

Globality Health Broker Guide

International Health Insurance
for Individuals and Groups



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Note

All information is subject to change. Globality Health has made every effort to ensure that the information and data in this guide is accurate. However, it cannot be held liable for or guarantee that the information provided is up to date, correct or complete. Please get in touch if you have any queries.

1. Introduction

1.1 Support from Globality Health

We have a team of experts available to assist you with sales and account management activities:

Gavin Royston – Head of Sales UK

For new sales queries and escalations

E-mail: gavin.royston@globality-health.com

Phone: +44 746 8482906

Joanne Walter – Key Account Manager

For day to day account enquiries and renewals

E-mail: joanne.walter@globality-health.com

Phone: +352 270 444 8018

Globality YouGenio® Individual Sales Desk / Quotations

E-mail: contact@globality-health.com

Policy Department –

for enrolments, invoices, insurance certificates, modifications

Individual insurance: E-mail: service-individual@globality-health.com

Phone: +352 270 444 3600

Group insurance: E-mail: service-group@globality-health.com

Phone: +352 270 444 3500

Claims department –

for reimbursements, direct settlements, guarantee of payments

Individual insurance: E-mail: central@globalites.com

Phone: +352 270 444 3131

Group insurance: E-mail: central@globalites.com

Phone: +352 270 444 3131

Feedback and Complaints

E-mail: feedback@globality-health.com

1.2 The idea behind this Broker Guide

This guide provides you with an overview of Globality Health and the international health insurance plans it offers for groups and individuals. In addition, we explain how Globality can support you on the marketing side and highlight regulations which need to be adhered to under the 2018 Insurance Distribution Directive and General Data Protection Regulation.

1.3 Globality Health – who are we?

Globality Health is an international health insurer with a special focus on expatriates. Globality Health combines more than 80 years of experience in health insurance. Our integrated worldwide network of healthcare service providers gives our members direct access to local expertise, the best on-the-ground support, seamless service and first-class care.

Globality Health offers corporate customers international health insurance solutions for employees and their families as well as international business travel insurance. Globality Health also insures internationally mobile individuals and their families.

Globality Health is headquartered in Luxembourg, is a wholly owned subsidiary of Munich Re Group and has a UK branch office in London. The activities of the UK office are regulated by the FCA and the Prudential Regulation Authority (under reference 49918).

1.4 Who are our insured members?

Our target audience is principally expats. An expat is anybody who stays, i.e. studies, lives or works abroad (outside of their home country) for at least 3 months. Globality's primary target market is white collar workers from a variety of industries e.g. Financial Services, IT, Technology, Manufacturing, Pharmaceutical, Telecommunications, Transportation, Oil and Gas, Retail, Non Profit and NGO etc.

More expats go on multiple assignments across several locations, with the average stay being three to four years.

Almost a third of expats spend more than 10 years abroad during their lifetime.

Expats stay abroad for a number of reasons:

- Career/money prospects (57%)
- To broaden life experience (55%)
- Tired of situation in home country (24%)

1.5 What is international health insurance?

An international private medical insurance (IPMI for short) policy covers the costs of illness abroad. Products can be targeted at individuals as well as professionals, emigrants and long-term travellers who remain abroad for extended periods (more than three months) and want to insure themselves against the eventuality of illness. It is therefore categorised as a full insurance policy covering the costs of illness and is not comparable with the kind of foreign travel insurance which only covers medical emergencies, accidents and in the event of death.

Businesses which post their employees and their families abroad are encouraged to take out insurance for their employees to refund the costs of treating any illness abroad. Globality Health plans safeguard employers against the financial and legal risks associated with Duty of Care.

Globality Health organises the direct payment of treatment costs worldwide, thus helping to give employees and their families peace of mind while they are posted abroad.

1.6 Market Trends and Key Drivers of Growth

The global healthcare market is one of the fastest growing sectors of the economy. This trend is expected to become even more pronounced due to advances in medicine and increased life expectancies.

More than 58 million expats are currently living and working worldwide. Governments seek to control budgets. More and more are bringing in legislation making international private medical insurance mandatory for expats.

As the quality of state health care is falling worldwide due to reduced budgets, the demand for private medical treatment continues to rise. With costs increasing, the need for insurance becomes greater.

