

Below is a summary comparison of the GlobeHopper Plan range 'at a glance'. This is approved for professional advisor use only and not for distribution to customers. Refer to policy wording for further details.

GlobeHopper Plan Information	Single Trip (Individual & Group)	Platinum (Individual & Group)	Multi-Trip (Individual & Group)	
Summary Schedule of Cover & Plan Highlights <small>Refer to Policy Wording for full details of coverage, exclusions, terms, conditions and limitations</small>				
Plan Information & Highlights				
Plan Maximum Limit Options - Maximum Aggregate Sum Insured - Per Insured Person	US\$50,000 / £30,000 / €40,000 \$100,000 / £60,000 / €75,000 \$500,000 / £300,000 / €400,000 \$1,000,000 / £600,000 / €800,000 \$2,000,000 / £1,250,000 / €1,500,000	\$1,000,000/ \$5,000,000/ \$8,000,000/	€600,000/ €3,000,000/ €5,000,000/	€800,000 €4,000,000 €6,250,000
Senior Citizen Traveller Plan Maximum Limit	<u>Age</u> 70-79 \$50,000 / £30,000 / €40,000 80+ \$10,000 / £6,000 / €7,500 No Max Upper Age	<u>Age</u> 70-79 \$100,000/ €60,000/ €75,000 80+ \$20,000/ €12,000/ €15,000 No Max Upper Age	<u>Age</u> 70-75 \$50,000/ £30,000/ €40,000 76+ Not Available	
Excess Options Per Insured Person	\$0 / £0 / €0 \$100 / £60 / €75 \$250 / £150 / €200 \$500 / £300 / €400 \$1,000 / £600 / €800 \$2,500 / £1,600 / €2,000	\$0 / £0 / €0 \$100 / £60 / €75 \$250 / £150 / €200 \$500 / £300 / €400 \$1,000 / £600 / €800 \$2,500 / £1,600 / €2,000 \$5,000 / €3,000 / €4,000 \$10,000 / €6,000 / €7,500 \$25,000 / €15,000 / €20,000	\$250 / £150 / €200 per Insured Person per each covered illness	
Family Excess Cap	Not Applicable	Three Times the Individual Excess	Not Applicable	
Area of Cover Options <small>(* All zones exclude coverage within your Home Country i.e. country of primary residence (as identified on your application) US Citizens buying worldwide cover can only have 60 days in the USA.</small>	i) Europe* (as defined) ii) Worldwide excluding USA & Canada* iii) Worldwide*	i) Europe* (as defined) ii) Worldwide excluding USA & Canada* iii) Worldwide*	i) Europe* (as defined) ii) Worldwide excluding USA & Canada* iii) Worldwide*	
Trip Duration Options	5 days to 2 Years, Incrementally extendable up to 2 years if initial 1 month purchase and no break in cover	5 days to 3 Years, Incrementally extendable up to 3 years if initial 1 month purchase and no break in cover	Unlimited Number of Trips Per Policy Period. Insureds Can travel separately Options: 30 Days Max Duration Per Trip 45 Days Max Duration Per Trip Renewable to 36 months	
Available After Departure Coverage Extension Period	Yes Up to Six Months past policy expiry date for continued treatment	Yes Up to twelve Months past policy expiry date for continued treatment	Yes 30 days to a maximum of \$5,000/ £3,000 / €4,000	

