

WorldStudy<sup>SM</sup>

International Student Health Insurance



GLOBAL  
*peace of mind*<sup>®</sup>



## Study with Global Peace of Mind®

As a student, or a participant in a cultural exchange program, the opportunity to learn abroad can be an enriching and rewarding experience. You'll immerse yourself in your new surroundings and become involved in new activities, all while achieving your educational or aspirational goals.

During an exciting time like this, you may not think about what to do if you were injured or became sick while away from home. Without warning, your experience abroad can quickly become a frightening situation if you're not prepared for a medical emergency. That's why IMG's WorldStudy<sup>SM</sup> international student medical insurance provides the protection and support you need, and is designed to give you Global Peace of Mind® during your time abroad.

WorldStudy plans are available worldwide to individuals, families, and groups of various nationalities, who are studying or on a cultural exchange program outside of their country of habitual residence for no less than 30 days and up to 5 years. WorldStudy offers you flexibility when it comes to choosing and personalizing your cover:

- ▶ Available in £GBP, €EUR, \$USD
- ▶ Two maximum limit options
- ▶ Nil excess

## SAFETY SOLUTIONS

Pursuing an education away from your home country is already stressful. We know your safety while studying abroad is important to you, so IMG's WorldStudy<sup>SM</sup> Program has solutions designed to protect you and give you Global Peace of Mind.



### PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care and routine visits.



### FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's international physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.



### CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a range of assistance benefits and services designed to support you in a crisis. A dedicated team of multilingual nurses, doctors, and case managers provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations or search and rescue missions.



## Why IMG?

International Medical Group® (IMG®) offers exceptional service from the moment you purchase a product or service to the moment you need to use it. We know that when spending your hard-earned money, you want it to go to a company you can trust. IMG's longevity, consistency, and credibility will give you peace of mind when making a purchase. When away from home, your number one priority is safety. IMG provides safety solutions to address the many and varied needs of global citizens all over the world.



### SERVICE

IMG has call centers based in the United States and United Kingdom, offering medical, travel, and security services 24/7. Our highly trained staff have experience working in remote and hazardous regions, juggling multiple time zones, languages, and currencies. IMG will ensure you get the help you need, when and where you need it. IMG provides best-in-class technology offerings allowing you to manage claims, your account, and search for a provider through our online self-service portal, MyIMG.

### STABILITY

IMG has experience serving millions of customers worldwide since 1990 and boasts a large collection of personalized offerings for any type of individual or group traveling, working, or living away from home. We're owned by SiriusPoint\*, a multi-billion dollar, AM Best "A-" rated insurance industry leader. IMG offers access to quality care through a network of providers and facilities across the globe. Don't just take our word for it, our reputable assistance services have attracted the business of multiple Fortune 500 companies and other insurance providers.

*\*SiriusPoint is a trading name of SiriusPoint Ltd.*



### MyIMG<sup>SM</sup> Member Portal

It's easy to access and manage your IMG accounts any time, from anywhere and any device, via MyIMG.

MyIMG features include:

- » Claims submission and management
- » ID Card and insurance documents access
- » Preauthorisation process initiation
- » Explanation of Benefit (EOB) access
- » Customer Care live chat and contact information
- » Find a Doctor locator





### SUMMARY OF BENEFITS

*Maximum Limits are per Period of Insurance unless otherwise stated.*

Maximum Policy Limit Options <i>(Per Insured Person, Per Period of Insurance)</i>	£750,000/€1,000,000/\$1,250,000 £1,500,000/€2,000,000/\$2,500,000
Age Limits	Under 60 years for Participant and Spouse 15 days to 18 years for Dependent Child
Excess per Insured Person	Nil Excess <i>(except as specifically stated elsewhere in the Schedule)</i>
Area of Cover Options <i>(Refer to Area of Cover definition for further details)</i>	Europe <i>(as defined)</i> Worldwide excluding USA Worldwide
Coverage Duration Options	30 days up to 12 months, renewable up to a maximum of 5 years
Extensions / Renewal Options	Incrementally extendable from 5 days until reaching a maximum of 60 months
Coverage Extension Period	Up to 90 days after policy expiry date for continued treatment of an eligible illness or injury
World-Class Medical Benefits	Coverage available for inpatient and outpatient medical expenses Freedom to choose any hospital, clinic, or doctor in your area of cover
24 Hour International Emergency Care	24-hour medical emergency helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains and more
MyIMG <sup>SM</sup>	24-hour secure access from anywhere worldwide to manage your account online
Teleconsultation	Online and telephonic access to a network of medical professionals available to diagnose treat and prescribe for non-emergency medical issues

