

Peace of mind wherever you are



International Schools Plans

HealthCare Plans

Client Services

T +64 (0)9 309 2119

F +64 (0)9 309 4119

E info@interglobal-nz.biz

Claims Support

T +64 (0)9 309 2119

F +64 (0)9 309 4119

E claims@interglobal-nz.biz

Osaka Office

T 0120 767 703 (tollfree in Japan)

T +81 (6) 4706 7701

F +81 (6) 4706 7702

E igj@interglobal.co.jp

International Helpline

For emergency assistance in-patient pre-authorisation

From Japan call free on **00 531 642 084**

From UK call free on **0800 0327 921**

From USA call free on **1866 895 7795**

From UAE call free on **800 0640 1957**

From North China call free on **10800 6400113**

From South China call free on **10800 2640113**

From Australia call free on **1800 147 528**

From Indonesia call free on **001 80 364 173 75**

From the Philippines call free on **1800 1641 0003**

From Thailand call free on **001 800 647 355**


From Malaysia call free on **180 080 2157**

From Singapore call free on **800 641 1123**

From Africa call **+27 (0) 11 259 5217** (please note: this is not a free phone number)

From the rest of the World call collect on **+64 9 356 2276**

Fax on **+64 9 356 1700**



International health insurance for you

InterGlobal provides international health insurance (also known as international private medical insurance) for teachers and staff at International Schools

Who are InterGlobal?

We are an award-winning provider of international health insurance based in the UK.

The company, founded in 1998 and known for its innovation, flexibility and personal approach to customer service, has seen great success and growth in the highly competitive and growing international private medical insurance market. It has been an FSA regulated insurance company since March 2007 with an initial A.M. Best financial strength rating of B++. This major development is evidence of our ongoing success and the faith of our investors, partners and customers in the InterGlobal brand.

We are specialists in international health insurance, with the infrastructure, security and expertise to give you confidence in our products and service.

Why should I buy international health insurance?

When you are away from home, you want to know that you and your family, or employees, will be able to access good quality healthcare wherever you are. With our plans, you have the flexibility to visit any private or public hospital or clinic for medical treatment.

This means that you can relax and use your time and money to do the things that you enjoy.

Peace of mind wherever you are.



Wherever you are, be in safe hands

International Schools Plans

Our International Schools Plans provide private healthcare insurance cover for teachers and staff at International Schools all over the world. These great value plans cover individuals, families and corporate or affinity groups.

We have three plans ranging from in-patient medical treatment only, right through to a full refund for most in- and out-patient medical treatment.

Why choose InterGlobal?

- Personal and efficient customer service with sales and underwriting all in-house.
- Freedom to choose the hospital where you will receive your treatment.
- Flexibility: a choice of three plans, plus optional add-on plans and choice of currency, payment frequency and area of cover.
- A prompt claims settlement service, as long as we have all the information we need.
- Cover for red24 worldwide security assistance included as standard on your plan. See page 6 for more information.
- Access to our 24 hour, multi-lingual International Helpline, plus staff at our global offices are always ready to help during office hours.
- Great benefits: cover for chronic and terminal conditions, allergies, complementary medicine, HIV/AIDS (subject to waiting periods) and a comprehensive emergency medical evacuation benefit taking the whole family with the patient.
- Keep your premiums down with our no claims discount, family friendly pricing and choice of plan excesses.
- Award-winning, great value cover for your medical treatment needs.

Gold

All the benefits of the Silver plan but with higher limits and cover for routine maternity tests, plus red24 ActionResponse.

Silver

Full in-patient and daycare treatment with cover for out-patient treatment. Includes dental treatment and red24 AdviceLine.

Bronze

Full in-patient and daycare treatment including evacuation and complications of pregnancy plus red24 AdviceLine.

Take a look at the table of benefits in the centre of this brochure for more information on what each plan covers. You can also speak to your broker or call us on +64 (0)9 309 2119 for more details.

Areas of cover

Once you have chosen your plan, you can choose from four areas of geographic cover: Europe; Worldwide, excluding the USA; Worldwide, including the USA; or Australia and New Zealand.

Excesses

We have a standard excess of £30/\$50/€45 that applies per medical condition per plan year to out-patient treatment, but if you want to reduce your premium you can choose to have a higher excess. Our maximum excess gives a premium discount of 40%.