Companies are hosting assignees in more countries than ever before, and the average number of host locations supported by a global organisation continues to rise. PWC predicts a further 50% growth in international assignments by 2020 after an increase of 25% over the last decade. (Source: PWC Talent Mobility 2020 Report).

1.7 Which plan suits whom?

Globality Health offers four plans:

- **Globality CoGenio®**
- **Globality CoGenio® Business Travel**
- **Globality YouGenio® World**
- **Globality YouGenio® Germany**

Groups consisting of a minimum of two main policyholders/employees or five insured persons can be insured using the **Globality CoGenio®** plan. Businesses can use Globality CoGenio® to insure the employees they post abroad.

The scope of benefits can be selected in every plan. You will find a detailed description and comparison of the various plan levels in each product brochure and in the General Conditions of Insurance (GCIs).

Groups can also take out additional insurance with the **Globality CoGenio® Business Travel** plan. Businesses can use Globality CoGenio® Business Travel to insure the employees they send abroad for acute illnesses, accidents and other events specified in the General Conditions of Insurance. Insurance cover is granted for the duration of the stay abroad which must not exceed 90 days.

The **Globality YouGenio®** plan offers a solution for the health insurance needs of *individuals and families*. There are two plans available i.e. **Globality YouGenio® World** and **Globality YouGenio® Germany**. The difference is explained in Section 3.1.

1.8 Remuneration

In accordance with the broker agreement, Globality Health pays brokerage based on a percentage of the 'Premium received' i.e. the actual amount of the premium charged to the policyholder minus any insurance tax and fees or commissions paid to third party administrators or assistance service providers. The commission is paid in arrears with the same frequency as and upon receipt of the premiums.

2. Quotation Process

2.1 Globality CoGenio®

How to get a quote for Group Contracts

Step 1: Globality generates its offers for group contracts on the basis of the offer data sheet and, when IDD comes into force in 2018, also on the Demands and Needs document. The offer data sheet and all of the necessary documents are available on our website www.globality-health.com.

Step 2: Once all the relevant details have been submitted, the premium is calculated by Globality, an offer is generated and sent to you via email in PDF format. We will endeavour to turn around a group quote within 3 to 4 working days.

Step 3: Offers are valid for three months. At the end of this period, you should update Globality about the status of negotiations, about any changes or required amendments or if the offer validity needs to be extended.

Any negotiations on calculated premiums, amended benefits, agreed services and similar matters relating to the policy should be closely coordinated with Globality.

Step 4: If a group account confirms they intend to go-ahead, a group contract will be drawn up on the basis of the information provided and forwarded as a PDF to you or, if requested, to the corporate client directly.

We wish to avoid making offers for Globality CoGenio® through more than one sales channel. That is why all offer enquiries are grouped together by Globality. An offer will remain valid until another broker demonstrates his or her authority by means of a mandate or the corporate client clearly states that another broker is taking care of the account.

2.2 Globality CoGenio® Business Travel

Globality CoGenio® Business Travel is an add on plan which can be taken out together with or on top of a Globality CoGenio® Group Insurance coverage. For a quote, please contact your Globality Account Manager.

2.3 Globality YouGenio® World / Globality YouGenio® Germany

How to get a Quote for an Individual Contract

Step 1: In line with and upon introduction of the EU Insurance Distribution Directive (IDD) covered under Section 9, you will need to fill out a 'Demands and Needs' document.

Step 2: Upon request, Globality will generate an offer; the date of birth of the applicant, his or her nationality and the countries to and from which the person is travelling will be required.

Step 3: Globality will send you an e-mail containing the offer together with all of the supporting documents i.e. General Terms of Insurance, the relevant product brochure, the application form, and the Letter of Authority.

During the course of 2018, it will also be possible to request a quote via Globality's Online Quotation tool using the online application form. More details to follow in due course.

3. Group Business: Globality CoGenio®

3.1 Target group / people who can be insured

This plan is designed for expats. Businesses and organisations which post employees/members abroad for at least three months; spouses and partners and children up to the age of 25 who travel with them can also be insured. Globality CoGenio® plans provide top-quality protection including optimum outpatient, inpatient and dental care as well as special assistance services. The plan will vary depending on the type and scope of agreed benefits. This plan should not be distributed to locals unless agreed by Globality in line with Underwriting Guidelines. Locals are persons already living on a permanent basis in the country for which insurance coverage is required.