PLAN DETAILS

*\*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*



## MEDICAL BENEFITS

(Coverage for usual, reasonable and customary charges. Subject to excess and coinsurance when applicable.)  
Maximum Limits are per Period of Insurance unless otherwise stated.

PHYSICAL HEALTH

1	Hospitalisation	Full cover*
2	Intensive Care Unit	Full cover*
3	Medical Expenses	Full cover*
4	Outpatient Medical Expenses	Full cover*
5	<b>Pre-Existing Conditions</b>	<b>No cover</b>
6	Day Patient Surgical/Hospital Facility	Full cover*
7	Laboratory	Full cover*
8	Radiology/X-ray	Full cover*
9	Chemotherapy/Radiation Therapy	Full cover*
10	Pre-Admission Testing	Full cover*
11	Surgery	Full cover*
12	Chiropractic Care (Medical order or treatment plan required)	Full cover*
13	<b>Maternity and Newborn Care</b>	<b>No cover</b>
14	Extended Care Facility (Upon direct transfer from acute care Hospital)	Full cover*
15	Home Nursing Care (Provided by a home healthcare agency. Upon direct transfer from an acute care hospital)	Full cover*
16	<b>Inpatient Mental/Nervous</b>	<b>No cover</b>
17	<b>Outpatient Mental/Nervous</b>	<b>No cover</b>
18	Emergency Local Ambulance Transport	Full cover*
19	Prescription Drugs	Full cover*
20	Emergency Room - Accident	Full cover*
21	Emergency Room - Illness (Subject to an additional excess of £150/€200/\$250 if not admitted as an inpatient or day patient)	Full cover*
22	Dental - Injury due to Accident	Full cover*
23	Dental - Sudden Dental Pain	Up to £75/€100/\$125
24	Hospital Cash Benefit	£60/€75/\$100 Per night up to a maximum of 14 nights

\*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

## INTERNATIONAL EMERGENCY CARE &amp; ASSISTANCE

When coordinated through the Policy Administrator.

1	24-Hour Emergency Medical Help Line	Included
2	Emergency Medical Evacuation	Up to £300,000/€400,000/\$500,000 Policy Limit (independent of Maximum Limit)
3	Emergency Reunion	Up to £30,000/€40,000/\$50,000
4	Cremation/Burial or Repatriation of Remains	Up to £30,000/€40,000/\$50,000
5	Natural Disaster Evacuation & Accommodation	£60/€75/\$100 per day for up to five days
6	Repatriation for Medical Treatment	Up to £30,000/€40,000/\$50,000

## ADDITIONAL BENEFITS

1	Teleconsultation: Online and telephonic medical professionals	Full cover**
2	Terrorism Coverage	Full cover*
3	Incidental Return Trip	You are covered for trips to your Country of Habitual Residence up to a cumulative period of 30 days during the period of insurance
4	Organised Sports	Up to £750,000/€1,000,000/\$1,250,000 combined Maximum Limit for Injury to third person and damage to third person's property.  Excess for Injury to third person or damage to third person's property: £75/€100/\$125 per occurrence
5	Personal Liability	Up to £750,000/€1,000,000/\$1,250,000 combined Maximum Limit  Injury to third person Excess: £75/€100/\$125 per Injury  Damage to Third Person's property excess: £75/€100/\$125 per damage

\*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

\*\*Teleconsultation will not support a diagnosis for Mental or Nervous Disorders. Coverage for a Teleconsultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this insurance. We reserve the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teleconsultation where the Illness or Injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Policy. The full service of Teleconsultation is not available in all countries. Please check with the provider for these details.