Optional add-on plans

We also offer two optional add-on plans, giving you extra flexibility and cover for things that might be important to you:

Personal Travel – If you take a lot of trips away from your country of residence, travel insurance is essential. This annual plan covers emergency medical treatment, lost, damaged or delayed baggage and personal belongings, travel cancellation, missed departure, hijack, theft and accidental loss of money or passports.

Personal Accident – You may need to pay for more than just medical treatment if you suffer an injury. Our Optional Personal Accident Plan will give a lump sum payment for loss of sight, loss of limbs, permanent total disablement or death as a result of an accident.

Please see the insert in the back of this brochure for more information about our optional add-on plans.

24/7 Worldwide security assistance

If you are moving to a city and want to know about the different parts of town...

If you are relocating to a part of the world you have never visited and want to know about the cultural norms of the country...

We have entered into a unique and exclusive partnership in the international private medical insurance market with security experts red24 to provide you and your immediate family with 24/7 security services as part of your membership. This will give you the support of 400 specialists worldwide who can help you reduce the risk of things going wrong whilst abroad and to be at hand for any security related incident.

There are two levels of red24 support:

AdviceLine – included as standard on International Schools Silver and Bronze.

- 24/7 access to a personal safety advisor via a telephone hotline.
- Tailored pre-location or pre-travel advisories.
- Full access to red24's continuously updated website with information on visiting over 170 countries.

Action Response – included as standard on International Schools Gold.

- All the support of Adviceline, plus an emergency security evacuation service in the event of a life-threatening situation affecting you or your immediate family.

Who can be covered by an International Schools Plan?

Our plans are available to teachers and staff of all nationalities at international schools and their dependants, except:

- Citizens of the USA residing in the USA;
- People who are subject to exchange controls or local licensing regulations; or
- Where cover is illegal under local legislation.

The maximum entry age of an applicant is 74 years attained.

If you are unsure of whether we will be able to cover you, please speak to your adviser or call us on +64 (0)9 309 2119.

Financial Security

Your InterGlobal HealthCare Plan will be fully underwritten by InterGlobal Insurance Company Limited. InterGlobal Insurance Company Limited, formed in 2007 as part of the InterGlobal group of companies, has an A.M. Best financial strength rating of B++ (Good) and is authorised and regulated in the United Kingdom by the Financial Services Authority.

In certain countries we have formed partnerships with carefully selected local insurers in order to comply with local legislations and benefit from additional regional support. Where your country of residence is in one of our partner countries your plan will be underwritten by the local insurer detailed on your certificate of insurance and, if applicable, shown on the cover of this brochure. Your plan will be reinsured by InterGlobal Insurance Company Limited.

Pre-existing medical conditions

We underwrite our plans on a 24 month moratorium basis. This means that any pre-existing medical conditions that have existed in the two years before your plan starts will not be covered until you have been free of symptoms or treatment for two years after the start date of the plan.

For a full definition of pre-existing medical conditions and an explanation of our moratorium, please see the International Schools Plan Guide. A help sheet is available on request.

Your medical history

We do not ask you to fill in a medical questionnaire when you apply for a plan. However, there are some medical conditions that we do not cover.

Please read the benefit conditions and exclusions section of the International Schools Plan Guide for more information or call us on +64 (0)9 309 2119 if you have any questions.

Transfers

If you already have a health insurance plan with another provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our policy terms, conditions and benefits may differ from those of your current insurer.

Please call us on +64 (0)9 309 2119 to find out whether this will be possible and to get a quotation.

Corporate or affinity groups

All of the information given here applies to individual and family plans. However, we also cover groups of teachers and staff at international schools. If you are looking to arrange cover for your employees or members, here are some of the extra benefits available:

- Different members of a scheme can be covered with different levels or areas of cover
- Medical History Disregarded underwriting available for some groups
- Direct billing available in some countries

Please refer to the table of benefits over the page for an idea of the levels of cover available. For more information on what we can offer your group, or for a quotation, please call us on +64 (0)9 309 2119 or speak to your broker or adviser.