Co-Insurance	Single Trip	Platinum	Multi-Trip
For Treatment received outside the USA / Canada	No Co-Insurance	No Co-Insurance	No Co-Insurance
For Treatment Received with the USA/Canada	<p><u>In the PPO Network:</u> Plan pays 90% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to the Maximum Policy Limit</p> <p><u>Out of the PPO Network:</u> Plan pays 80% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to the Maximum Policy Limit</p>	<p><u>In the PPO Network:</u> No Co-Insurance</p> <p><u>Out of the PPO Network:</u> Plan pays 90% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to the Maximum Policy Limit</p>	<p><u>In the PPO Network:</u> Plan pays 90% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to the Maximum Policy Limit</p> <p><u>Out of the PPO Network:</u> Plan pays 80% of eligible expenses up to \$5,000/£3,000/€4,000, then 100% up to the Maximum Policy Limit</p>
World-class Medical Benefits & Freedom of Choice	Coverage available for In-Patient and Out-Patient Medical Expenses. Freedom to choose any hospital, clinic or Doctor in your area of cover	Coverage available for In-Patient and Out-Patient Medical Expenses. Freedom to choose any hospital, clinic or Doctor in your area of cover	Coverage available for In-Patient and Out-Patient Medical Expenses. Freedom to choose any hospital, clinic or Doctor in your area of cover
24 Hour International Emergency Care	24Hr Medical Emergency Helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more.	24Hr Medical Emergency Helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more.	24Hr Medical Emergency Helpline plus a wide range of international emergency benefits including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more.
MyIMG	24hr secure access from anywhere worldwide to manage your account online	24hr secure access from anywhere worldwide to manage your account online	24hr secure access from anywhere worldwide to manage your account online
Global Concierge & Assistance Services	Not Available	Dedicated service team	Not Available
Medical Information Service	Not Available	Included Access to physicians, psychologists, pharmacists, dentists etc for routine health related questions	Not Available

Schedule of Cover

Section A. Medical Benefits

Usual, reasonable and customary charges. Subject to Excess and Co-Insurance when applicable

Hospital Room & Board	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Intensive Care	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Medical Expenses	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Out-Patient Medical Expenses	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Emergency Local Ambulance	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Prescription Drugs	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Emergency Room Accident	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Emergency Room Illness with In-Patient Admission	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit

Policy Sections Continued:	Single Trip	Platinum	Multi-Trip
Emergency Room Illness without In-Patient Admission	Up to Maximum Limit with an additional \$250 / £150 / €200 Excess	Up to Maximum Limit with an additional \$250 / £150 / €200 Excess	Up to Maximum Limit with an additional \$250 / £150 / €200 Excess
Dental – Injury due to Accident	Up to Maximum Limit	Up to Maximum Limit	Up to Maximum Limit
Sudden Dental Pain	Up to \$150 / £90 / €115	Up to \$250 / £150 / €200	Up to \$150 / £90 / €115
State Hospital Cash Benefit	\$100 / £60 / €75 Per night up to a maximum of 14 nights	\$100 / £60 / €75 Per night up to a maximum of 14 nights	\$100 / £60 / €75 Per night up to a maximum of 14 nights
Reciprocal Health Agreement Benefit	Nil Excess When a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement	Nil Excess When a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement	Nil Excess When a claims saving is made due to a European Health Insurance Card (EHIC) or Reciprocal Health Agreement
Hospital Income Benefit	None	Up to \$250 / £150 / €200 Per night up to a maximum of 10 nights	None
Sudden and Unexpected Recurrence of a Pre-Existing Conditions	Not Applicable	Under Age 65 Lifetime Limit Up to \$20,000 / £12,500 / €15,000 Medical Coverage \$20,000 / £12,500 / €15,000 Emergency Medical Evacuation	Not Applicable

