



Innovations in International Private Medical Insurance

HealthCare Plans

UltraCare Plans Individuals, Families and Corporate Groups

For all plans with a start date
on or after 1 January 2006



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Claims Team

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International Helpline

**For emergency assistance and
in-patient pre-authorisation**

Toll Free numbers from:

Japan: 00 531 642084

Indonesia: 001 80 364 17375

Thailand: 001 800 647 355

China: 10 800 640 0007

Hong Kong: 800 900 190

USA: 1888 826 6830

Malaysia: 1800 802 157

Australia: 1800 147 528

UK: 0800 085 2008

**From the rest of the World
call collect on: +64 (0) 9 356 1648
Fax: +64 (0) 9 525 1278**

Protect yourself. Protect your family. Get Peace of mind.



Private Medical insurance can no longer be viewed as a luxury. For our members worldwide it is an absolute necessity.

Whatever you are doing, wherever you are in the world, it is important that you have peace of mind and protection.

Working, travelling or relaxing - the last thing you want to do is take a chance on healthcare cover abroad. We all value our health and it makes sense for us to take care of it. Falling ill in a foreign country can be a stressful and distressing experience, mentally, physically and financially. So why risk it?

Many people simply don't realise the costs involved with medical treatment until they receive the bill. For most people without health insurance these costs can reduce their personal savings significantly or perhaps even use them up entirely.

This is where we can help. We offer an excellent range of award-winning healthcare plans to meet your needs as an expatriate, international business executive or frequent international traveller.

We can provide the cover you need so you can relax, enjoy yourself and focus on your family, career and quality of life.

We believe the welfare of you and your family is number one priority. We believe you are better together. You are better off with InterGlobal.

Where uncertainty is rife, there is a need to grasp what few certainties there are with both hands. International private medical insurance with InterGlobal is one such certainty.

Who is InterGlobal?

We are a multi-award-winning provider of international health insurance cover, a plan administrator and a claims handler. We have a global operation, working through six localised regional offices and an extensive network of independent intermediaries.

Since our establishment in 1998 we have consistently delivered specialised medical insurance solutions globally for expatriates living or working abroad, those travelling abroad for extended periods, companies and international schools and business users across the world.

From day one we have recognised the importance of our customers, business partners and intermediaries. Our commitment to continual improvement and service excellence, allied with our competitive and innovative products has enabled us to achieve:

- **significant growth in a competitive market;**
- **a highly regarded reputation amongst brokers and advisers worldwide;**
- **a series of industry awards for our products and services.**

Remaining focused on international healthcare insurance (also known as International Private Medical Insurance [IPMI]) has given us the opportunity to become specialists in what we do. By managing all aspects of our products and services we are in full control of the service

you receive and this has also allowed us to build up a wide range of knowledge and insight in the international medical insurance market.

We believe in providing our customers with a first-class level of service offering expert help and advice with the all-important personal touch.

With InterGlobal you will have complete peace of mind knowing that when accident or illness unexpectedly strikes we will be there to help.

You can find out more about us by visiting our website at www.interglobal-nz.biz



Our Products

We provide a selection of quality international private medical insurance plans designed with you in mind.

Over the past eight years we have developed our products to meet the demanding needs of today's expatriates, international business users and frequent travellers. Our products have been designed by people with a truly international perspective, many of whom are also expatriates.

Many of our product benefits were firsts in the international market and have since become standard across the industry. Over the years this has reinforced InterGlobal's reputation for innovation.

Our products are some of the few that provide cover for chronic conditions and preventative check-ups. We were one of the first and remain one of the few that offer a valuable No Claims Discount at renewal. Our emergency evacuation and repatriation benefit is one of the most comprehensive on the market. Taking you and your whole family with you - we believe you are better together.

Our products provide you with great choice, flexibility, quality and value. Unlike some of our competitors we provide complete freedom of choice when it comes to you selecting your treatment providers.

All InterGlobal plans are supported by our personal approach to customer service, and complete in-house claims handling department. You are important to us and providing you with the best service is our primary aim. That is why we like to keep everything in-house and under our control.

International health insurance is what we do best.



UltraCare for Individuals, Couples and Families

You have a choice of four UltraCare plans covering from in-patient medical treatment only, right up to full refund for in and out-patient treatment, and with cover available in four geographical areas (Europe, Worldwide excluding the USA, Worldwide, and Australia and New Zealand), finding a suitable plan is easy.

