

GlobeHopper®  
Multi-Trip

IMG™  
Global Peace of Mind®

Travel medical insurance for  
individuals, families and groups  
taking multiple trips annually

## Travel with Global Peace of Mind®

Travelling internationally can be an enriching and rewarding experience. Whatever your reason for travelling frequently, your international trips 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 GlobeHopper<sup>SM</sup> Multi-Trip travel medical insurance provides the protection and support you need, helping you travel with the Global Peace of Mind® you deserve.

## Worldwide Cover. World-Class Services.

An award-winning provider of global insurance benefits and assistance services, IMG is one of few companies in the industry to offer a full line of international private medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance. We're committed to being there with our members wherever they may be in the world, delivering the insurance products they need, backed by the services they want.



**Global Family of Companies.** IMG's global family of companies includes AkesoCare<sup>SM</sup>, Global Response Ltd., IMG-Stop Loss<sup>SM</sup> and International Medical Administrators, Inc.



**Financial Stability.** Our globally recognized underwriters, A-rated Sirius International Insurance Corporation and certain underwriters at Lloyd's, offer 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, MyIMG<sup>SM</sup>, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



**International Provider Access<sup>SM</sup> (IPA).** In addition to our expansive PPO network 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 Multi-Trip: Overview

GlobeHopper Multi-Trip plans are available worldwide to individuals, families and groups of any nationality, who take multiple trips annually outside of their home country. The plan offers cover for you, your spouse and/or children for an unlimited number of trips outside of your home country (*up to a maximum trip duration of either 30 or 45 days per trip*), during a period of 12 months, with renewability of up to three years. Discounted group rates are also available for groups of five or more persons applying together.

GlobeHopper Multi-Trip offers you maximum flexibility when it comes to choosing and personalising your cover:

- Rates available in \$USD, £GBP and €Euro
- Two additional cover options available
- Cover available up to age 75 (*cover reductions apply at age 70+*)
- Available to purchase before or after departure

## 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.

Global Peace of Mind®



## PLAN INFORMATION & HIGHLIGHTS

<b>Plan Maximum Limit Options</b> <ul style="list-style-type: none"> <li>Maximum Limit Aggregate Sum Insured</li> <li>Per insured person</li> </ul>		\$1,000,000	£600,000	€800,000
<b>Senior Citizen Traveller</b> <b>Plan Maximum Limit</b> <i>(Only ages 70-75)</i>		\$50,000	£30,000	€40,000
<b>Excess Options</b> <i>Per insured person, per each covered illness</i>		\$250	£150	€200
<b>Area of Cover</b> <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"> <li>Europe* <i>(as defined)</i></li> <li>Worldwide Excluding USA &amp; Canada*</li> <li>Worldwide*</li> </ul>		
<b>Trip Duration Options</b> <i>Insureds may travel separately</i>		Unlimited number of trips per 12-month policy period. Options: 30 or 45 days max duration per trip		
<b>Available After Departure?</b>		Yes		
<b>Cover Extension Period</b>		30 days up to a maximum of \$5,000/ £3,000 / €4,000		
<b>Coinurance</b> <i>Treatment received outside of the U.S. &amp; Canada</i>		No coinsurance		

<b>Coinurance</b> <i>Treatment received within the U.S. &amp; Canada</i>	<b>In the PPO Network</b> - The plan pays 90% of eligible medical expenses up to \$5,000 / £3,000 / €4,000, then 100% up to the maximum limit.
	<b>Out of the PPO Network</b> - The plan pays 80% of eligible medical expenses up to \$5,000 / £3,000 / €4,000, then 100% up to the maximum limit.
<b>World-Class Medical Benefits</b>	Cover available for inpatient and outpatient medical expenses. Freedom to choose any hospital, clinic or doctor in your area of cover.
	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.
<b>24-Hour International Emergency Care</b>	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.
<b>Sports &amp; Activities Cover</b>	Up to maximum limit for basic listed sports <i>(see page 13 for further details)</i>

## 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 the 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 \$150 / £90 / €115
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