Section B. International Emergency Care & Assistance

When co-ordinated through the Plan Administrator

	Included	Included	Included
24 Hour Emergency Medical Help Line	Included	Included	Included
Emergency Medical Evacuation	Up to \$500,000 / £300,000 / €400,000 Lifetime Maximum (independent of Maximum Limit)	Up to Maximum Limit	Up to Maximum Limit
Emergency Reunion	Up to \$50,000 / £30,000 / €40,000	Up to \$100,000 / £60,000 / €75,000	Up to \$50,000 / £30,000 / €40,000
Cremation/Burial, or Repatriation of Remains	Up to \$50,000 / £30,000 / €40,000	Up to \$100,000 / £60,000 / €75,000	Up to \$50,000 / £30,000 / €40,000
Return of Minor Children	Up to \$50,000 / £30,000 / €40,000	Up to \$100,000 / £60,000 / €75,000	Up to \$50,000 / £30,000 / €40,000
Identity Theft Assistance	Up to \$500 / £300 / €400 Per Period of Insurance	Up to \$500 / £300 / €400 Per Period of Insurance	Up to \$500 / £300 / €400 Per Period of Coverage
Security and Political Evacuation	Up to \$10,000 / £6,000 / €7,500	Up to \$100,000 / £60,000 / €75,000	Up to \$10,000 / £6,000 / €7,500
Natural Disaster Evacuation & Accommodation	\$100 / £60 / €75 Per day for up to five days	\$250 / £150 / €200 Per day for up to five days	None

Section C. Additional Benefits

Policy Sections Continued:	Single Trip	Platinum	Multi-Trip
Lost Checked-In Luggage/Travel Documents	Up to \$50 / £30 / €40 per Item of personal property; Maximum of Up to \$250 / £160 / €200 Per Period of Insurance	Lost or Stolen Checked-In/Hotel Stored Baggage / Travel Documents Up to \$500 / £300 / €400 Per Period of Insurance	Up to \$50 / £30 / €40 per Item of personal property; Maximum of Up to \$250 / £160 / €200 Per Period of Insurance
Trip Interruption	Up to \$5,000 / £3,000 / €4,000	Up to \$10,000 / £6,000 / €7,500	Up to \$5,000 / £3,000 / €4,000
Terrorism Coverage	Up to \$50,000 / £30,000 / €40,000 Lifetime Maximum	Up to Maximum Limit	Up to \$50,000 / £30,000 / €40,000 Lifetime Maximum
Sports & Activities Coverage	Up to Maximum Limit for Basic Listed Sports (includes on-piste downhill/cross-country skiing)	Up to Maximum Limit for Basic Listed Sports (includes on-piste downhill/cross-country skiing)	Up to Maximum Limit for Basic Listed Sports (includes on-piste downhill/cross-country skiing)
Common Carrier Accidental Death	Up to \$50,000 / £30,000 / €40,000 to beneficiary; Maximum Per Family \$250,000 / £160,000 / €200,000	Up to \$100,000 / £60,000 / €75,000 per adult \$25,000 / £16,000 / €20,000 per child Maximum Per Family \$250,000 / £160,000 / €200,000	Up to \$50,000 / £30,000 / €40,000 to beneficiary; Maximum Per Family \$250,000 / £160,000 / €200,000
Accidental Death and Dismemberment (AD&D)	Up to \$25,000 / £16,000 / €20,000 principle sum	Up to \$50,000 / £30,000 / €40,000 principle sum	Up to \$25,000 / £16,000 / €20,000 principle sum
Citizenship Return Coverage	You are covered for trips to your Country of Citizenship provided it is within your Area of Cover. USA Citizens: Cover is provided for up to 60 days for brief returns to the USA.	You are covered for trips to your Country of Citizenship provided it is within your Area of Cover. USA Citizens: Cover is provided for up to 60 days for brief returns to the USA.	You are covered for trips to your Country of Citizenship provided it is within your Area of Cover. USA Citizens: Cover is provided for up to 60 days for brief returns to the USA.
Incidental Home Coverage	Up to a cumulative of two weeks during the Period of Insurance	Up to a cumulative of two weeks during the Period of Insurance	None
Remote Transportation	Not Applicable	\$5,000 / £3,000 / €4,000 per Period of Insurance \$20,000 / £12,500 / €15,000 Lifetime Maximum	Not Applicable
Criminal Assault Benefit When admitted to Hospital for 48 hours or more.	Not Applicable	\$1,000 / £600 / €750 per admitted night Up to \$10,000 / £6,000 / €7,500	Not Applicable
Small Pet Common Air Carrier Accidental Death	Not Applicable	Up to \$500 / £300 / €400	Not Applicable