3.2 Plan levels and currencies

Globality offers two types of group plans as follows:

- **Obligatory** otherwise known as MHD contracts.
No health check of the insured members is required.
- **Facultative** otherwise known as FMU contracts.
A health check of the individual insured members is required.

The Globality CoGenio® plan is divided into the Classic, Plus and Top plan levels. These plan levels differ in the type and scope of benefits provided. The precise scope of benefits and comparison of the different plans is available in the product brochure and in the General Conditions of Insurance.

Policies can be concluded in GBP, EUR or US\$. Globality's operating currency is EUR. The exchange rates for non-EUR currencies will be checked and if necessary, premiums adjusted accordingly in January and July of each year.

3.3 Annual overall limits and deductible options

For annual overall limits, please refer to the product brochure and General Conditions of Insurance as annual overall limits for Globality CoGenio® are dependent on the plan level and type of treatment.

The following deductible models can be selected:

Globality CoGenio® Classic	Globality CoGenio® Plus	Globality CoGenio® Top
Deductible: 210 £/250 € / 325 \$	Deductible: 210 £/250 € / 325 \$	Deductible: 210 £/250 € / 325 \$
420 £/500 € / 650 \$	420 £/500 € / 650 \$	420 £/500 € / 650 \$
840 £/1,000 € / 1,300 \$	840 £/1,000 € / 1,300 \$	840 £/1,000 € / 1,300 \$
	2,100 £/2,500 € / 3,250 \$	2,100 £/2,500 € / 3,250 \$

The deductible applies to each policy year and each insured person and only to outpatient and dental treatment.

3.4 Geographical area of cover

The Globality CoGenio® plan offers two geographical areas of cover:

- **Area 1 - worldwide including USA**
- **Area 2 - worldwide excluding USA**

If insurance cover is agreed for Area 1 (including USA), the following special conditions apply: if the policyholder temporarily leaves the country of residence (i.e. for a maximum of six weeks), then insurance cover will also be provided in the USA for medical emergencies, accidents and in the event of death. Trips to the USA for medical treatment are not covered.

The Globality CoGenio® plan can also include insurance cover for stays in the USA. In such cases, Globality meets the requirements of the Expatriate Health Coverage Clarification Act (EHCCA).

3.5 Minimum group size

The minimum group size for a FMU contract is two employees or at least five insured members. The minimum group size for a MHD contract is ten employees or at least 20 insured members.

3.6 Facultative (FMU) or Obligatory (MHD) Group Contracts

FMU contracts: employees and their dependents may be registered by the employer for the Classic, Top and Plus plan levels. A health check is required.

MHD contracts: employees and their dependents may be registered by the employer for the Classic, Top and Plus plan levels. A health check is not required.

3.7 Closed group Contracts

Insured members can only be registered and removed from an existing group policy under the Globality CoGenio® plan by the contractual partner (company or employer) or by the facilitating broker.

3.8 Waiting periods

There are no waiting periods in the Globality CoGenio® plan.

3.9 Age at entry

Age at entry is the actual age of the policyholder when cover begins.

3.10 Premiums / calculating the premium

In FMU contracts, fixed premiums are used which depend on age categories and geographical areas of insurance cover.

In MHD contracts, premiums are calculated according to plan level, geographical area of insurance cover, the length of stay of the insured members abroad, the age structure of the group and, where relevant, any existing statistics about claims provided by the pre-insured.

3.11 Languages

The agreement can be written in English, German, French, Dutch or Spanish.

3.12 Enrolling in a group contract

Enrolment to a FMU contract is made using a Declaration of accession to group insurance form.

Enrolment to a MHD contract is made using an entry list which includes the name and age of each member.

3.13 Changing the plan level

For FMU contracts, it is possible to change to a higher level of insurance cover following a risk assessment.