Key Features:

- Medical expenses cover which provides you with a worldwide network of on-the-spot professional medical and assistance services when and where it is needed.
- Personal access to the multi-lingual International Helpline, 24 hours a day, 365 days a year.
- Highly competitive premium rates.
- A valuable No Claims Discount - up to 20% off your premium after 3 years.
- 30 day money-back guarantee if you are not satisfied with your plan or if circumstances change. No questions asked.
- No permanent exclusion of all pre-existing medical conditions. Eligible pre-existing medical conditions can be covered after two years, in accordance with the terms of InterGlobal HealthCare Plans.
- No medical claim forms to contend with for in-patient or daycare treatment. A phone call to the International Helpline takes care of everything including settling the bill with the hospital or clinic direct.
- Fast and efficient out-patient claims settlement.
- The most comprehensive Emergency Medical Evacuation benefit - taking the whole family with the patient.
- Maternity benefits to cover normal pregnancy, childbirth and complications is available.
- Compassionate emergency benefit to visit a critically ill close family member.
- All important cover for stabilisation and maintenance of chronic medical conditions available.
- Emergency Medical Treatment outside of your geographic area.

We also provide a choice of valuable add-on plans (see insert for more information):

Worldwide Personal Travel - If you travel frequently, whether for business or pleasure, why not add our excellent value travel add-on to cover you for emergency medical treatment, lost, damaged or delayed baggage and personal effects, travel cancellations, missed departures, hijacks, theft or accidental loss of money or passports.

Worldwide Personal Accident - Why not get some extra protection? You can choose to add our personal accident add-on to your UltraCare plan. We will make a lump sum payment to you or a beneficiary for the loss of sight in one or both eyes, loss or permanent loss of use of a limb, permanent total disablement or death as the result of an accident.

Maternity - Starting a family? - Peace of mind for your new family is available by selecting our extensive maternity benefit add-on. Offering a comprehensive range of benefits designed to meet most maternity and related medical costs, from delivery costs to complications. (Not available on the UltraCare Standard Plan).

How to apply

Online

Try our online quote-and-buy service. Our online service will guide you through the process of getting a price and then buying the cover you have selected. Getting international health cover has never been easier with InterGlobal. Visit www.interglobal-nz.biz

If you don't want to buy online

All the information you need is contained in this brochure so you can check out our premiums and cover options. If you decide to go ahead all you need to do is fill in the provided application form then either post or fax it to the address provided.

Please ensure that you have looked at the UltraCare Plan Guide before applying to ensure you understand the terms and conditions of the cover we provide. If you need a copy please let us know.

If you are not sure what product best suits your needs, we can provide you with some helpful advice. We have trained sales advisers ready to take your enquiry.

(NZ Office Hours only - 8:30 to 17:30 NZ Time)

Call us now on +64 (0) 9 309 2119 or email info@interglobal-nz.biz

We also distribute our products through a worldwide network of independent intermediaries.

For independent advice why not contact your broker or financial adviser.

Not sure what you want?

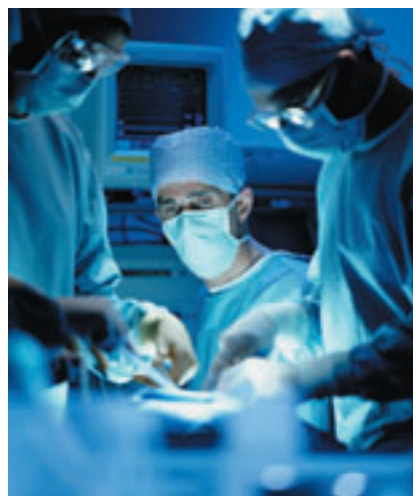


Table of Benefits

Overall Limits	Plus	Comprehensive	Select	Standard
If during the plan year , an insured person incurs a medical condition , we under the terms and conditions of the plan , will pay necessary, customary and reasonable expenses up to an overall maximum, per insured person :	£2,000,000 \$3,400,000 €3,000,000	£1,000,000 \$1,700,000 €1,500,000	£750,000 \$1,275,000 €1,125,000	£500,000 \$850,000 €750,000
In-Patient and Daycare Treatment				
Accidents and Emergencies, Intensive Care and Theatre costs				
Hospital accommodation				
Nursing fees, medical expenses and ancillary charges				
Surgeons', consultants' , anaesthetists', medical practitioners' fees				
Prescribed medicines and drugs				
Reconstructive surgery following an accident or following surgery for an eligible medical condition				
Prostheses: artificial body parts surgically implanted to form permanent parts of an insured person's body				
MRI, PET and CT scans	Covered in Full	Covered in Full	Covered in Full	Covered in Full
X-rays, pathology, diagnostic tests and procedures				
Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy				
Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist				
Parent accommodation, insured parent with an insured child under 18 years of age in hospital				
Post hospitalisation treatment received within 90 days of being discharged from hospital				
Accidental damage to natural teeth				
Psychiatric treatment up to 30 days available after 12 months continuous cover under the plan		Not Covered	Not Covered	Not Covered

