

Peace of mind wherever you are



## International Schools Plans

HealthCare Plans

### **Sales Team**

**T** +44(0) 1252 745 900

**F** +44(0) 1252 745 920

**E** [info@interglobalpmi.com](mailto:info@interglobalpmi.com)

### **Claims Support**

**T** +44(0) 1252 745 945

**F** +44(0) 1252 745 920

**E** [claims@interglobalpmi.com](mailto:claims@interglobalpmi.com)

### **Client Services**

**T** +44 (0) 1252 745 965

**F** +44 (0) 1252 745 920

**E** [clientservices@interglobalpmi.com](mailto:clientservices@interglobalpmi.com)

## **International Helpline**

For emergency assistance in-patient pre-authorisation

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

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 +44 (0)1252 745900 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 +44 (0) 1252 745 900.

### 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 +44 (0) 1252 745 900 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 +44 (0) 1252 745 900 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 +44 (0) 1252 745 900 or speak to your broker or adviser.

# International Schools Table of Benefits

| Overall Limits  | Gold                                    | Silver   | Bronze                            |
|---|---|--|-----------------------------------|
| Under the terms and conditions of the <b>plan</b> , <b>we</b> will pay necessary, <b>customary and reasonable</b> expenses up to an overall maximum, per <b>insured person</b> per <b>plan year</b> (unless a lifetime limit is specified): | £1,000,000<br>\$1,700,000<br>€1,500,000 | £750,000<br>\$1,275,000<br>€1,125,000                                | £500,000<br>\$850,000<br>€750,000 |
| <b>In-Patient and Daycare Treatment</b>   |   |  |                                   |
| <b>Accidents and emergencies</b> , intensive care and theatre costs   |   |  |                                   |
| <b>Hospital</b> accommodation   |   |  |                                   |
| Nursing fees, medical expenses and ancillary charges  |   |  |                                   |
| Surgeons', <b>consultants</b> ', anaesthetists' and <b>medical practitioners</b> ' fees   |   |  |                                   |
| Prescribed medicines and drugs  |   |  |                                   |
| Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>   |   |  |                                   |
| Prostheses: artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body   |   |  |                                   |
| MRI, PET and CT scans   | Covered in Full                         | Covered in Full  | Covered in Full                   |
| X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>  |   |  |                                   |
| Oncology tests, drugs and <b>consultants</b> ' fees including cover for chemotherapy and radiotherapy   |   |  |                                   |
| Allergies: <b>treatment</b> of allergic <b>medical conditions</b>   |   |  |                                   |
| Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant or specialist</b>   |   |  |                                   |
| Parent accommodation, insured parent with an insured child under 18 years of age in <b>hospital</b>   |   |  |                                   |
| Accidental damage to <b>natural teeth</b>   |   |  |                                   |
| <b>Out Patient Treatment</b> <sup>1</sup>   |   |  |                                   |
| <b>Primary</b> consultations and <b>treatment</b> to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings  | Covered in Full                         | Covered up to<br>£4,000<br>\$6,800<br>€6,000                         |                                   |
| X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>  |   |  |                                   |
| <b>Specialists'</b> and <b>consultants'</b> fees for consultations, prescribed medicines, drugs and dressings   |   | *Physiotherapy up to a maximum sub-limit of<br>£250<br>\$425<br>€375 |                                   |
| Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant or specialist</b> *   | Covered up to<br>£500<br>\$850<br>€750  |  |                                   |