3.14 Terminating an insurance policy

Insurance coverage concluded as part of a group contract ends when the group policy comes to an end, when members change employer or upon completion of their stay abroad, in the event of the death of an insured or co-insured person, if an insured member or co-insured person leaves the group contract, or if the insurance contract becomes null and void.

3.15 Termination of insurance cover

Insurance cover ceases when the group contract or insurance relationship ends (including for pending insurance cases). If the group contract comes to an end or if

the insured or co-insured person dies, then payments will only be made for pending insurance cases for a maximum of four weeks thereafter.

3.16 Continuation of insurance cover within Globality YouGenio®

Should insured and co-insured persons leave a Globality CoGenio® group contract, they can continue their insurance cover under the Globality YouGenio® plan for individuals, on the condition that they continue to stay abroad and were insured within the group contract for at least 12 months.

Detailed requirements for the continuation of insurance cover are outlined in each group contract.

4. For Groups: Globality CoGenio® Business Travel

4.1 Target Group / people who can be insured

All employees of the policyholder, its subsidiaries and affiliates who temporarily reside in a foreign country for business reasons at the policyholder's request for a period of not more than 90 days are eligible for insurance.

4.2 Details of insurance cover

Insurance cover is granted for acute illnesses, accidents and other events specified in the General Conditions of Insurance. The plan also includes medical evacuation and repatriation as well as transport of vital drugs.

4.3 How to join the group insurance contract

The application for insurance is made by the policyholder. Details are set out in the group insurance contract. Insurance policies are not issued for the associated subsidiary insurance relationships. The insured persons are informed of the essential provisions of the group insurance contract by the policyholder (employer).

4.4 Start and end of insurance cover

Insurance coverage commences when the insured person arrives in the foreign country and is granted for the duration of the stay abroad which must not exceed 90 days. Insurance cover ends when the insured person returns from the foreign country, if the insured person dies, if the group insurance is terminated or when the insured person is no longer eligible to participate in the group. If an insured event occurs, the insurance cover will remain in force until the insured person is fit to be transported.

5. For Individuals: Globality YouGenio® World and Globality YouGenio® Germany

5.1 The difference between Globality YouGenio® World and Globality YouGenio® Germany

People who are located outside of Germany can only choose the Globality YouGenio® World plan. The place where the application is signed and the nationality of the applicant are not determining factors for eligibility for Globality YouGenio® Germany. For example, a German national already residing in Spain as an expat is not eligible for Globality YouGenio® Germany, but would be eligible for Globality YouGenio® World.

People coming to Germany ('incoming business') need to choose the Globality YouGenio® Germany plan. YouGenio Germany is available to applicants whose country of future location is Germany. It is also available for expats already living in Germany as long as they have resided there for less than 5 years. As per our definition of an expat, these applicants' home country cannot be Germany. The Globality YouGenio® Germany plan is compliant with local regulations §193 Par. 3 VVG. Please contact us for further details or refer to section 3.2.

5.2 Globality YouGenio® World

5.2.1 Target group / people who can be insured

Anyone who spends at least three months temporarily abroad can be insured.

5.2.2 Plan levels and currencies

The Globality YouGenio® World plan is divided into the Essential, Classic, Plus and Top plan levels. Detailed information about the scope of benefits and comparison of the different plans is available in the product brochure and in the General Conditions of Insurance.

Only the Essential and Classic plans are available for people going to Zone 2 i.e. Hong Kong, China, Singapore and Taiwan.

Policies can be concluded in GBP, EUR or US\$. Globality's operating currency is EUR. The exchange rates for non-EUR currencies will be checked and if necessary, premiums adjusted accordingly in January and July of each year.

5.2.3 Annual Overall Limits and deductible options

Annual overall limits apply to the following plan levels for each person and for each policy year:

Globality YouGenio® World Essential	Globality YouGenio® World Classic	Globality YouGenio® World Plus	Globality YouGenio® World Top
Annual overall limit: 1,680,000 £	Annual overall limit: 2,520,000 £	Annual overall limit: 4,200,000 £	Annual overall limit: 6,300,000 £
2,000,000 €	3,000,000 €	5,000,000 €	7,000,000 €
2,600,000 \$	3,900,000 \$	6,500,000 \$	9,750,000 \$

The following deductible models can be selected:

Globality YouGenio® World Essential	Globality YouGenio® World Classic	Globality YouGenio® World Plus	Globality YouGenio® World Top
Deductible: Not applicable	Deductible: 210 £/250 €/325 \$	Deductible: 210 £/250 €/325 \$	Deductible: 210 £/250 €/325 \$
Not applicable	420 £/500 €/650 \$	420 £/500 €/650 \$	420 £/500 €/650 \$
Not applicable	840 £/1,000 €/1,300 \$	840 £/1,000 €/1,300 \$	840 £/1,000 €/1,300 \$
		2,100 £/2,500 €/3,250 \$	2,100 £/2,500 €/3,250 \$

The deductible applies to each policy year and each insured person and only for expenses incurred in conjunction with outpatient treatment.

5.2.4 Geographical area of cover

The Globality YouGenio® World plan offers two geographical areas of cover:

- **Area 1 - worldwide including USA**
- **Area 2 - worldwide excluding USA**

If insurance cover is taken out for Area 1 (including USA), the following special conditions apply: if the policyholder temporarily leaves the country of residence (i.e. for a maximum of six weeks), then insurance cover will also be provided in the USA for medical emergencies, accidents and in the event of death. Trips to the USA for medical treatment are not covered.

Due to the 'Obamacare' social security reforms in the USA, we do not currently offer separate plans for stays in the USA.

5.2.5 Underwriting entrance options

a) Full Medical Underwriting

Pre-existing conditions which arose within five years from the start of the policy are excluded from insurance cover for a period of 24 months from the policy start date (moratorium clause). There is a waiting period of 24 months for any treatment costs related to a pre-existing condition or its consequences; in such cases reimbursable expenses will be paid following an uninterrupted insurance period of 24 months, provided that the policyholder has not had any treatment or complaints during the waiting period, no medical consultations, or needed to take any medication. The moratorium clause may be extended.

Pre-existing conditions can be included following a personal health check. This health check may result in a health insurance surcharge or the exclusion of benefits.

b) Moratorium

Instead of applying for full medical underwriting, if the insured person is 55 years or younger and if Globality agrees, the client may choose a 'moratorium'. Once an applicant has applied for full medical underwriting (inclusion of pre-existing conditions and the associated health check) the option of a moratorium is no longer available.

5.2.6 Obligation to conclude a contract

The insurer is not obliged to conclude a policy. Globality Health may turn down an application for insurance cover.

5.2.7 Waiting periods

Waiting periods apply for maternity care, childbirth, psychotherapy, psychiatric treatment, infertility treatment and major dental services. The waiting period is between 10 and 24 months depending on the number of insured in the policy and the treatment required. Please refer to the General Conditions of Insurance for full details.

5.2.8 Age at entry / age band increases

Age at entry is the age of the policyholder when cover begins. When the policyholder reaches the next-highest age group, the premium rises accordingly starting in the next policy year. There is an age limit of 79 years for entry into the insurance policy.

5.2.9 Premiums

Premiums are fixed and unisex premiums are differentiated according to age band and geographical area of cover.

5.2.10 Languages of the agreement

The contract can be written in English, German, French, Dutch or Spanish.

5.2.11 Application form

Insurance cover is applied for by filling out an application form. The application form will be sent together with the offer. In 2018, you will be able to make applications via our Online Quotation tool using the Online Application Form. More details to follow in due course.

5.2.12 Changing the plan level

The insurance level can be changed at policy renewal only. An upgrade of cover may trigger further medical underwriting. Changing to a higher insurance cover requires a health check. Waiting periods apply to newly added insurance cover benefits e.g. dental, maternity etc.

5.2.13 Terminating an insurance policy

We operate an auto-renewal process. The insurance policy is concluded initially for a period of one year and is automatically extended by additional twelve month periods provided the policyholder does not request otherwise, in writing, at least three months before the end of the policy year.

The insurance policy also ends if the insured person returns from their stay abroad before the end of the policy term.

Insurance cover always ceases when the insurance policy comes to an end (including for pending insurance cases).

For full details, please refer to the General Conditions of Insurance.

5.3 Globality YouGenio® Germany

People travelling abroad from Germany can choose between the Globality YouGenio® Germany and Globality YouGenio® World plans.