Table of Benefits (continued)

Chronic Medical Conditions	Plus	Comprehensive	Select	Standard
Maintenance, routine checkups, prescribed drugs and dressings and palliative treatment	Covered up to £1,000 \$1,700 €1,500	Covered up to £500 \$850 €750	Covered up to £250 \$425 €375	Not Covered
Stabilisation of acute exacerbations / episodes of chronic medical conditions	Covered within the limits in the in-patient daycare and out-patient sections	Covered within the limits in the in-patient daycare and out-patient sections	Covered within the limits in the in-patient daycare and out-patient sections	Covered within the limits in the in-patient daycare section
Emergency Local Ambulance				
Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Organ Transplant				
Cost of the surgical procedures in performing an organ transplant of either; kidney, liver, heart, lung, or heart and lung, in respect of the insured person as recipient and not the organ donor	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000	Covered up to £200,000 \$340,000 €300,000
Nursing at Home				
Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient or daycare treatment	Covered up to £5,000 \$8,500 €7,500	Covered up to £2,500 \$4,250 €3,750	Covered up to £2,500 \$4,250 €3,750	Covered up to £1,500 \$2,550 €2,250
Compassionate Emergency Visit				
Costs incurred by an insured person for an economy class return airfare to visit a close family member , up to the attained age of 75 years, in the event of a medical condition that results in that close family member being placed on a critical list , or his/her death. Limited to one return journey per insured person per plan year	Covered in Full	Covered in Full	Covered in Full	Not Covered
Hospital Cash Benefit				
Cash payment payable for each night where treatment is received by an insured person as a non-paying patient	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night Up to a maximum of £7,500 \$12,750 €11,250

<p>Legal Expenses</p> <p>Legal expenses incurred by an insured person with our prior written consent in pursuit of a claim against a third party who has caused bodily injury to, or the death of, an insured person</p>	<p>Covered up to £7,500 \$12,750 €11,250</p>	<p>Covered up to £7,500 \$12,750 €11,250</p>	<p>Covered up to £7,500 \$12,750 €11,250</p>	<p>Covered up to £7,500 \$12,750 €11,250</p>
<p>Emergency Evacuation and Repatriation</p> <p>The transportation costs of an insured person to the nearest centre where adequate medical facilities are available. Payment of this benefit, including treatment incurred, will be subject to the insured person suffering from a medical condition; (a) that necessitates the insured person being placed on a critical list, or, (b) for which, in our opinion, adequate treatment is not available in the country where such treatment is required and/or recovery would be substantially expedited thereby</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p> <p>When relating to in-patient and daycare treatment</p>
<p>Economy class return airfare following an emergency medical evacuation, to country of residence</p> <p>Travelling, accommodation and economy class return airfare expenses for pre-authorised costs of a close business colleague, or the insured person's dependants, or in the case of the insured person being a dependant, a parent or close family member, having to accompany the insured person for an emergency medical evacuation</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>
<p>Repatriation of Mortal Remains</p> <p>In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an insured person, from the place of death to the home country, or the preparation and local burial or cremation of the mortal remains of the insured person, who dies outside of the home country</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>
<p>Emergency Medical Treatment Outside Area of Cover</p> <p>Emergency medical treatment cover outside of geographic area of cover</p>	<p>Covered up to £35,000 \$59,500 €52,500</p>	<p>Covered up to £30,000 \$51,500 €45,000</p>	<p>Covered up to £20,000 \$34,000 €30,000</p>	<p>Not Covered</p>
<p>Deductibles</p> <p>1 Out-patient medical treatment standard excess (applied per medical condition, per plan year)</p> <p>2 Out-patient dental treatment co-insurance (applied per claim)</p>	<p>£25.00 \$42.50 €37.50</p> <p>25%</p>	<p>£25.00 \$42.50 €37.50</p> <p>25%</p>	<p>£25.00 \$42.50 €37.50</p> <p>N/A</p>	<p>N/A</p> <p>N/A</p>

UltraCare for Groups

We have consistently delivered specialised medical insurance solutions for expatriate and overseas employees of various groups across the world. Our client list consists of groups across a wide range of industries including:



- Financial Services
- Airlines
- Embassies
- Mining & Exploration
- Engineering, Construction & Transportation
- Music & Entertainment
- International Schools

Whether you are a small or large Corporate, or an affinity group, we can provide you with a healthcare solution to meet your needs.