Section D. Additional Coverage Options

Each Section is optional and only applicable if selected and purchased at time of original application. With the exception of the Enhanced AD&D Option, options apply to all individuals listed in the application form

	Age	Policy Maximum			Age	Policy Maximum			Age	Policy Maximum		
1. Adventure Sports (available to Insureds up to age 65)	0-49	\$50,000 /	£30,000 /	€40,000	0-49	\$50,000 /	£30,000 /	€40,000	0-49	\$50,000 /	£30,000 /	€40,000
	50-59	\$30,000/	£18,000 /	€24,000	50-59	\$30,000/	£18,000 /	€24,000	50-59	\$30,000/	£18,000 /	€24,000
	60-64	\$15,000/	£9,300 /	€11,500	60-64	\$15,000/	£9,300 /	€11,500	60-64	\$15,000/	£9,300 /	€11,500
	Abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang-gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides up to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snowboarding, snowmobiling, spelunking, surfing, trekking, white water rafting (to Class V), wildlife safaris and windsurfing : For leisure, recreation or entertainment purposes only.				Abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang-gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides up to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snowboarding, snowmobiling, spelunking, surfing, trekking, white water rafting (to Class V), wildlife safaris and windsurfing : For leisure, recreation or entertainment purposes only.				Abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang-gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides up to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snowboarding, snowmobiling, spelunking, surfing, trekking, white water rafting (to Class V), wildlife safaris and windsurfing : For leisure, recreation or entertainment purposes only.			
2. Enhanced Personal Accident : AD&D (available to primary insured only, minimum of 3 months coverage)	Individual Plans Only, not available on Group Plans				Individual Plans Only, not available on Group Plans				Not Available			
	Optional Limits: Up to \$200,000/ £120,000/ €150,000 Up to \$150,000/ £90,000/ €112,500 Up to \$100,000/ £60,000/ €75,000 Up to \$50,000/ £30,000/ €40,000 Additional Coverage				Optional Limits: Up to \$200,000/ £120,000/ €150,000 Up to \$150,000/ £90,000/ €112,500 Up to \$100,000/ £60,000/ €75,000 Up to \$50,000/ £30,000/ €40,000 Additional Coverage							
3. Evacuation Plus	Individual Plans Only, not available on Group Plans				Individual Plans Only, not available on Group Plans				Non-Life Threatening Medical Evacuation: Up to \$25,000 / £15,000 / €20,000			
	Non-Life Threatening Medical Evacuation: Up to \$25,000 / £15,000 / €20,000 Natural Disaster Evacuation Up to \$5,000 / £3,000 / €4,000				Non-Life Threatening Medical Evacuation: Up to \$50,000 / £30,000 / €40,000 Natural Disaster Evacuation Up to \$10,000 / £6,000 / €7,500				Non-Life Threatening Medical Evacuation: Up to \$25,000 / £15,000 / €20,000 Natural Disaster Evacuation Up to \$5,000 / £3,000 / €4,000			
4. End of Trip Home Country Coverage	One month can be added for every five months of travel purchased, up to a maximum of two months Home Country Coverage. Not available for US citizens in the USA.				One month can be added for every four months of travel purchased, up to a maximum of three months Home Country Coverage. Not available for US citizens in the USA.				None			
	Group Plan Only Up to \$3,000/ £1,800 / €2,400 Round trip economy airline ticket				Group Plan Only Up to \$3,000/ £1,800 / €2,400 Round trip economy airline ticket				Not Available			
6. Personal Liability	Not Available				Injury to Third Party : \$2,000 /£1,200 / €1,600 after \$100 /£60/ €75 Excess				Not Available			
					Damage to Third Party Property: \$500 / £300 / €400 after \$100 /£60/ €75 Excess							

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