### 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 \$50,000 / £30,000 / €40,000
Cremation/Burial, or Repatriation of Remains	Up to \$50,000 / £30,000 / €40,000
Return of Minor Children	Up to \$50,000 / £30,000 / €40,000
Identity Theft Assistance	Up to \$500 / £300 / €400 per period of cover
Security and Political Evacuation	Up to \$10,000 / £6,000 / €7,500



C. ADDITIONAL BENEFITS

Lost Checked-in Luggage / Travel Documents	Up to \$50 / £30 / €40 per item of personal property; Maximum of up to \$250 / £160 / €200 per period of cover
Trip Interruption	Up to \$5,000 / £3,000 / €4,000
Terrorism Cover	Up to \$50,000 / £30,000 / €40,000 lifetime maximum
Common Carrier Accidental Death	Up to \$50,000 / £30,000 / €40,000 to beneficiary; 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 \$25,000 / £16,000 / €20,000 principal sum
Citizenship Return Cover	<p>You are covered for trips to your country of citizenship, provided it is within your area of cover.</p> <p><u>For U.S. Citizens:</u> Cover provided for U.S. citizens returning briefly to the U.S. is limited to a cumulative maximum of 60 days of return U.S. cover within a 12-month period. Each trip is subject to the applicable maximum trip duration.</p>

D. 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 in the application form.*

Adventure Sports Rider <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 / £9,000 / €11,500 lifetime maximum limit
	<u>Non-Life-Threatening Medical Evacuation:</u> Up to \$25,000 / £15,000 / €20,000
Evacuation Plus <i>Not available on group plans</i>	<u>Natural Disaster Evacuation:</u> Up to \$5,000 / £3,000 / €4,000



# A PLAN & A COMPANY FOCUSED ON YOU

## CONDITIONS OF COVER

1. The period of cover is for one year from the effective date of the Certificate of Insurance.
2. Cover and benefits are subject to the applicable excess, coinsurance and all terms and conditions of the plan and Policy Wording.
3. Cover under the GlobeHopper Multi-Trip plan is secondary to any other cover or contractual benefits.
4. Cover and benefits are for medically necessary, usual, reasonable and customary charges only. Benefits under the plan are available only for injuries and illnesses for which treatment is first obtained during the first 30 or 45 days of each trip based upon the plan chosen.
5. Charges must be administered or ordered by a medical practitioner.
6. Charges must be incurred during the period of cover.
7. 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 11-15 for further details.*



## ELIGIBILITY

The following conditions apply to all persons applying for and/or enrolling in a GlobeHopper Multi-Trip plan:

- GlobeHopper Multi-Trip is available to eligible persons (*younger than age 76*) of any nationality worldwide who are travelling frequently outside of their home country during the 12-month period of cover. If you have multiple residences or passports, then the country listed on the application form will be considered your home country.
- For U.S. citizens, the home country is both the United States and your primary residence or usual place of abode. The following also apply:
  - » U.S. citizens requiring Worldwide cover will have an annual limit of 60 total days of cover in the U.S.;
  - » Only brief returns to the U.S. are covered under the terms of citizenship return cover, listed on page 6.
- For all insured persons, they must currently have a domestic health insurance policy (*individual or group*), or have access to state- or government-provided public health care facilities in their home country, and maintain access to this cover the entire time while covered under the GlobeHopper Multi-Trip plan.
- Eligibility to purchase or renew this product or its terms and conditions in relation to U.S. citizens and/or cover within the U.S. may be modified or amended based upon changes to applicable law, including the U.S. Patient Protection and Affordable Care Act (PPACA).

## RENEWAL OF COVER

GlobeHopper Multi-Trip plans may be renewed (*unless there is a gap in cover*) on a continuous basis in increments of 12 months up to a maximum total of 36 continuous months. Any one period of cover may not exceed 12 months. *Please note: Renewal premium rates may differ from initial rates.*

## 14-DAY MONEY-BACK GUARANTEE

Upon receiving your GlobeHopper Multi-Trip policy documents, please make sure you read them carefully. If you think your GlobeHopper Multi-Trip plan may not meet your needs, you may cancel it.