|   |   |   |   |
|---|---|---|---|
| Complementary medicine and <b>treatment</b> by a <b>therapist</b> , when referred by a <b>medical practitioner, consultant or specialist</b> . This <b>benefit</b> extends to osteopathic, chiropractic, homeopathic and acupuncture <b>treatment</b>                                 | Covered up to<br>£500<br>\$850<br>€750  | Covered up to<br>£250<br>\$425<br>€375  | Not Covered   |
| Chinese herbal medicine   | Covered up to<br>£1,500<br>\$2,550<br>€2,250                                  | Covered up to<br>£1,000<br>\$1,700<br>€1,500                                  |   |
| <b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b>   | Covered in Full   | Covered in Full   | Covered in Full up to 90 days   |
| Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy  | Covered in Full   | Covered in Full   |   |
| MRI, PET and CT scans   | Covered up to<br>£150<br>\$255<br>€225  | Covered up to<br>£150<br>\$255<br>€225  | Covered in Full up to 90 days   |
| <b>Out-patient</b> surgical operations  | Covered in Full up to 90 days   | Covered in Full up to 90 days   |   |
| Allergies: <b>treatment of allergic medical conditions</b>  | Covered up to 75% of<br>£750<br>\$1,275<br>€1,125                             | Covered up to 75% of<br>£500<br>\$850<br>€750                                 | Not Covered   |
| <b>Post-hospitalisation treatment</b>   | 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 |   |
| <b>Out-Patient Dental Treatment<sup>2</sup></b> (available after 6 months continuous cover)   | Covered up to a lifetime limit of<br>£40,000<br>\$68,000<br>€60,000           | Covered up to a lifetime limit of<br>£40,000<br>\$68,000<br>€60,000           | Covered within the limits in the in-patient following in-patient or daycare treatment for a period of 90 days after discharge |
| <b>Treatment</b> for the immediate relief of <b>dental</b> pain, accidental damage to <b>natural teeth</b> and restoration of <b>natural teeth</b> including x-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b> , semi-precious and replacement crowns | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           |   |
| <b>Chronic Medical Conditions</b>   | 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 following in-patient or daycare treatment for a period of 90 days after discharge |
| Stabilisation of <b>acute</b> exacerbations / episodes of <b>chronic medical conditions</b>   | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           |   |
| Maintenance, routine checkups, prescribed drugs and dressings, and <b>palliative treatment</b> including renal dialysis   | 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 following in-patient or daycare treatment for a period of 90 days after discharge |
| Please note: in the event of a <b>chronic medical condition</b> being deemed <b>terminal</b> , cover under the chronic medical conditions benefit will cease. <b>Terminal medical conditions</b> can only be covered under the Terminal Illness <b>benefit</b> .                      | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           |   |
| <b>Terminal Illness</b>   | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Not Covered   |
| <b>Palliative treatment</b> and <b>hospice</b> care on diagnosis of a <b>terminal</b> condition   | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           | Covered up to a lifetime limit of<br>£50,000<br>\$85,000<br>€75,000           |   |

## Table of Benefits (continued)

| Hormone Replacement Therapy  | Gold   | Silver   | Bronze  |
|--|--|--|---|
| Hormone replacement therapy in respect of pre- and post-menopausal symptoms  | Covered up to<br>£150<br>£255<br>€22.5   | Covered up to<br>£150<br>£255<br>€22.5   | Covered up to<br>£150<br>£255<br>€22.5<br>Immediately for the in-patient or daycare treatment for a period of 90 days after discharge |
| <b>HIV/AIDS</b> (available after 4 years from the date that the benefit was first introduced on your plan)   |  |  |   |
| <b>Treatment for HIV/AIDS and related medical conditions</b>   | Lifetime Limit<br>£50,000<br>\$85,000<br>€75,000                                 | Lifetime Limit<br>£50,000<br>\$85,000<br>€75,000                                 | Not Covered   |
| <b>Emergency Local Ambulance</b>   |  |  |   |
| Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>   | Covered in Full  | Covered in Full  | Covered in Full   |
| <b>Organ Transplant</b>  |  |  |   |
| <b>Treatment</b> for and in relation to an organ transplant of either: kidney, liver, heart, lung, or heart and lung, in respect of the <b>insured person</b> as recipient and not the organ donor   | Covered up to<br>£250,000<br>\$425,000<br>€375,000                               | Covered up to<br>£250,000<br>\$425,000<br>€375,000                               | Covered up to<br>£250,000<br>\$425,000<br>€375,000  |
| <b>Nursing at Home</b>   |  |  |   |
| Primary care services of a <b>registered nurse</b> in the <b>insured person's</b> home immediately after, or instead of, <b>in-patient</b> or <b>daycare treatment</b>   | Covered up to<br>£5,000<br>\$8,500<br>€7,500                                     | Covered up to<br>£2,500<br>\$4,250<br>€3,750                                     | Covered up to<br>£1,500<br>\$2,550<br>€2,250  |
| Please note: The Nursing at Home benefit does not apply to <b>terminal medical conditions</b> . <b>Terminal medical conditions</b> can only be covered under the Terminal Illness benefit  |  |  |   |
| <b>Compassionate Emergency Visit</b>   |  |  |   |
| Costs incurred by an <b>insured person</b> for an economy class return airfare from the <b>country of residence</b> to visit a <b>close family member</b> , up to the attained age of 75 years, in the event of a <b>medical condition</b> that results in that <b>close family member</b> being placed on a <b>critical list</b> , or his/her death. Limited to one return journey per <b>insured person</b> per <b>plan year</b> | Covered in Full  | Covered in Full  | Not Covered   |
| <b>Hospital Cash Benefit</b>   |  |  |   |
| Cash payment payable for each night where <b>treatment</b> is received by an <b>insured person</b> as a <b>non-paying patient</b>  | £250 \$425 €375 per night<br>Up to a maximum of<br>£7,500<br>\$12,750<br>€11,250 | £250 \$425 €375 per night<br>Up to a maximum of<br>£7,500<br>\$12,750<br>€11,250 | £250 \$425 €375 per night<br>Up to a maximum of<br>£7,500<br>\$12,750<br>€11,250  |
| <b>Emergency Evacuation and Repatriation</b>   |  |  |   |
| The transportation costs of an <b>insured person</b> to the nearest centre where adequate medical facilities are available. Payment of this <b>benefit</b> , including <b>treatment</b> incurred, will be subject to the <b>insured person</b> suffering from a <b>medical condition</b> ; (a)** that  |  |  |   |