International Schools

Table of Benefits

Overall Limits	Gold	Silver	Bronze
Under the terms and conditions of the plan , we will pay necessary, customary and reasonable expenses up to an overall maximum, per insured person per plan year (unless a lifetime limit is specified):	£1,000,000 \$1,700,000 €1,500,000	£750,000 \$1,275,000 €1,125,000	£500,000 \$850,000 €750,000
In-Patient and Daycare Treatment			
Accidents and emergencies , intensive care and theatre costs			
Hospital accommodation			
Nursing fees, medical expenses and ancillary charges			
Surgeons', consultants' , anaesthetists' and medical practitioners' fees			
Prescribed medicines and drugs			
Reconstructive surgery following an accident or following surgery for an eligible medical condition			
Prostheses: artificial body parts surgically implanted to form permanent parts of an insured person's body			
MRI, PET and CT scans	Covered in Full	Covered in Full	Covered in Full
X-rays, pathology, diagnostic tests and procedures			
Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy			
Allergies: treatment of allergic medical conditions			
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist			
Parent accommodation, insured parent with an insured child under 18 years of age in hospital			
Accidental damage to natural teeth			
Out Patient Treatment¹			
Primary consultations and treatment to include medical practitioners' fees, prescribed medicines, drugs and dressings	Covered in Full	Covered up to £4,000 \$6,800 €6,000	Not Covered
X-rays, pathology, diagnostic tests and procedures			
Specialists' and consultants' fees for consultations, prescribed medicines, drugs and dressings		*Physiotherapy up to a maximum sub-limit of	
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist*	Covered up to £500 \$850 €750	£250 \$425 €375	
Complementary medicine and treatment by a therapist , when referred by a medical practitioner, consultant or specialist . This benefit extends to osteopathic, chiropractic, homeopathic and acupuncture treatment	Covered up to £500 \$850 €750	Covered up to £250 \$425 €375	
Chinese herbal medicine			
Psychiatric treatment available after 12 months continuous cover under the plan	Covered up to £1,500 \$2,550 €2,250	Covered up to £1,000 \$1,700 €1,500	
Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy			
MRI, PET and CT scans	Covered in Full	Covered in Full	
Out-patient surgical operations			
Allergies: treatment of allergic medical conditions	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	
Post-hospitalisation treatment	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days
Out-Patient Dental Treatment² (available after 6 months continuous cover)			
Treatment for the immediate relief of dental pain, accidental damage to natural teeth and restoration of natural teeth including x-rays, fillings, extractions, root-canal treatment , gum treatment , semi-precious and replacement crowns	Covered up to 75% of £750 \$1,275 €1,125	Covered up to 75% of £500 \$850 €750	Not Covered
Chronic Medical Conditions			
Stabilisation of acute exacerbations / episodes of chronic medical conditions	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient and daycare section and immediately following in-patient or daycare treatment for a period of 90 days after discharge
Maintenance, routine checkups, prescribed drugs and dressings, and palliative treatment including renal dialysis	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered
Please note: In the event of a chronic medical condition being deemed terminal , cover under the chronic medical conditions benefit will cease. Terminal medical conditions can only be covered under the Terminal Illness benefit .			
Terminal Illness			
Palliative treatment and hospice care on diagnosis of a terminal condition	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered

Table of Benefits (continued)