If you decide to cancel, simply submit a written request to IMG to cancel your policy. As long as you have not already made a claim under the plan, we will cancel it from inception and provide a refund (*according to the conditions below*) – **no questions asked:**

1. For plans cancelled within 14 days of application, and prior to the effective date: You will receive a full refund;
2. For plans cancelled after 14 days from the date of application, there will be no refund.

## ENROLLMENT & APPLICATION PROCESS

Please read the following important information prior to completing the online application form:

### How to Enroll

It's quick and easy to apply online for a GlobeHopper Multi-Trip plan. You can instantly get a range of quotes for the trip duration and additional cover options you choose.

Select the cover, additional cover options and quote that best fit your needs, and simply follow the online application process to pay by credit or debit card. We **must** have your correct email address – please check this carefully.



## Instant Online Access to Your Policy Documents

Once IMG has approved and processed your application, you will receive an email that contains hyperlinks to download your GlobeHopper Multi-Trip policy and fulfillment kit digitally, *or if you select the option before completing your online application, we can print and post them to you for an additional fee.* You should receive your fulfillment email shortly after your application has been processed. However, if you have not received notification within 24 hours of submitting your application, please contact IMG after checking your email spam/junk folder.

For GlobeHopper Multi-Trip group plans, the transaction summary and fulfillment kit will only be sent to the primary applicant's email address.

## Your Fulfillment Kit

Your GlobeHopper Multi-Trip fulfilment kit will include an IMG identification card, declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan *(and endorsements, if optional cover was selected)*. Please read your plan carefully within 14 days of receipt. We strongly recommend that you print a copy and take it with you when you travel.

## EFFICIENT INTERNATIONAL CLAIMS SETTLEMENT

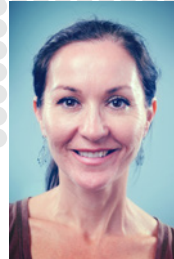
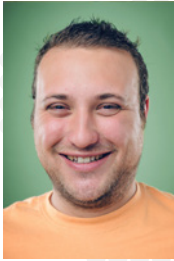
IMG will settle your claims efficiently, and in many cases, if you are admitted to a hospital we can arrange to pay the hospital or medical provider directly. When you receive treatment, you must send IMG your completed claim form and original itemised bills within 90 days of service. We are able to make claims payments in virtually all major international currencies, by wire transfer into your bank account or even by direct deposit onto an existing Visa or MasterCard. All claims are subject to the Policy Wording *(available upon request)*. Refer to your Policy Wording and claim form for further claims submission and settlement information.

## Precertification

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Policy Wording and before incurring costs beyond \$900 / £500 / €750 must be precertified for medical necessity. This means the insured person or his/her attending medical practitioner must communicate with an IMG representative at the number listed on the IMG identification card **prior** to admission to a hospital or performance of a surgery. In case of an emergency admission, the precertification call must be made within 48 hours of admission, or as soon as reasonably possible. If a hospital admission, a surgery or anything else requiring precertification is not precertified, eligible claims and expenses will be reduced by 50%.

It is important to note that precertification is only a determination of medical necessity, not an assurance of cover, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Policy Wording for full details of the precertification requirements. **You must follow precertification instructions carefully. Failure to do so may invalidate your claim or, in certain circumstances, result in a loss or reduction of cover.**

**Note:** An insured person may begin the precertification process through MyIMG or the Client Resources section of our website, [www.imgeurope.co.uk](http://www.imgeurope.co.uk). Simply look for the precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilisation management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.



**GLOBAL MEMBERS.**  
**GLOBAL PEACE OF MIND®**

## SUMMARY OF COVER

The following is a summary description of cover and terms that are available to eligible insureds under the GlobeHopper Multi-Trip plan. Refer to the schedule of cover and Policy Wording (*available upon request*) for the sums insured, sub-limits and further details.

### Excess:

The excess option is \$250 / £150 / €200 per each covered illness. This excess is waived for claims incurred as a result of a covered accident.

### A. MEDICAL BENEFITS

#### Medical Expenses:

While travelling outside of your home country, you are covered for a wide range of unexpected costs, including inpatient, outpatient, family doctor, specialists, emergency local ambulance and prescription drugs.