## ADDITIONAL COVER OPTIONS

*These benefits are optional and only applicable if selected and purchased at time of original application. Options apply to all individuals listed on the application form, unless otherwise noted.*

Adventure Sports Option

Up to £30,000/€40,000/\$50,000

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## Area of Cover

Depending on your destinations, you will be eligible for one of the following areas of cover:

**(1) Europe\*:** Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (West of Urals), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including Great Britain, Northern Ireland and the Isle of Man) and Vatican City.

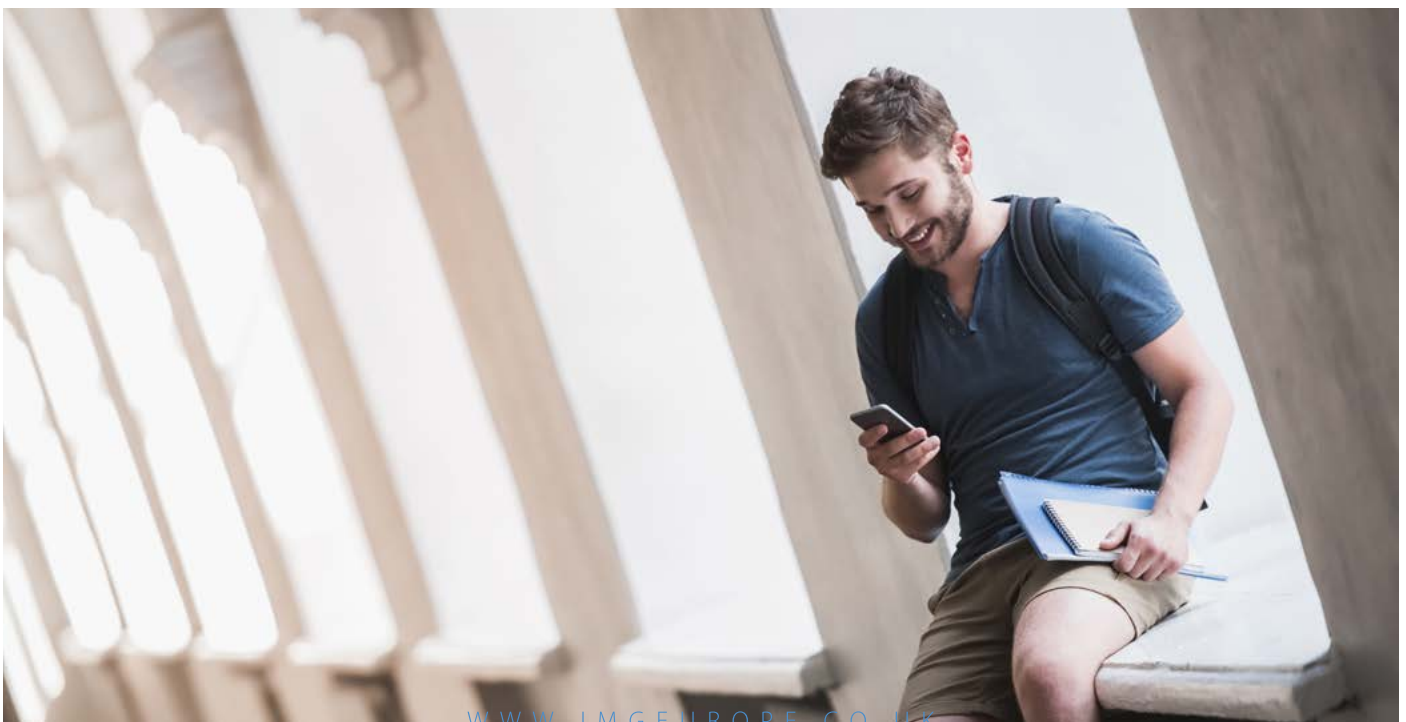
**(2) Worldwide Excluding USA\***

**(3) Worldwide\***

*\*All areas exclude cover within your Country of Habitual Residence.*

## CONDITIONS OF COVER

1. Cover and benefits are subject to the applicable excess and coinsurance and all terms and conditions of the plan and Insurance Contract.
2. Cover under a **WorldStudy<sup>SM</sup>** plan is secondary to any other cover.
3. Cover and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a medical practitioner.
5. Charges must be incurred during the period of cover or the cover extension period (*if applicable*).
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.



# WorldStudy<sup>SM</sup>

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## Policy Manager

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