5.3.1 Target group Globality YouGenio® Germany / people who can be insured

Anyone who spends at least three months temporarily abroad can be insured. This includes foreigners staying in Germany on a (temporary) residence permit for a maximum of 60 months and not covered under state insurance by a German employer. The policyholder must be in Germany when concluding a contract.

The Globality YouGenio® Germany Plus and Top plans meet the requirements of § 193 Par. 3 VVG and fulfill the local regulations for provision of health insurance. The plans are sufficient for entry and visa requirements and comply with the terms of § 257 SGB V governing permissibility of sale. Additional cover such as compulsory long-term health insurance can be applied for through DKV, and this involves a health check. Policyholders who remain in Germany for longer than 60 months need to take out permanent health insurance.

Detailed information about the scope of benefits and comparison of the different plans is available in the product brochure and in the General Conditions of Insurance.

5.3.2 Plan levels and currencies

The Globality YouGenio® Germany plan is divided into the Classic, Plus and Top plan levels. These plan levels differ in the type and scope of agreed benefits. Detailed information about the scope of benefits and comparison of the different plans is available in the product brochure and in the General Conditions of Insurance.

Only the Classic plan is available for people going to Zone 2 i.e. Hong Kong, China, Singapore and Taiwan.

Policies can be concluded in GBP, EUR or US\$. Globality's operating currency is EUR. The exchange rates for non-EUR currencies will be checked and if necessary, premiums adjusted accordingly in January and July of each year.

5.3.3 Annual overall limits and deductible options

For annual overall limits, please refer to the product brochure and General Conditions of Insurance as annual overall limits for YouGenio® Germany are dependent on the plan level and type of treatment.

The following deductible models can be selected:

Globality YouGenio® Germany Classic	Globality YouGenio® Germany Plus	Globality YouGenio® Germany Top
Deductible: 210 £/250 €/325 \$	Deductible: None	Deductible: None
	210 £/250 €/325 \$	210 £/250 €/325 \$
	420 £/500 €/650 \$	420 £/500 €/650 \$
	840 £/1,000 €/1,300 \$	840 £/1,000 €/1,300 \$

The deductible applies to each policy year and each insured person and only for expenses incurred in conjunction with outpatient treatment.

5.3.4 Geographical area of cover

The Globality YouGenio® Germany plan offers two geographical areas of cover:

- **Area 1 - worldwide including USA**
- **Area 2 - worldwide excluding USA**

If insurance cover is taken out for Area 1 (including USA), the following special conditions apply: if the policyholder temporarily leaves the country of residence (i.e. for a maximum of six weeks), then insurance cover will also be provided in the USA for medical emergencies, accidents and in the event of death. Trips to the USA for medical treatment are not covered.

Due to the ‘Obamacare’ social security reforms in the USA, we do not currently offer separate plans for stays in the USA.

For details about the following, please refer to section 3.2 Globality YouGenio® World or the Globality YouGenio® Germany General Conditions of Insurance:

- Underwriting Entrance Options
- Obligation to conclude a contract
- General waiting periods
- Age at entry / age band increases
- Premiums
- Languages of the contract
- Application form
- Changing the plan level
- Terminating an insurance contract

6. Service Model

Globality's 24/7 worldwide Advisory Services give the policyholder access to a medical network of over 1 million providers, helping to quickly locate the right medical provider, get a second opinion, organise direct settlement of costs for in- and out-patient treatments and effective medical case management.

Our global network of healthcare professionals are familiar with the local healthcare system and regional structure and are perfectly placed to recommend doctors and hospitals, make appointments or procure medication.

For Group Contracts, our service concept supports the HR team with efficient processes and rapid access to information concerning the group insurance contract.

6.1 Digital Services

A selection of digital services are available to facilitate access to information for policyholders online as follows:

E-Claims online – My Globality allows you to submit invoices online from a computer to expedite refunds. Confirmed Policyholders can register on the Globality Health Customer Website using the link which is sent to them upon registration.

E-Claims app – My Globality app allows you to submit invoices online from a smartphone to expedite refunds. The app can be downloaded for free from the Apple App Store or Google Playstore.

