



# Policy Summary – International Students Plan

Some important facts about your private medical insurance are summarised below. This summary does not contain the full terms and conditions of the cover, which can be found in the Plan Guide. It is important that you read the Plan Guide thoroughly when you receive it to make sure you understand the cover it provides.

## Name of the insurance undertaking

The insurer of this policy is InterGlobal Insurance Company Limited. Address: Woolmead House East, The Woolmead, Farnham, Surrey, GU9 7TT, United Kingdom. InterGlobal Insurance Company Limited is authorised and regulated by the Financial Services Authority. Certain regional variations may occur which will be detailed on your Certificate of Insurance.

## Type of insurance and cover

The InterGlobal International Students Plan is an international private medical insurance policy providing cover for the treatment of qualifying medical conditions and is designed to specifically meet the needs of International Students. This cover is written on a moratorium basis with regard to pre-existing conditions. A full explanation of the moratorium conditions can be found in the Plan Guide.

## Significant features and benefits

Your policy includes the following features:

- Full cover for in-patient and daycare treatment
- Out-patient treatment – including cover for allergies
- Emergency dental treatment
- Family assistance
- Emergency evacuation and repatriation
- Repatriation, burial or cremation of mortal remains
- red24 security assistance

## Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Pre-existing conditions unless treatment and symptom free for a continuous 24 month period (see BE1 in Plan Guide).
- Claims arising from participation in war, riots, terrorism, etc. (see BE23 in Plan Guide).
- Claims arising from participation in professional sports (see BE26 in Plan Guide).
- Claims arising from alcohol or drug abuse or addiction (see BE10 and BE11 in Plan Guide).
- Congenital abnormalities and birth defects (see BE19 in Plan Guide).
- Maternity care (see BE5 in Plan Guide).
- Cover in countries outside of your country of study.
- Pandemics/epidemics (see BE46 in Plan Guide).
- A standard excess of \$100 / £66 / €77 per claim for personal belongings (section 3 of your Table of Benefits).

## Duration of Policy

Your cover will remain in force for a period of 12 months and is renewable each year. Premiums are based on rates applicable to the planholder's country of study at the commencement of the relevant plan year. Premiums may increase at renewal due to an increase in medical inflation.

## Right of Cancellation

We trust you will be happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. If you have not made a claim on the policy we will refund your premiums in full.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy. A full explanation of the conditions for cancelling cover can be found in the Plan Guide.

## Making a Claim

Please call +44(0)1252 745 945 or email [claims@interglobalpmi.com](mailto:claims@interglobalpmi.com) for further advice. Alternatively you can write to the Claims Department at the address on the bottom of this Policy Summary. Our detailed claims procedure is found in the Plan Guide and also on our website.

## Complaints

We hope that you will be very happy with the service we provide. However, if you have a complaint you should address it in writing to: The Compliance Officer, InterGlobal Insurance Company Limited, Woolmead House East, The Woolmead, Farnham, Surrey, GU9 7TT, UK. We are covered by the Financial Ombudsman Service so in the event that you have made a complaint that we are unable to resolve, you may then be entitled to refer it to this independent body. Our full complaints procedure is in the Plan Guide and also on our website.

## Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of any claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).