

Client Update 2010

Plan changes for InterGlobal Plans from 1 January 2010

Welcome to your InterGlobal update, outlining the changes to our plan benefits, wordings, terms and conditions from 1 January 2010. Our plans now offer enhanced cover and clarification, giving you even more comprehensive cover and peace of mind than ever before.

If you have any questions about our plans or would like a quotation, please call us on +44 (0)1252 745 900. Alternatively, visit our website www.interglobalpmi.com.

Premium increases

After a thorough review, taking into account medical inflation, our published premiums will change by the following amounts on 1 January 2010:

- UltraCare Plans: 9.7% increase
- International Schools Plans: 12.5% increase
- International Schools Plans (planholders based in Japan): 9.7% increase
- International Students Plans: No increase

Optional Maternity Add-on Plan (available to UltraCare Plus, Comprehensive and Select planholders only): 9.7% increase

Optional Travel Add-on Plan: Premiums increased to:

- Single – £115/\$195/€172
- Couple – £230/\$390/€344
- Family – £287.50/\$487.50/€430
- One Parent Family – £172.50/\$292.50/€258

Optional Personal Accident Add-on Plan: premiums increased to £95/\$160/€142 per unit.

Benefit Enhancements – UltraCare and International Schools Plans

Allergies: treatment of allergic medical conditions

This benefit has been removed from the in-patient, daycare and out-patient sections of the Table of Benefits. Treatment of allergic medical conditions is not excluded from cover and is therefore covered within the in-patient, daycare and out-patient benefits.

Traditional Chinese Medicine

Chinese herbal medicine under the out-patient section of the Table of Benefits has been renamed to Traditional Chinese medicine. This allows non-herbal Chinese medicine treatments to be covered under this benefit.

Changes to help you better understand your Table of Benefits

Emergency Evacuation and Repatriation – ****travelling, accommodation and economy class return air fare**

The wording for the travelling, accommodation and economy class return airfare section under the emergency evacuation benefit has been amended to clarify that the whole family will be evacuated with the patient if the patient is the main member or spouse of the main member.

Psychiatric treatment (International Schools only)

This benefit has been included in the in-patient and daycare section of the International Schools Table of Benefits for easy comparison with our UltraCare Table of Benefits.

Congenital abnormalities and birth defects (International Schools Plans only)

The wording under the congenital abnormalities and birth defects benefit has been updated to clarify that investigations and treatment is covered under the benefit provided that such are diagnosed in the first six (6) months from birth. This benefit is available per pregnancy for a period of twelve (12) months from the initial diagnosis date provided the newborn child/ren is/are added to the plan within 30 days from birth.

Changes to our Optional Personal Accident Add-on Plan

We have enhanced our Optional Personal Accident Add-on Plan to provide you with improved cover. The Table of Benefits have been restructured to three sections for better understanding of what is covered under this plan.

Eligibility – age 18 years attained and over only

Our Optional Personal Accident Add-on Plan is now only available to insured persons aged 18 years attained and over. It is no longer available to insured persons under the age of 18 years attained. Section B – Accidental Death Benefit ages five (5) to seventeen (17) has been removed from the Table of Benefits.

Section F – Permanent Total Disablement

This section has been renamed to Section B – Permanent Total Disablement and the benefit wording amended to:

Permanent total disablement due to one or more of the following:

- Total incurable insanity
- Total loss of sight of both eyes
- Total deafness of both ears
- Total removal of the lower jaw
- Total loss of one arm and one leg
- Total loss of one arm and one foot
- Total loss of one hand and one leg
- Total loss of one hand and one foot
- Total loss of both arms or both hands
- Total loss of both legs or both feet

Permanent Partial Disablements – NEW and improved

The Permanent Partial Disablements section has a benefit limit of £25,000/\$42,500/€37,500 per unit and includes cover for a list of disablements with a percentage benefit limit. This new section of the Optional Personal Accident Add-on Plan incorporates Sections C, D and E (Loss of sight of one eye, loss of sight of both eyes and loss of or permanent loss of use of limbs) from the 2009 Table of Benefits as well as new disablements such as loss of digits.