Messaging and Documents – all your insurance policies and our correspondence available centrally online. Confirmed Policyholders can gain access via the Globality Health Customer Website using the link which is sent to them upon registration.

Global Provider Search – Locate medical services worldwide, including comprehensive information and contact details. Confirmed Policyholders can gain access via the Globality Health Customer Website using the link which is sent to them upon registration.

My Globality HR Portal – a complete overview of your group insurance policy and tools for managing insured employees. Available to Group customers via the link which is sent to them upon registration.

Online Application Tool – planned for release in 2018.

7. Globality Service Card

Every policyholder and co-insured person receives a **Globality Service Card** to identify them as a Globality Health member. The Globality Service Card displays the telephone number which can be used to reach experienced consultants at the relevant service centre at any time of day or night, including Sundays and public holidays.

In the USA, policyholders are given a USA Network Card which provides access to a medical provider, dental and pharmacy network. Policyholders also receive a Pharmacy Card with which insured medication can be paid for directly and non-prescription items purchased at a discount, In addition, a Dentist Card which, if presented at a practice, allows the policyholder to arrange direct settlement with the dental practitioner.

8. Globality Marketing Support

Globality Health recognises the essential role that brokers play in the provision of expert and comprehensive advice on international health insurance. At Globality, we understand how important it is for intermediaries to offer products and services their clients can trust. We want to make it as easy as possible to work with us. Globality is dedicated to providing the tools and guidance which brokers need to recommend us with complete confidence.

The Globality Commercial department can provide you with a variety of marketing materials in multiple languages as well as campaign support, online tools, merchandising and training, further details of which can be found below. For enquiries, please contact Eduard Riemann, Marketing Manager, eduard.riemann@globality-health.com or your Globality Account Manager.

8.1 Brochures and Collateral

To promote our products to your clients, PDFs of Product brochures, General Conditions of Insurance and list of Premiums can be found on the company website www.globality-health.com.

8.2 Joint Campaign Support

Globality can support you with material and messaging to send joint or broker specific email campaigns aimed at building awareness, recruiting new clients and promoting renewals.

8.3 Online Application Tool

In 2018, Globality will launch an online application tool for Globality YouGenio® and Globality CoGenio® products. Further details to follow upon launch of the tool.

8.4 Globality marketing gadgets and giveaways

We have a selection of Globality branded marketing gadgets and giveaways for promotional purposes including pens, pocket lamps, USB cables, USB sticks, mugs, and bags which can be ordered for an attractive price. The lead time is normally about one week. Please contact eduard.riemann@globality-health.com for further details.

8.5 Training

Please contact your Globality Account Manager regarding your training requirements which may include product updates, available services and support, operational processes, compliance, key selling points, optimal onboarding of policyholders and handling renewals. Your account manager can arrange optimal training either on site or via webex.

9. Insurance Distribution Directive (IDD)

9.1 What is IDD?

The European Union Distribution Directive (IDD)/ Directive 2016/97/EU comes into force in 2018 and effects the EU countries in which Globality distributes its products. This Directive strengthens consumer protection in the insurance field by tightening rules on the information and advice provided by insurance undertakings (including their staff), regardless of the distribution channels.

To ensure that brokers have the necessary information to sell products to the right market segment, Globality needs to provide brokers with the target market definition and product approval process summary documents.

In addition, clients need to receive a predefined list of documents prior to contract conclusion to ensure that they have all necessary information to make their decision.

Globality will provide the necessary documents to its brokers to help them to be conform with the new Directive.

9.2 What documents is the Broker required to provide to the policyholder?

Under the Directive, the broker should provide the following to the policyholder.

A personalised recommendation based on a 'Demands and Needs' document which the policyholder should complete prior to the offer and contract conclusion.

- The Insurance Product Information Document (IPID).
- A copy of the Complaints Process.
- Product Approval Process summary.

9.3 What does Globality need to provide to the Broker and where are these documents located?

Globality needs to clearly outline to the Broker the target market for each product which the broker should share with prospective policyholders. Please refer to Appendix 1 for details.