If you are an employer, wherever your company may be based or whatever business your company may be in, your employees are your company's most valuable asset. They are also your most vulnerable resource.

Protecting their health makes good commercial and economic sense. It should be regarded as part of good business practice to do so. Their health problems can seriously affect your company's business performance and even its financial standing.

Successful employers recognise the importance of their employees.

Being an employer, it is important you limit any possible disruption if a key employee or project team leader becomes ill. It is also important to make sure the employees concerned and their families have peace of mind. These considerations are vital for those of your employees based overseas. Quick, easy and reliable access to professional healthcare and to the best medical treatment available is essential.

We can establish a Corporate HealthCare Plan to cover your directors, managers, employees as well as their respective dependants. Whether you decide to cover them all, or only a group of individuals - the choice is yours. You can start with as few as 3 employees.

Flexibility

We can tailor-make a healthcare solution to meet your specific needs, requirements and budget based around the UltraCare benefits shown in this brochure.

Give us a call on **+64 (0) 9 309 2119** and we will have a sales consultant call you back. Alternatively send us an email to info@interglobal-nz.biz

Small Groups (3 -19 employees)

Groups of this size are priced according to age and are underwritten on a moratorium basis. If your employees are currently insured with another provider and you wish to move to InterGlobal we can offer a transfer of existing underwriting terms on a CPME* basis.

Groups of 20 + employees

For groups of this size your plan can be set up with a little more flexibility:

We can offer the following underwriting terms:

- **Moratorium on pre-existing medical conditions**
- **Medical Histories Disregarded (MHD) basis**
- ***Continuation of Personal Medical Exclusions (CPME) - Transferring over from other insurers on a simple and uncomplicated basis.**



Who can have an UltraCare Plan?

Our Plans are available to persons (subject to age limitations specified below) of all nationalities and their dependants except citizens of the USA residing in the USA, those persons who are subject to exchange controls or local licensing regulations, or where cover is illegal under local legislation. The maximum entry age is 74 years attained.

Financial Security

Your InterGlobal HealthCare Plan will be fully underwritten by International Health Insurance danmark a/s. IHI is one of the largest International healthcare insurers and is a Standard & Poor's A(pi) rated company.

International Helpline

Our plans give you access to an International Helpline, 24 hours a day, 365 days a year. Help and assistance is only a phone call away. The International Helpline will provide you with advice, help and assistance in emergencies. They will pre-authorise your in-patient and daycare treatment claims and settle them direct with the treatment providers.

The International Helpline is staffed by a trained and experienced team of multi-lingual coordinators with around the clock access to a panel of duty doctors and nurses. The International Helpline has direct access to a worldwide network of regionally-based medical assistance providers who have a wide range of local knowledge, with on-the-spot experience and who speak the local language. This combination of personal service and dedicated help is at your disposal and for your benefit as a member of InterGlobal. So you can have peace of mind, whether you are an expatriate, travelling abroad for an extended period or on international business.

In-House Claims Service

The InterGlobal Claims Department has a team of experienced claims assessors on hand to provide professional advice and assistance during office hours. They monitor their performance closely and are constantly improving their methods of dealing with and settling claims. This is achieved primarily through effective case management and consultation with clients and medical professionals.

InterGlobal's Claims Department works closely with the International Helpline staff to ensure all in-patient as well as out-patient claims are dealt with efficiently and sympathetically.

We aim to provide a prompt out-patient claims reimbursement service for those who have taken out health insurance with us. It is our corporate objective to settle your out-patient claims in no more than 10 working days provided that we are in full receipt of all the necessary information and invoices.

Medical and Emergency Services

Should emergency evacuation be medically necessary, the International Helpline has established formal links with airlines and air ambulance operators all over the World. All of these air ambulance operators have advanced medical equipment on board. The ambulance staff and doctors are experienced in general medicine with considerable expertise in aero-medical evacuation and repatriation. An extensive range of medical equipment is always on hand which is used by experienced medical escorts on air ambulances as well as doctors and nurses escorting patients on scheduled flights.

Our emergency assistance and helpline services are provided by First Assistance. Further information can be obtained from www.firstassistance.co.nz



Standard & Poor's rating system

Secure Range	
AAA or AAApi	Extremely Strong
AA or AApi	Very Strong
A or Api	Strong
BBB or BBBpi	Good

Vulnerable Range	
BB or BBpi	Marginal
B or Bpi	Weak
CCC or CCCpi	Very Weak
CC or CCpi	Extremely Weak
R	Regulatory Action
NR	Not Rated

The ratings from AA to CCC may be modified by the addition of Plus (+) or Minus (-) signs to show relative standing within the major rating categories.

pi - public information

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