The new continental scale will result in the reduction of benefit limits for some losses; however, the new structure will provide wider and more specific cover in some areas.

If you would like to include this Optional Add-on Plan to your policy please contact us and we will be happy to provide you with a quotation.

Changes to our Optional Travel Add-on Plan

We have enhanced our Optional Travel Add-on Plan to provide you with increased cover. The Table of Benefits have been restructured for better understanding of what is covered under this plan.

Section A – Medical Benefits and Limits

The benefit limit for this section has increased to £2,000,000/\$3,400,000/€3,000,000.

Section B – Loss of Deposits, Cancellations and Curtailments

The benefit limit for loss of deposits, cancellations and curtailments has increased to £3,000/\$5,100/€4,500.

Section E – Hijack

The benefit limit per day has increased to £100/\$170/€150 and the maximum number of days under the hijack benefit has increased to 15 days. The overall hijack benefit limit has increased to £1,500/\$2,550/€2,250.

Renamed sections

Section G – Loss of Money, Section H – Loss of Passport, travel documents and Section I – Delayed Baggage have been updated to Section H, I and G respectively.

Changes to our literature

Claim forms

We have updated our claim forms to make them easier for clients to understand and complete for out-patient claims. The new forms will be sent with all new and renewal membership packs from 1 January 2010. Please note: We will still accept our current claim forms, however, please use the revised versions if possible.

Membership packs

Your renewal pack will look different in 2010. All of your membership documents will be in A4 size with an updated design.

From 1 January 2010, you will receive a separate plan guide and claims procedure booklet in your membership pack. This is to ensure that you receive the correct claims procedures for your location which can be referred to easily when submitting a claim and to allow your claim to be assessed as quickly as possible.

Changes to plan wording

The following sections in the plan guide have been updated to reflect our benefit changes and to help you better understand your coverage and how to get the most from your international healthcare plan. Please ensure that you read these sections carefully in the plan guide:

- **Your Plan Guide**
- **Cancellation Rights** (please note: this section only appears in your plan guide if you have rights under the Financial Services Authority (FSA), the regulatory body of insurance and other financial services in the UK. If you do not have FSA rights, your plan guide will detail only your 30 day money back guarantee and process for cancellation of cover.)
- **Eligibility**
- **Cancellation of Cover**
- **Death**
- **Compensation Arrangements** (for plans with FSA rights only)

The following changes have been made to our plan conditions and exclusions, found in our plan guides, to reflect our benefit changes and to help you better understand your coverage and how to get the most from your international healthcare plan.

Benefit conditions

The wording of the following benefit condition has changed:

- BC4** Clarification of the type of hospital accommodation we will cover. Now reads: accommodation cover is limited to a standard single en-suite room, including the provision of a **hospital** bed, meals and house-keeping.

Benefit exclusions

The following benefit exclusion has been added to help you better understand your cover:

- BE48** (UltraCare)/**BE49** (International Schools) – Payment of any **excess** applicable to **your plan**.

The wordings of the following benefit exclusions have changed:

- BE14** Clarification that the exclusion is because of sexually transmitted diseases. Now reads: Tests and **treatment** because of venereal and sexually transmitted diseases.
- BE34** Exclusion now includes contact lens solutions/liquids and eye drops. Now reads: Myopia, hypermetropia, astigmatism, natural/non-medical degenerative sight defects, non-medical/natural degenerative hearing defects, aids to assist eye sight and hearing, contact lens solutions/liquids and eye drops.
- BE36** Exclusion now includes dental implants. Now reads: Preventative dental examinations, prophylaxis **treatment**, scraping, scaling, cleaning, polishing, dentures, false teeth, dental implants and/or **orthodontic treatment**.
- BE38** Exclusion has been split in to two separate exclusions, **BE38** and **BE39**. They now read:
- BE38** Obesity, special diet and weight control.
- BE39** Children's food, baby supplies, vitamin, mineral or organic supplements, products that can be purchased without a doctor's prescription, such as, but not limited to, mouthwash, toothpaste, antiseptic lozenges or sprays, shampoo, sunscreen etc.