Please note that no cover is provided under any section of your plan for any costs incurred directly or indirectly due to a pre-existing medical condition.

*(Please refer to the Policy Wording, available upon request, for full details.)*

#### Reciprocal Health Agreement Benefit:

Your excess will be nil when a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement.

#### Emergency Room:

Charges incurred for the use of the emergency room due to an accident or illness are covered up to the maximum limit. Charges incurred for the use of the emergency room for treatment of an illness are subject to an additional \$250 / £150 / €200 excess if treatment does not require admission to the hospital.

#### State Hospital Cash Benefit:

If you are eligible and admitted to a state, government or charitable hospital as an inpatient, and no costs are incurred by you or IMG for accommodation

and treatment, we will pay a cash benefit per night, up to the maximum number of nights stated in your Policy Wording.

### Dental:

**Injury due to an accident** - Each GlobeHopper Multi-Trip plan covers the cost of emergency dental treatment and dental surgical procedures necessary to restore or replace sound, natural teeth lost or damaged in a covered accident, up to the maximum limit.

**Sudden dental pain** - Each plan will pay up to \$150 / £90 / €115 for the necessary treatment of sudden, unexpected pain to sound, natural teeth.

### Cover Extension Period:

If a covered injury or illness requires continuing treatment after the period of cover expires, the 30-day cover extension period may offer continued cover for that injury or illness, up to a maximum of \$5,000 / £3,000 / €4,000. When the Certificate of Insurance expires, IMG will review the date of initial treatment for the covered injury or illness. If treatment began less than 30 days before the period of cover expired, cover for the injury or illness continues. This is subject to the maximum limits and other terms of the plan until there have been 30 days of continuous cover for the covered injury or illness.

### B. INTERNATIONAL EMERGENCY CARE & ASSISTANCE

#### Emergency Medical Evacuation:

The GlobeHopper Multi-Trip plan offers cover for emergency medical evacuation to the nearest qualified medical facility, expenses for reasonable transportation resulting from the evacuation, and the cost of returning to either the home country or the country where the evacuation occurred.

#### Emergency Reunion:

Each plan also offers emergency reunion cover for the reasonable travel and lodging expenses of a relative or friend during an emergency medical evacuation: either the cost of accompanying the insured during the evacuation or travelling from the home country to be reunited with the insured.

### **Cremation / Burial, or Repatriation of Remains:**

If a covered illness/injury results in death, expenses for repatriation of bodily remains or ashes to the home country will be covered; or for the preparation, local burial or cremation of your mortal remains, at the place of death.

### **Return of Minor Children:**

If a covered illness/injury results in a hospitalisation and/or death of the insured person, and he/she is travelling alone with child(ren) age 19 or under who otherwise would be left unattended, a GlobeHopper Multi-Trip plan will pay for a one-way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

### **Identity Theft Assistance:**

If an impostor obtains key personal information such as a passport, Social Security Number or driver's license number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the plan provides cover for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarisation of legal documents, long-distance telephone calls and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop-payment orders placed on missing or unauthorised cheques as a result of the stolen identity event.

*The identity theft event must occur during the period of cover.*

### **Security and Political Evacuation:**

If the Bureau of Consular Affairs (or similar governmental organisation) or local embassy of the government of your home country issues a mandatory evacuation order of all non-emergency governmental personnel from the host country in which you are located due to political unrest, that becomes

effective on or after your date of arrival in the host country and within your period of cover, we will pay, up to the lifetime limit as shown in the schedule of cover, for the most appropriate and economical means of transportation, to the nearest place of safety or for repatriation to your home country or country of residence, provided that:

**i)** The evacuation order applies specifically to you and is in effect; and **ii)** you contact IMG within 10 days of the evacuation order being issued; and **iii)** the security and political evacuation is approved and coordinated by IMG.

In no event will we pay for a security and political evacuation if your home country government issues a travel advisory or warning that travel is hazardous or not advised, covering the country in which you are travelling at the time of purchase or that is in effect on or within six months prior to your date of arrival in the host country.