Globality needs to provide the following documents which can be downloaded from our website under <http://www.globality-health.com/public/IDD/index.html>

- Insurance Product Information Document
- Complaint Process
- Product Approval Process Summary

9.4 What are the brokers' obligations to Globality?

As outlined in an amendment to the Broker Agreement, Globality will require the broker to hold the original Demands and Needs document on file and share with Globality if and as needed. Also, to disclose to the policyholder that remuneration is received based on paid premium.

10. General Data Protection Regulation

10.1 What is the regulation and when does it come into force?

Under a European Union Directive (the General Data Protection Regulation) new data protection measures will come into force on 25th May 2018.

Globality would like to remind its brokers, partners and agents that as an independent data controller, they will be subject to additional requirements imposed by this Regulation, notably in terms of data security measures. In view of the nature of the personal data processed, Globality requests that these rules be applied, especially in the context of the broker's relationship with Globality's clients, to adhere to Globality's high quality standards.

Details of the new regulations can be found on the EU's website under the following link. http://ec.europa.eu/justice/data-protection/reform/index_en.htm

10.2 Letter of Authority for Access to Information

Under EU data protection laws and to be conform with the insurance secrecy duty applicable to Luxembourg insurance undertakings, Globality needs to get a Letter of Authority for Access to information signed by the Broker and the policyholder for every policy concluded. This will allow Globality to share information about the policyholder(s) with the broker for the smooth processing of the policy concluded by the broker. Standard Letter of Authority templates are available in English, German, Spanish and French and can be downloaded from our website. The signed Letter of Authority for each transaction should be returned to Globality by email with each Individual signed application form and for Group business, together with the contract.

Failure to receive the Letter of Authority will result in Globality being unable to provide the broker with information, documentation and or data relating to the client's insurance contract. The broker may naturally obtain such information, documentation and or data directly from their client.

As per an update to the broker agreement, Globality will require the broker to hold the original Letters of Authority on file and share with Globality if and as needed.

11. Appendix

Globality Target Market and Product Definitions

Target Audience

Corporate
SME
Individual

Globality Product

Globality CoGenio®
Globality CoGenio®
Globality YouGenio®

Product for Corporate and SME Sector Globality CoGenio®

- The insurance policy is designed for expatriates only, it shall not be distributed to locals unless agreed by Globality in line with Underwriting guidelines. All employees/members of the policyholder who temporarily reside in a foreign country for at least three months by order of the policyholder or for business purposes are eligible for insurance.
- The marital or non-marital partner and children accompanying the insured person may also be insured.

Product for Individuals Globality YouGenio® World

- The insurance policy is designed for expatriates only, it shall not be distributed to locals unless agreed by Globality in line with Underwriting guidelines. All employees/members of the policyholder who temporarily reside in a foreign country for at least three months by order of the policyholder or for business purposes are eligible for insurance.
- Please note that we cannot cover anyone who is permanently resident in the USA.

Product for Individuals

Globality YouGenio® Germany

- **Globality YouGenio® Germany** is designed for expatriates only (inbound and outbound Germany), it shall not be distributed to locals unless agreed by Globality in line with Underwriting guidelines.
- **Inbound business:**
Globality YouGenio® Germany is available to applicants whose **country of future location** is Germany. It is also available for expats already living in Germany as long as they have resided there for less than 5 years. As per our definition of an expat, these applicants' home country cannot be Germany.
- **Outbound business:**
Outbound business is for people residing in Germany at the time of sale, whose country in future location is not Germany. This means that at the time the applicant signs the application form, their **country of residence must be Germany**. The place where the application is signed and the nationality of the applicant are not considerations for eligibility for the product. Therefore, a German national already residing in Spain as an expat is not eligible for Globality YouGenio® Germany, but would be eligible for Globality YouGenio® World.

Exeptions for Globality CoGenio® plans

- **Locals** are persons already permanently living on a permanent basis in the country, for which insurance coverage is required. Basically, they possess the citizenship of the respective country. Any group with more than **10%** of Locals needs to be approved from the underwriter (DKV/Globality S.A.). Particular quotations are basically possible.

Globality Health Experts in Expatriates

Globality Health is an international health insurer with a special focus on expatriates. Since we maintain an international presence, people who live, study or work abroad can be sure that their health is always in the best of hands, wherever they happen to be.

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