BE39 – **BE46** have been renumbered to **BE40** – **BE47** respectively.

Optional Personal Accident Add-on Plan benefit conditions and exclusions

The following benefit conditions for the Optional Personal Accident Add-on Plan have been added to reflect the changes in the Table of Benefits and to help you better understand your cover:

- BCPA3** The total sum payable under this **plan** in respect of any one or more **accidents** to any one **insured person** shall not exceed the overall maximum per unit specified in the Table of Benefits.
- BCPA4** If an **accident** causes the death of an **insured person** within twelve months following the date of the **accident** and prior to the settlement of the **benefit** for disablement provided for under Sections B or C of the Optional Personal Accident Plan Table of Benefits, **we** shall only pay the **benefit** provided for in the case of death.
- BCPA5** If the **insured person** regularly engages in any occupation, sport, pastime or other activity which incurs materially greater risk than previously disclosed then no **claim** shall be payable in respect of any **accident** arising from such activity.
- BCPA6** Notice must be given to **us** as soon as possible of any **accident** which causes or may cause a **claim** under this **plan**. The **insured person** must seek the attention of a duly qualified **medical practitioner** as soon as possible.
- BCPA7** Notice must be given to **us** as soon as possible in the event of the death of the **insured person** resulting or alleged to result from an **accident**.
- BCPA8** All medical records, notes and correspondence referring to the subject of a **claim** shall be made available on request to any medical adviser appointed by or on behalf of **us** and such medical adviser or advisers shall, for the purpose of reviewing the **claim**, be allowed as often as may be deemed necessary to make an examination of the **insured person**.
- BCPA9** Any fraud, concealment, or deliberate misstatement by an **insured person**, if unknown to **you**, either in the proposal on which this **plan** is based, or in relation to any other matter affecting this **plan**, or in connection with the making of any **claim** hereunder shall render this **plan** null and void in so far as it relates to the **insured person** in question. Any such fraud, concealment, or deliberate misstatement by, or known to **you**, shall render the whole **plan** null and void and all **claims** hereunder shall be forfeited.
- BCPA10** For any **claim** to be considered for loss of sight of both eyes the **insured person** must be diagnosed as blind on the authority of a fully qualified Ophthalmic Specialist.
- BCPA11** For any **claim** to be considered for loss of sight of one eye, the degree of sight remaining after correction has to be 3/60 or less on the Snellen Scale (seeing at 3 feet what an **insured person** should see at 60 feet) or an equivalent scale.

The following benefit exclusions for the Optional Personal Accident Add-on Plan have been added to reflect the changes in the Table of Benefits and to help you better understand your cover:

BEPA3 Any **accident** that occurs prior to the **plan commencement date** or after the expiry date of the **plan**.

BEPA4 If **you** have an existing **medical condition** and **you** have an **accident** and suffer **bodily injury**, **we** will request an assessment from an independent medical consultant to assess if **your** existing **medical condition** has contributed to **your** post-**accident** disability or, if the post-**accident** disability has made **your** existing physical or **medical condition** worse.

We will determine the difference between **your** existing **medical condition** and the disability suffered after the **accident** and pay any **benefit** based on the difference which will be expressed as a percentage and applied to the appropriate **benefit** in the Table of Benefits.

An example of what **we** may consider to be an existing **medical condition** and how **we** may calculate any payment for an eligible **claim** has been provided below:

The **insured person** was partially deaf in their right ear prior to the **commencement date** of the **plan**. After the **commencement date** of the **plan** the **insured person** suffered an **accident** which resulted in the total permanent loss of hearing in the right ear. **We** would ask an independent ENT **Specialist** to make an assessment on the difference between the level of deafness the **insured person** had before the **commencement date** of the **plan** and after the **accident**.

