



International Schools Plans

HealthCare Plans

INGLE[™]
INTERNATIONAL

 **InterGlobal**
International Private Medical Insurance

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

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International health insurance for you



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.

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.

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



Wherever you are,
be in safe hands

Our International Schools Plans provide private healthcare insurance cover for teachers and staff at International Schools all over the world.

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 5 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, 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

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 who have a need for quality international private medical insurance cover.

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. These plans can be easily extended giving you additional cover and extra flexibility with our Optional Add-on Plans.

Choose the right plan for you?

International Schools Plans Gold

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



International Schools Plans Silver

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



International Schools Plans Bronze

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



Please see the insert in the back of this brochure for more information about our plans and benefits.

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 plans and benefits.

Areas of cover

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

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%.

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.

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.

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.

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 inserted in the back of this brochure for an idea of the levels of cover available.

For more information on what we can offer your group, for a quotation, or if you are unsure of whether we will be able to cover you, please call us or speak to your broker or adviser.



24/7 Worldwide security assistance

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.

24/7 Worldwide security assistance

red24 cover 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.

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

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

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

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.

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.

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 or e-mail sales@interglobalpmi.com. Contact details for each of our regional offices can be found on our website. We look forward to hearing from you and meeting your international private medical insurance needs.

How to buy

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.

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 have 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.

Need us to guide you?

If you are not sure which product best suits your needs, you can speak to your broker or adviser for independent advice or call our in-house sales team for guidance on InterGlobal plans. We are ready to take your call.

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

The Terms & Conditions can be found on our website.

Call us today on +44 (0) 1252 745 900
(UK office hours only - 08:30 to 17:00 GMT)

or email sales@interglobalpmi.com

www.interglobalpmi.com



Other products

We offer niche products for international teachers, students and professional yacht crews.

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 who have a need for quality International private medical insurance coverage. 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.

International Students

These plans are specifically designed for students aged between 16 and 35 years old who are studying overseas.

Visit www.interglobalpmi.com for more information.

