

# International Private Medical Insurance Insurance Product Information Document

**Company: Globality Health**

**Product: Globality YouGenio® World Top**

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

## What is this type of insurance?

Comprehensive private medical insurance for expatriates.



### What is insured?

- ✓ Inpatient treatment
- ✓ Outpatient treatment
- ✓ Surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Maternity care and childbirth
- ✓ Newborn care
- ✓ Congenital conditions
- ✓ Cancer treatment
- ✓ Kidney dialysis
- ✓ Hospice care
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Drugs and dressings
- ✓ Health checks
- ✓ Physiotherapy
- ✓ Therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Speech therapy
- ✓ Psychiatric treatment and psychotherapy
- ✓ Vaccinations
- ✓ Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine
- ✓ Vision aids
- ✓ Infertility treatment
- ✓ Dental treatment
- ✓ Therapeutic aids and appliances
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



### What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Injuries caused by military service
- ✗ Need for long-term care and custody
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Post-natal classes
- ✗ Professional sports
- ✗ Sex change
- ✗ Sleep disorders
- ✗ Spa and wellness massages
- ✗ Sterilisation, sexual dysfunction and contraception
- ✗ Surrogacy
- ✗ Termination of pregnancy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children
- ✗ Vitamins and minerals
- ✗ War, civil unrest and acts of terrorism



### Are there any restrictions to cover?

- ! Annual overall limit of € 7,500,000/ \$ 9,750,000/ £ 6,300,000.
- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.
- ! Waiting periods apply for maternity care, childbirth, psychiatric treatment, psychotherapy, infertility treatment and major dental services.



## Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



## What are my obligations?

- ✓ Insured members must answer health questions contained in the membership form completely and correctly.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must tell us immediately about any new address, especially any change in the country of residence, geographical area, any change of nationality or citizenship, or new name for you and any insured person.
- ✓ You or any insured person must report hospital treatment to us immediately, latest within seven days of the treatment beginning.
- ✓ You must declare any claim and send us the relevant invoices immediately when the treatment has ended.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.
- ✓ In case of termination, you need to send us proof that all insured persons have been informed about the termination of the policy.



## When and how do I pay?

- ✓ The first premium or premium instalment is due as soon as we have accepted your application for insurance by sending out the insurance policy.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.



## When does the cover start and end?

- ✓ Insurance cover starts on the date shown in the insurance policy (start date of insurance), but not before you have paid your first premium and not before the end of the waiting periods.

The insurance coverage ends in the following situations:

- ✓ When your home country becomes your country of residence and we do not agree to continue your insurance policy.
- ✓ Upon the death of an insured member.
- ✓ If we make a change to the General Conditions of Insurance and you do not wish to renew your insurance policy.
- ✓ If the insurance policy is terminated or declared void.
- ✓ When you provide written notice that you wish to end your insurance cover before the renewal date of your insurance policy.
- ✓ After a maximum insurance period of 7 insurance years has been reached.



## How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.