If the independent ENT **Specialist** advised that the pre-**accident** deafness in the **insured person's** right ear was at 25%, **we** would pay 75% of the limit payable for the total deafness of one ear **benefit**.

Optional Travel Add-on Plan benefit conditions and exclusions

The following benefit conditions for the Optional Travel Add-on Plan have been added to help you better understand your cover:

- BCT4** **You** must tell **us** as soon as possible about any change in risk which affects **your plan**, including **you**, a person **you** are travelling with, a **close business colleague** or **relative** receiving confirmation of a new or changed **medical condition** or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under this **plan**. **We** have the right to re-assess **your** coverage, the terms and conditions of **your plan** and/or premium after **you** have advised **us** of any **material fact**. If **you** do not advise **us** of any change then any related **claim** may be reduced or rejected or **your plan** may become invalid.
- BCT5** **You** must keep any damaged articles that **you** wish to **claim** for and, if requested, send them to **us** at **your** own expense. If **we** pay a **claim** for the full value of an article, it will become **our** property.
- BCT6** **We** may at **our** option discharge any liability under this **plan** by replacing or repairing any article or articles lost or damaged.

- BCT7** **You** must inform **us** if **you** wish to return home differently to **your** original plans and **claim** any additional costs under this **plan**. Failure to do so may affect the assessment of **your claim**.
- BCT8** **You** must take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your claim** being reduced or declined.
- BCT9** **You** are required to provide a statement from **your** carrier providing details of **your** delayed departure when making a **claim**.
- BCT10** **You** must have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- BCT11** **You** must obtain a report from repairers if **your claim** is due to the breakdown or **accident to your** car.

The following benefit exclusions for the Optional Travel Add-on Plan have been added to help you better understand your cover:

- BET3** Any **claim** arising from pregnancy where **you** are travelling against **your** doctor's advice and/or if **you** are expecting to give birth within 14 weeks of completing **your trip** and/or pregnancy up to 26 weeks gestation at the **renewal date of your plan**, where complications exist relating to **your** pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- BET4** Any **treatment** which is not immediately necessary and can wait until **you** return home. We reserve the right to repatriate **you** when **you** are fit to travel in the opinion of our nominated **emergency** service.
- BET11** Any cost incurred in respect of visas required in connection with the **trip**.
- BET12** **Your** disinclination to travel or **your loss** of enjoyment.
- BET13** Cancellation due to terrorist acts, or the threat of a terrorist act unless Government advice is changed to advise against travel to the area.

- BET14** Unauthorised use of travellers cheques and/or credit cards.
- BET15** Any **claim** for more than the cost of the original booked **trip**.
- BET16** Any additional value an item may have had because it formed part of a pair or set.
- BET17** Loss or theft from an unattended motor vehicle at any time.
- BET18** Loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of **your** normal **country of residence** has advised against travel.
- BET19** **Claims** arising from motorcycling if **you** are the driver, or if **you** are a passenger on a motorcycle and do not hold a current and appropriate motorcycle licence.
- BET3 – BET8** and **BET9 – BET33** have been renumbered to **BET5 – BET10** and **BET20 – BET44** respectively.

Definitions

The following definitions have been included to help you better understand your cover:

Left unattended means leaving **your** luggage either with a person **you** have not previously met or, in a public place where it can be taken without **your** knowledge or at a distance from which **you** cannot prevent it from being taken.

Material fact means information likely to influence **us** in the assessment and/or acceptance of the insurance.

Personal effects means personal belongings, including clothing worn and personal luggage owned by **you** that **you** take with **you** on **your** trip.

Award-winning insurance

Our plans continue to be recognised as some of the best in the market. This year, we were awarded the Cover Excellence Award for Best International PMI Provider 2009.



Thank you for your continued support. We value your business and want our international healthcare plans to work for you.

If you have any questions about your renewal quotation or our plans and Optional Add-ons, please contact us or visit our website www.interglobalpmi.com.