|   |   |
|---|---|
| <p>necessitates the <b>insured person</b> being placed on a <b>critical list</b>, or (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the location where such <b>treatment</b> is required and/or recovery would be substantially expedited thereby</p>  | <p>Covered in Full</p> <p>When relating to in-patient and daycare treatment</p>   |
| <p>Economy class return airfare following an emergency medical evacuation, to <b>country of residence</b></p> <p>* * Travelling, accommodation and economy class return airfare expenses for <b>pre-authorised</b> costs of a <b>close business colleague</b>, or the <b>insured person's dependants</b>, or in the case of the <b>insured person</b> being a <b>dependent</b>, a parent or <b>close family member</b>, having to accompany the <b>insured person</b> for an <b>emergency</b> medical evacuation. This <b>benefit</b> will only become available under the conditions detailed in clause (a) above</p>  | <p>Covered in Full</p> <p>Covered in Full</p>   |
| <p><b>Repatriation of Mortal Remains</b></p> <p>In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an <b>insured person</b>, from the place of death to the <b>home country</b>, or the preparation and local burial or cremation of the mortal remains of the <b>insured person</b>, who dies outside of the <b>home country</b></p>   | <p>Covered in Full</p> <p>Covered up to<br/>£15,000<br/>\$25,500<br/>€22,500</p> <p>Covered up to<br/>£15,000<br/>\$25,500<br/>€22,500</p>                    |
| <p><b>Emergency Medical Treatment Outside Area of Cover</b></p> <p><b>Emergency</b> medical <b>treatment</b> cover outside of geographic <b>area of cover</b></p>   | <p>Covered in Full</p> <p>Covered up to<br/>£35,000<br/>\$59,500<br/>€52,500</p> <p>Covered up to<br/>£30,000<br/>\$51,500<br/>€45,000</p> <p>Not Covered</p> |
| <p><b>Maternity Care</b> (available after 12 months continuous cover)</p> <p>Normal pregnancy and childbirth comprising normal pre-natal <b>treatments</b> and examinations, normal childbirth, normal post-natal treatments and examinations <sup>3</sup> This <b>benefit</b> is limited to a maximum of 3 routine antenatal ultrasound scans (one per trimester), 12 routine antenatal visits. Under the childbirth <b>benefit</b>, 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 <b>benefit</b> limit shown</p> | <p>Covered up to 80% of<br/>£5,000<br/>\$8,500<br/>€7,500</p> <p>Not Covered</p> <p>Not Covered</p>   |
| <p>Complications of pregnancy: <b>treatment of a medical condition</b> which arises during the antenatal stages of pregnancy, or a <b>medical condition</b> which arises during childbirth and requires a recognised obstetric procedure.</p>   | <p>Covered up to<br/>£5,000<br/>\$8,500<br/>€7,500</p> <p>Covered up to<br/>£2,500<br/>\$4,250<br/>€3,750</p>   |
| <p>New-born accommodation: <b>hospital</b> accommodation costs for a new-born child to accompany its mother while she is receiving <b>treatment</b> as an <b>in-patient</b> in a <b>hospital</b> for a <b>medical condition</b> covered under the complications of pregnancy and childbirth <b>benefit</b></p>  | <p>Covered in Full</p> <p>Covered in Full</p>   |
| <p>Termination of pregnancy when <b>medically necessary</b></p> <p><b>Birth defects</b> ad congenital abnormalities: Investigation and <b>treatment of birth defects</b> and congenital conditions, including birth trauma, provided that such become apparent in the first six (6) months from birth. Please note: This <b>benefit</b> is available per pregnancy for a period of twelve (12) months</p>   | <p>Covered in Full</p> <p>Covered up to<br/>£20,000<br/>\$34,000<br/>€30,000</p> <p>Covered up to<br/>£20,000<br/>\$34,000<br/>€30,000</p>                    |
| <p><b>Deductibles</b></p> <p>1 <b>Out-patient medical treatment standard excess</b> (applied per <b>medical condition</b>, per <b>plan year</b>)</p>  | <p>Covered in Full</p> <p>Covered up to<br/>£30,000<br/>\$49,500<br/>€45,000</p> <p>£30,000<br/>\$49,500<br/>€45,000</p>                                      |
| <p>2 <b>Out-patient dental treatment co-insurance</b> (applied per <b>claim</b>)</p> <p>3 Normal pregnancy and childbirth <b>co-insurance</b> (applied per <b>claim</b>)</p>  | <p>25%</p> <p>25%</p> <p>N/A</p> <p>N/A</p>   |

