; kidney, liver, heart, lung, or heart and lung, in respect of the <b>insured person</b> as recipient and not the organ donor	Covered up to £200,000 \$340,000 €300,000
<b>Nursing at Home</b>	
Primary care services of a <b>registered nurse</b> in the <b>insured person's</b> home immediately after, or instead of, <b>in-patient</b> or <b>daycare treatment</b>	Covered up to £5,000 \$8,500 €7,500
<b>Compassionate Emergency Visit</b>	
Costs incurred by an <b>insured person</b> for an economy class return airfare from the <b>country of residence</b> to visit a <b>close family member</b> , up to the attained age of 75 years, in the event of a <b>medical condition</b> that results in that <b>close family member</b> being placed on a <b>critical</b> list, or his/her death. Limited to one return journey per <b>insured person</b> per <b>plan year</b>	Covered in Full
<b>Hospital Cash Benefit</b>	
Cash payment payable for each night where <b>treatment</b> is received by an <b>insured person</b> as a <b>non-paying patient</b>	£250 \$425 €375 per night, up to a maximum of £7,500 \$12,750 €11,250
<b>Emergency Evacuation and Repatriation</b>	
The transportation costs of an <b>insured person</b> to the nearest centre where adequate medical facilities are available. Payment of this <b>benefit</b> , including <b>treatment</b> incurred, will be subject to the <b>insured person</b> suffering from a <b>medical emergency</b> (a) that is <b>critical</b> , and (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the <b>insured person's</b> location.	
Economy class return airfare following an <b>emergency</b> medical evacuation, to <b>country of residence</b>	Covered in Full
Travelling, accommodation and economy class return airfare expenses for <b>pre-authorised</b> costs of a <b>close business colleague</b> , or the <b>insured person's dependants</b> , or in the case of the <b>insured person</b> being a <b>dependant</b> , a parent or <b>close family member</b> , having to accompany the <b>insured person</b> for an <b>emergency</b> medical evacuation	
<b>Repatriation of Mortal Remains</b>	
In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an <b>insured person</b> , from the place of death to the <b>home country</b> , or the preparation and local burial or cremation of the mortal remains of the <b>insured person</b> , who dies outside of the <b>home country</b>	Covered up to £15,000 \$25,500 €22,500
<b>Emergency Medical Treatment Outside Area of Cover</b>	
Emergency medical <b>treatment</b> cover outside of geographic <b>area of cover</b>	Covered up to £35,000 \$59,500 €52,500
<b>Maternity Care</b> (available after 12 months continuous cover)	
Normal pregnancy and childbirth comprising normal pre-natal <b>treatments</b> and examinations, normal childbirth, normal post-natal <b>treatments</b> and examinations <sup>3</sup>	Covered up to 80% of £5,000 \$8,500 €7,500
Complications of pregnancy: <b>treatment</b> of a <b>medical condition</b> which arises during the antenatal stages of pregnancy, or <b>medical condition</b> which arises during childbirth and requires a recognised obstetric procedure	
New-born accommodation: <b>hospital</b> accommodation costs for a new-born child to accompany its mother while she is receiving <b>treatment</b> as an <b>in-patient</b> in a <b>hospital</b> for a <b>medical condition</b> covered under the complications of pregnancy and childbirth <b>benefit</b>	Covered in Full
Termination of pregnancy when <b>medically necessary</b>	
<b>Deductibles/co-insurance</b>	
<sup>1</sup> <b>Out-patient</b> medical <b>treatment</b> standard <b>excess</b> (applied per <b>medical condition</b> , per <b>plan year</b> )	£30.00 \$50.00 €45.00
<sup>2</sup> <b>Out-patient dental treatment co-insurance</b> (applied per <b>claim</b> )	25%
<sup>3</sup> Normal pregnancy and childbirth <b>co-insurance</b> (applied per <b>claim</b> )	20%