Hormone Replacement Therapy	Gold	Silver	Bronze
Hormone replacement therapy in respect of pre- and post-menopausal symptoms	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225 immediately following in-patient or daycare treatment for a period of 90 days after discharge
HIV/AIDS (available after 4 years from the date that the benefit was first introduced on your plan)			
Treatment for HIV/AIDS and related medical conditions	Lifetime Limit £50,000 \$85,000 €75,000	Lifetime Limit £50,000 \$85,000 €75,000	Not Covered
Emergency Local Ambulance			
Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full	Covered in Full	Covered in Full
Organ Transplant			
Treatment for and in relation to an organ transplant of either: kidney, liver, heart, lung, or heart and lung, in respect of the insured person as recipient and not the organ donor	Covered up to £250,000 \$425,000 €375,000	Covered up to £250,000 \$425,000 €375,000	Covered up to £250,000 \$425,000 €375,000
Nursing at Home			
Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient or daycare treatment	Covered up to £5,000 \$8,500 €7,500	Covered up to £2,500 \$4,250 €3,750	Covered up to £1,500 \$2,550 €2,250
Please note: The Nursing at Home benefit does not apply to terminal medical conditions . Terminal medical conditions can only be covered under the Terminal Illness benefit			
Compassionate Emergency Visit			
Costs incurred by an insured person for an economy class return airfare from the country of residence to visit a close family member , up to the attained age of 75 years, in the event of a medical condition that results in that close family member being placed on a critical list, or his/her death. Limited to one return journey per insured person per plan year	Covered in Full	Covered in Full	Not Covered
Hospital Cash Benefit			
Cash payment payable for each night where treatment is received by an insured person as a non-paying patient	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250
Emergency Evacuation and Repatriation			
The transportation costs of an insured person to the nearest centre where adequate medical facilities are available. Payment of this benefit , including treatment incurred, will be subject to the insured person suffering from a medical condition; (a)** that necessitates the insured person being placed on a critical list, or, (b) for which, in our opinion, adequate treatment is not available in the location where such treatment is required and/or recovery would be substantially expedited thereby	Covered in Full	Covered in Full	Covered in Full When relating to in-patient and daycare treatment
Economy class return airfare following an emergency medical evacuation, to country of residence			
**Travelling, accommodation and economy class return airfare expenses for pre-authorized costs of a close business colleague , or the insured person's dependants , or in the case of the insured person being a dependant , a parent or close family member , having to accompany the insured person for an emergency medical evacuation. This benefit will only become available under the conditions detailed in clause (a) above			
Repatriation of Mortal Remains			
In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an insured person , from the place of death to the home country , or the preparation and local burial or cremation of the mortal remains of the insured person , who dies outside of the home country	Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500
Emergency Medical Treatment Outside Area of Cover			
Emergency medical treatment cover outside of geographic area of cover	Covered up to £35,000 \$59,500 €52,500	Covered up to £30,000 \$51,500 €45,000	Not Covered
Maternity Care (available after 12 months continuous cover)			
Normal pregnancy and childbirth comprising normal pre-natal treatments and examinations, normal childbirth, normal post-natal treatments and examinations. ³ This benefit is limited to a maximum of 3 routine antenatal ultrasound scans (one per trimester), 12 routine antenatal visits. Under the childbirth benefit , we will cover the following for the newborn baby: 1 consultation charge including physical examination, 1 hearing test, routine blood tests and accommodation charge of up to 4 nights for the newborn if the mother is admitted and not suffering any complications. Subject to the benefit limit shown	Covered up to 80% of £5,000 \$8,500 €7,500	Not Covered	Not Covered
Complications of pregnancy: treatment of a medical condition which arises during the antenatal stages of pregnancy, or a medical condition which arises during childbirth and requires a recognised obstetric procedure.		Covered up to £5,000 \$8,500 €7,500	Covered up to £2,500 \$4,250 €3,750
New-born accommodation: hospital accommodation costs for a new-born child to accompany its mother while she is receiving treatment as an in-patient in a hospital for a medical condition covered under the complications of pregnancy and childbirth benefit	Covered in Full	Covered in Full	Covered in Full
Termination of pregnancy when medically necessary			
Birth defects and congenital abnormalities: Investigation and treatment of birth defects and congenital conditions, including birth trauma, provided that such becomes apparent in the first six (6) months from birth. Please note: This benefit is available per pregnancy for a period of twelve (12) months	Covered up to £20,000 \$34,000 €30,000	Covered up to £20,000 \$34,000 €30,000	Covered up to £20,000 \$34,000 €30,000
Deductibles			
¹ Out-patient medical treatment standard excess (applied per medical condition , per plan year)	£30.00 \$50.00 €45.00	£30.00 \$50.00 €45.00	£30.00 \$50.00 €45.00
² Out-patient dental treatment co-insurance (applied per claim)	25%	25%	N/A
³ Normal pregnancy and childbirth co-insurance (applied per claim)	20%	N/A	N/A

How we take care of you

We are completely in control of our business – from sale to claim, everything is organised by us. This means that we take full responsibility for our business and, as a result, we aim to take great care of you.

Making a claim is easy

As soon as you become an InterGlobal member you will have access to our multi-lingual, International Helpline, 24 hours a day, 365 days a year.