*To be eligible for the evacuation, reunion and return benefits, these must be recommended by the attending medical practitioner in life-threatening medical situations, and approved in advance and coordinated by IMG.*

## **C. ADDITIONAL BENEFITS**

### **Lost Checked-In Luggage / Travel Documents:**

We will pay per luggage item, up to the maximum shown in the schedule of cover, in the event that the common carrier permanently loses an insured person's checked luggage while in transit. This cover is secondary to any other available reimbursement, including the carrier's.

For travel documents lost from your person, hand luggage or locked hotel safety deposit box, we will pay reasonable and necessary additional travel and accommodation expenses that you incur outside of your home country, in necessarily replacing your passport, Green Card and/or Visa (including the pro rata value of the original passport at the time of loss) when permanently lost or stolen outside of your home country and during the period of cover.

### **Trip Interruption:**

If, during a covered trip, there is an unexpected death of an immediate family relative (*spouse, child, parent or sibling*), a break-in at the insured's principal residence, or the substantial destruction of the insured's principal residence due to a fire or natural disaster, the plan pays to return the insured to the area of principal residence. The plan pays for a one-way air or ground transportation ticket of the same class as the unused travel ticket, less the value of the unused return ticket.

### **Terrorism Cover:**

The plan provides cover for injuries and illnesses incurred as a result of an act of terrorism while you are outside of your home country and within the period of cover, limited to the amount shown in the schedule of cover and by circumstances. However, this benefit does not cover an act of terrorism in any country or location where the United States Department of State, Bureau of Consular Affairs and/or the government of your country of citizenship has issued a travel advisory that has been in effect within the six months prior to your date of arrival. In addition, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

This benefit also does not cover an act of terrorism in the event that an advisory to leave a certain country or location is issued by the United States Department of State, Bureau of Consular Affairs and/or the government of your country of citizenship after your arrival date, and you unreasonably fail or refuse to heed such warning or depart the country or location.

### **Sports and Activities Cover:**

The GlobeHopper Multi-Trip plan covers injuries incurred during athletic activities which are non-organised, non-contact and engaged in by the insured person solely for leisure, recreation, entertainment or fitness purposes. Some of these sports and activities include, but are not limited to, motorcycle/motorscooter riding, recreational downhill and/or cross-country snow skiing, horseback riding, sub-aquatic activities (*to 10m*), wakeboarding

and water skiing. However, activities not covered include adventure sports and/or amateur or professional sports or other athletic activities which are organised and/or sanctioned by any collegiate sanctioning or government body, or the International Olympic Committee. *Please note: This is only a summary of sports and activities and exclusions. For additional information, please refer to the Policy Wording.*

### **Common Carrier Accidental Death:**

If accidental death should occur while travelling on a commercial common carrier, a cash benefit is payable to the designated beneficiary, up to a maximum per family.

### **Accidental Death and Dismemberment:**

The plan offers a principal sum benefit for accidental death and dismemberment occurring during the period of cover:

- Accidental loss of life - principal sum
- Accidental loss of two Members - principal sum
- Accidental loss of one Member - 50% of principal sum

*"Member" means hand, foot or eye. Note: Reduced sums insured apply to insured persons younger than 18 years old or 66 years and older. Refer to Policy Wording for further details.*

### **Citizenship Return Cover:**

Your plan provides cover anywhere within your geographic area of cover, including your country of citizenship, provided it is within your area of cover and during the period of cover.

For U.S. citizens: Cover provided for U.S. citizens returning briefly to the U.S. is limited to a cumulative maximum of 60 days of return U.S. cover in total within a 12-month period. Each trip is subject to the applicable maximum trip duration and provided that you: **i)** maintain a current health plan in force; and **ii)** have resided outside of the U.S. continuously for the past six months prior to arrival in the U.S.





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[www.img europe.co.uk](http://www.img europe.co.uk)

## D. ADDITIONAL COVER OPTIONS

At the time of original application of your GlobeHopper Multi-Trip plan, you may select to purchase from a range of the following additional cover options. These options apply to all individuals listed on the application form.