## 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](http://www.interglobalpmi.com)

You can also call us on +44 (0)1252 745 900 or e-mail [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com). 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](http://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 InterGlobal plans. We are ready to take your call.

Call us today on **+44 (0) 1252 745 900**  
(UK office hours only - 08:30 to 17:00 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 **+44 (0)1252 745 900**  
or email [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com)

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

[www.interglobalpmi.com](http://www.interglobalpmi.com)

## Regional variations of our International Schools Plans

We sell regional variations of our International Schools Plans in some countries. These are locally licensed, co-branded products that comply with legislations in these countries. The plans provide cover which is tailored to the needs of expatriates in these locations. If you are, or will be, living in one of these countries, please contact our local office (full addresses are on the back of this brochure):

|           |                    |                    |  |
|-----------|--------------------|--------------------|--|
| Thailand  | T +66 (2) 207 1023 | F +66 (2) 207 0584 | E <a href="mailto:interglobal@iag.co.th">interglobal@iag.co.th</a>             |
| Indonesia | T +62 21 5290 1519 | F +62 21 526 4380  | E <a href="mailto:interglobal@ramains.com">interglobal@ramains.com</a>         |
| Singapore | T +65 6423 0816    | F +65 6423 0541    | E <a href="mailto:interglobal@sg.rsagroup.com">interglobal@sg.rsagroup.com</a> |
| Vietnam   | T +84 (4) 936 1566 | F +84 (4) 825 7188 | E <a href="mailto:interglobal@baoviet.com.vn">interglobal@baoviet.com.vn</a>   |

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

|                      |                       |                       |  |
|----------------------|-----------------------|-----------------------|--|
| United Arab Emirates | T +971 (0) 4 321 7581 | F +971 (0) 4 321 7593 | E <a href="mailto:info@interglobal.ae">info@interglobal.ae</a>         |
| New Zealand          | T +64 (0) 9 309 2119  | F +64 (0) 9 309 4119  | E <a href="mailto:info@interglobal-nz.biz">info@interglobal-nz.biz</a> |
| Japan                | T +81 6 4706 7701     | F +81 6 4706 7702     | E <a href="mailto:igj@interglobal.co.jp">igj@interglobal.co.jp</a>     |
| Kuwait               | T +965 1 808 1811     | F +965 2 245 8598     | E <a href="mailto:warba@warbaonline.com">warba@warbaonline.com</a>     |

## 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](http://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](http://www.ambest.com)