Staff at the International Helpline will pre-authorise your in-patient and daycare treatment so that we can settle the costs directly with the hospital. They will also arrange an emergency medical evacuation if needed and can answer your general medical questions. All you have to do is call – you will be given the toll free number on your membership documents. Our International Helpline is operated by First Assistance, based in New Zealand.

We have a team of experienced claims assessors to give you advice and assistance during office hours. They will liaise closely with you, our International Helpline and any medical practitioners who have treated you to make sure all your claims are dealt with efficiently and sympathetically.

A prompt claims settlement service, as long as we have all the information we need.

We give you international support

We work with a worldwide network of brokers and advisers who sell our plans. We also have offices across the globe offering local support. See the back cover of this brochure for details.

Finding out more

Our website has information about our products and global offices, company news and updates; we provide an online quote and buy facility and a special section containing policy information and other services for InterGlobal customers.

Visit us at www.interglobalpmi.com

You can also call us on +64 (0)9 309 2119 or e-mail info@interglobal-biz.nz. Contact details for each of our regional offices can be found on the back of this brochure. We look forward to hearing from you and meeting your international private medical insurance needs.

How to buy

Through your broker or adviser

We sell our plans through a worldwide network of independent intermediaries. If you would like independent advice on international health insurance, speak to your broker or adviser. If you do not already work with a broker or adviser, we will be happy to put you in touch with one.

Online

We have an online quote and buy facility available on our website. Our online service will guide you through the process of getting a price and then buying the cover you have selected. Getting international health cover has never been easier with InterGlobal.

Visit www.interglobalpmi.com

If you don't want to buy online

All the information you need is contained in this brochure so you can check out your premiums and cover options. Once you have decided what you want, all you have to do is fill in the application form and post, fax or email it to us.

Please make sure that you have read the International Schools Plan Guide before applying to ensure you understand the terms and conditions of the cover we provide. If you need a copy please let us know.

Need us to guide you?

If you are not sure what product best suits your needs, you can speak to your broker or adviser for independent advice or call us for guidance on the InterGlobal plans. We are ready to take your call.

Call us today on +64 (0)9 309 2119

(NZ office hours only - 08:30 to 18:00 GMT)

Our in-house sales team will also be able to provide you or your adviser with a formal quotation.

We would recommend this if:

- You are considering transferring your medical cover from another provider
- You are moving to a country where insurance premium tax applies
- You have any pre-existing medical conditions
- You are moving to an unstable area or an area where a government is recommending that you do not travel

Call us now on +64 (0)9 309 2119

or email info@interglobal-biz.co.nz

The Terms & Conditions of the service we provide can be found on our website:

www.interglobalpmi.com

We also have the following offices that offer local sales and support in their regions:

Thailand	T +66 (2) 207 1023	F +66 (2) 207 0584	E interglobal@iag.co.th
Indonesia	T +62 21 5290 1519	F +62 21 526 4380	E interglobal@ramains.com
Singapore	T +65 6423 0816	F +65 6423 0541	E interglobal@sg.rsagroup.com
Vietnam	T +84 (4) 936 1566	F +84 (4) 825 7188	E interglobal@baoviet.com.vn
United Arab Emirates	T +971 (0) 4 321 7581	F +971 (0) 4 321 7593	E info@interglobal.ae
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Kuwait	T +965 1 808 1811	F +965 2 245 8598	E warba@warbaonline.com

Other products

UltraCare Plans

Our flagship product, UltraCare Plans, offer international private healthcare insurance cover for expatriates, frequent travellers and international business people all over the world. We can cover individuals, families and corporate or affinity groups. If you are not a teacher or member of staff at an international school, please ask us about UltraCare.

UltraCare Marine

Specialised healthcare plans for professional yacht crews, including cover for ship to shore transportation in the event of a medical emergency.

StudentCare

These plans are designed for students aged 5 to 64 studying outside of their home country. As well as cover for medical treatment, the plans cover emergency evacuation, loss of tuition fees, accidental death, personal belongings, disability and personal liability.



Visit www.interglobalpmi.com for more information.

A.M. Best's Financial Strength Rating System

Secure Range	
A++, A+	Superior
A, A-	Excellent
B++, B+	Good

Vulnerable Range	
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspension
NR	Not Rated

More information can be obtained from
www.ambest.com