### Adventure Sports Option:

The adventure sports option is available to those up to age 65. The following activities are covered up to the lifetime maximum limits listed on page 6, as long as they are engaged in solely for leisure, recreation or entertainment purposes: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (*ropes and guides to 4500m from ground level*), scuba diving (*to 50m*), skydiving, snorkeling, snowboarding, snowmobiling, spelunking, surfing, trekking, whitewater rafting (*to Class V*), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable governing body or authority of each such activity. Certain sports activities are never covered, regardless of whether or not you purchase the adventure sports option. Please see Exclusion 8. *Please note this is only a summary of adventure sports and exclusions. For additional information, please refer to the Policy Wording.*

### Evacuation Plus Option:

This optional cover (*not available on group plans*) is available to insureds up to age 65. It offers cover for medical evacuations for sudden and unexpected medical conditions that are not life-threatening, and where hospitalisation is medically necessary. It also offers cover for evacuations as a result of a natural disaster.

## EXCLUSIONS

Charges for certain services, treatments and/or conditions are excluded from cover under the GlobeHopper Multi-Trip plans. Exclusions include, but are not limited to:

- 1. A pre-existing condition**, which is any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or known, diagnosed, treated or disclosed.
- 2. Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
- 3. War, military action, terrorism**, political insurrection, protest, or any act thereof. We will not pay for a Political Evacuation if there is a travel advisory in effect on or within six months prior to the insured person's date of arrival in the host country.
- 4. Immunisations and routine** physical exams.
- 5. Treatment of Temporomandibular Joint** or dental treatment, except as provided for in the Certificate of Cover.
- 6. Venereal disease, AIDS virus**, AIDS-related illness, ARC Syndrome, or AIDS, the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any insured who was HIV+ at time of enrollment in this insurance plan.
- 7. Pregnancy, childbirth, birth control**, artificial insemination, treatment for infertility or impotency, sterilisation or reversal thereof, or abortion.
- 8. Any illness or injury sustained while taking part in:** Amateur athletics, professional athletics, or other athletic activities that are sponsored or sanctioned by any collegiate sanctioning or governing body, or the International Olympic Committee. The following adventure sports are excluded unless the adventure sports option is purchased:

abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating (with proper use of helmet and pads), jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m above ground level), scuba diving (to 50m), skydiving, snowboarding, snowmobiling, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable governing body or authority of each such activity. Injury sustained while participating in contact sports of any kind, racing of any kind, any rodeo activity, BASE jumping, kiteboarding, mountaineering or climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, ski jumping, sub-aquatic activities below 50 meters, whitewater rafting exceeding Class V difficulty; and/or adventure sports activities not expressly covered hereunder are excluded regardless of which option is selected.

- 9. Vision or ear tests** and the provision of visual or hearing aids.
- 10. Vocational, recreational,** speech or music therapy.
- 11. Treatment while confined** primarily to receive custodial care, educational or rehabilitative care, or nursing services.
- 12. Charges, injuries and/or illnesses** resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including, without limitation, engaging in an illegal occupation or act, but excluding minor traffic violations.

- 13. Treatment for, and injuries and/or illnesses** resulting or arising from, substance abuse or drug addiction.
- 14. Injury and/or illness** resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
- 15. Willful self-inflicted** injury or illness.
- 16. Treatment required as a result** of or arising from complications from a treatment or condition not covered hereunder.
- 17. Any services or supplies** performed or provided by a relative of the insured or provided at no cost to the insured.
- 18. Treatment for mental** and nervous disorders.
- 19. Organ or tissue transplants** or related services.
- 20. Illness or injury in which** the trip to the host country is undertaken for treatment or advice for such illness or injury, except as expressly provided for in the Policy Wording.
- 21. Treatment incurred** as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).
- 22. Travelling against the advice** of a medical practitioner.
- 23. Charges first incurred** for illness or injury beyond the maximum trip duration.
- 24. Any infection of the urinary tract** (or illness arising therefrom), that occurs within 90 days of the effective date of cover and that requires treatment of the insured person in a hospital, provided that any such illness will be deemed by us to be a pre-existing condition.

*This brochure contains only a brief summary of current GlobeHopper Multi-Trip cover, terms, conditions, limitations and exclusions, and is subject to all of the terms and conditions of the full plan and Policy Wording. The complete Policy Wording (and any applicable endorsements) with all terms, conditions and exclusions will be included in the fulfillment kit sent to approved applicants. The GlobeHopper Multi-Trip plan is amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Policy Wording for this insurance plan in the event this brochure has expired, is modified, or is replaced with a newer version. Samples of current Policy Wordings are available upon request.*

**Important Notice Regarding U.S. Patient Protection and Affordable Care Act (PPACA):** With regard to U.S. citizens and/or cover in the U.S.: This insurance is not subject to, and does not provide benefits required by PPACA. As of 1 January 2014, PPACA requires U.S. citizens and certain U.S. residents to obtain PPACA-compliant insurance cover, unless they are exempt from PPACA. Penalties may be imposed on U.S. citizens and U.S. residents who are required to maintain PPACA-compliant cover within the U.S. but do not do so. Please note that it is solely your responsibility to determine if PPACA is applicable to you.



## ADDITIONAL BENEFITS & SERVICES

### MyIMG<sup>SM</sup>

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal that allows you to easily access and manage your insurance information. Our service centers in the U.S. and Europe are always available to handle medical emergencies, but through MyIMG, you have immediate access to a wealth of information about your account and plan, and can manage routine areas to help you save time when you may need it most. Key features include:

- Manage your claims
- Initiate precertification
- Locate a provider
- Obtain plan documents
- Request ID cards
- Recommend a provider/facility

### Extensive Provider Networks

With a GlobeHopper Multi-Trip plan, you may seek treatment with the hospital or doctor of your choice within your area of cover. When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent Preferred Provider Organisation (PPO), a separately organised network of hundreds of thousands of established, highly qualified medical practitioners and many well-recognised hospitals in the U.S. contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside of the U.S., IMG provides its online International Provider Access<sup>SM</sup> (IPA), a database of more than 17,000 physicians and facilities.

### Universal Rx Pharmacy Discount Savings (U.S.)

This is a discount savings program available to every policyholder of the GlobeHopper Multi-Trip plan when travelling to or within the U.S. This program allows card members to purchase prescriptions at one of more than 35,000 participating pharmacies in the U.S. and receive the lower of **i)** Universal Rx contract price or **ii)** the pharmacy regular retail price.

This *discount program* is not insurance cover. It is purely a U.S.-based prescription discount program available to purchasers of the GlobeHopper Multi-Trip plan. *Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.*



## Medical Management Services

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG established AkesoCare, an on-site specialised division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. AkesoCare has international medical experience, providing services in more than 170 countries worldwide.



**ACCREDITED**  
Health Utilization  
Management  
Expires 05/01/2019

AkesoCare is accredited by URAC, an independent, nonprofit organisation that is internationally recognised for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, AkesoCare earned its URAC accreditation in Health Utilisation Management.

From routine medical care and check-ups to complex case management and emergency medical evacuations, AkesoCare is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you – around the world, around the clock.



**BETTER CARE FOR YOU**  
**AROUND THE WORLD,**  
**AROUND THE CLOCK.**





## ONE CALL. ONE COMPANY. YOUR NUMBER ONE CHOICE.

IMG offers a full suite of international medical insurance and travel insurance products, as well as 24/7 emergency medical and travel assistance. Whether you need individual cover for a short-term trip abroad or multiple annual trips, extended cover for a long-term stay or international expatriate assignment, or group cover for employees located around the world, we've got you covered.

- Short-term travel medical insurance
- Long-term international private medical insurance
- Travel insurance / Trip cancellation cover
- Employer group plans
- Mission plans
- Marine plans
- International student and educator plans
- Adventure sports plans
- Emergency evacuation plans
- Green and environmentally friendly plans

## GlobeHopper® Multi-Trip

Travel medical insurance for  
individuals, families and groups  
taking multiple trips annually



**GlobeHopper®**  
Multi-Trip

Travel medical insurance for  
individuals, families and groups  
taking multiple trips annually

#### Broker/Intermediary Details:



#### Plan Manager

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*Underwritten by Sirius International Insurance Corporation ("the Insurer"). Sirius International is rated A (excellent) by A.M. Best and A- by Standard & Poor's (ratings are accurate as of the date of publishing and are subject to change).*

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