



Innovations in International Private Medical Insurance

## HealthCare Plans

## UltraCare Plans



1 April 2007

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## International Helpline

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

From UK call free on 0800 0327 921

From USA call free on 1866 895 7795

From UAE call free on 800 0640 1957

From North China call free on 10800 6400113

From South China call free on 10800 2640113

From the rest of the World

call collect on +64 9 356 2276

Fax on +64 9 356 1700

# International health insurance for you

InterGlobal provides international health insurance (also known as international private medical insurance) for expatriates, frequent travellers and international business people all over the world. We cover individuals, families and corporate or affinity groups.



## Who are InterGlobal?

We are an award-winning provider of international health insurance based in the UK. Known for our innovation, flexibility and personal approach to service, we have seen great success in this competitive and growing market. Since the company was founded in 1998, we have seen rapid growth and now have customers in 189 countries and eight offices worldwide, offering local support to our members in key regions.

In 2007, the InterGlobal group of companies set-up a new division, InterGlobal Insurance Company Limited, to provide the financial security and underwriting for our products. This major development is evidence of our ongoing success and the faith of our investors, partners and customers in the InterGlobal brand.

We are specialists in international health insurance, with the infrastructure, security and expertise to give you confidence in our products and service.

## Why should I buy international health insurance?

When you are away from home, you want to know that you and your family, or employees, will be able to access good quality healthcare wherever you are. Our plans mean that you can visit any private or public hospital or clinic for medical treatment without having to worry about the costs.

This means that you can relax and use your time and money to do the things that you enjoy.

**Whatever you are doing, wherever you are in the world, we give you the peace of mind and protection you need.**

## Why choose InterGlobal?

You want a health insurance plan to fulfil your needs and a provider that values you and gives you the service you deserve. Here's how we do this:

- When you phone us, you will always feel like you are speaking to a real person; we don't have mass call centres. You are important to us and providing you with the best service is our primary aim.
- We give you flexibility and freedom of choice. You can be treated wherever you choose - we don't have any hospital lists - and you can choose the level of cover that's right for you.
- Your out-patient claims will be settled in 10 working days, as long as we have all the information we need.
- You will get our full attention throughout your time as our customer. We do everything in-house: sales, underwriting, administration and claims.
- You can get help and advice wherever you are, whenever you need it. You will have access to our 24 hour, multi-lingual International Helpline and staff at our eight global offices are always ready to help during office hours.
- You can keep your premiums down with our no claims discount, family friendly pricing and choice of plan excesses.
- You know that you are in safe hands: we have a strong reputation amongst brokers and advisers and have won many awards for our products.
- We are totally customer focused and make it our business to find out what you want. We carry out regular customer and broker surveys and always respond to your queries, comments and suggestions.
- You will find dealing with InterGlobal straightforward and hassle-free. We pay hospitals direct for your in-patient treatment and we don't have any medical forms to fill in when you apply for a plan.
- Above all, you will get a plan that covers you for all your medical needs at a great price.



Wherever you are...

...be in safe hands.

Our UltraCare Plans give private healthcare insurance cover for expatriates, frequent travellers and international business people all over the world. These great value plans cover individuals, families and corporate or affinity groups.

We have four plans ranging from in-patient medical treatment only, right through to a full refund for most in- and out-patient medical treatment:

Plus	Comprehensive	Select	Standard
All the benefits of the Comprehensive plan but with higher limits and cover for restorative dental treatment.	As for the Select plan but with higher limits and cover for emergency dental and wellness benefits.	Full in-patient and daycare treatment with limited cover for out-patient treatment, including primary consultations.	Full in-patient and daycare treatment.

### Areas of cover

Once you have chosen your plan, you can choose from four areas of geographic cover: Europe; Worldwide, excluding the USA; Worldwide, including the USA; or Australia and New Zealand.

### Excesses

We have a standard excess of £25/\$42.50/€37.50 that applies per medical condition per plan year to out-patient treatment, but if you want to reduce your premium you can choose to have a higher excess. Our maximum excess gives a premium discount of 40%.

### Optional add-on plans

We also offer three optional add-on plans, giving you extra flexibility and cover for things that might be important to you:

**Personal Travel** - If you take a lot of trips away from your country of residence, travel insurance is essential. This annual plan covers emergency medical treatment, lost, damaged or delayed baggage and personal belongings, travel cancellation, missed departure, hijack, theft and accidental loss of money or passports.

**Personal Accident** - You may need to pay for more than just medical treatment if you suffer an injury. Our Optional Personal Accident Plan will give a lump sum payment for loss of sight, loss of limbs, permanent total disablement or death as a result of an accident.

**Maternity** - If you are planning to have a baby, you want to know that you can access the best healthcare available. Our Optional Maternity Plan will cover most maternity medical needs, including care during normal pregnancy and childbirth and cover for complications. This plan is not available with the UltraCare Standard Plan.

## Who can be covered by an UltraCare Plan?

Our plans are available to people of all nationalities and their dependants, except:

- Residents of the USA residing in the USA for more than 180 consecutive days;
- People who are subject to exchange controls or local licensing regulations; or
- Where cover is illegal under local legislation.

The maximum age of entry is 74 years old at the start of the plan.

If you are unsure of whether we will be able to cover you, please speak to your adviser or call us on +44 (0) 1252 745 900.

## Financial Security

Your InterGlobal HealthCare Plan will be fully underwritten by InterGlobal Insurance Company Limited. InterGlobal Insurance Company Limited, formed in 2007 as part of the InterGlobal group of companies, has an A.M. Best financial strength rating of B++ (Good) and is authorised and regulated in the United Kingdom by the Financial Services Authority.

In certain countries we have formed partnerships with carefully selected local insurers in order to comply with local legislations and benefit from additional regional support. Where your country of residence is in one of our partner countries your plan will be underwritten by the local insurer detailed on your certificate of insurance and, if applicable, shown on the back cover of this brochure. Your plan will be fully reinsured by InterGlobal Insurance Company Limited.

## Pre-existing medical conditions

We underwrite our plans on a 24 month moratorium basis. This means that any pre-existing medical conditions that have existed in the two years before your plan starts will not be covered until you have been free of symptoms or treatment for two years after the start date of the plan.

For a full definition of pre-existing medical conditions and an explanation of our moratorium, please see the UltraCare Plan Guide. A help sheet is available on request.

## Your medical history

We do not ask you to fill in a medical questionnaire when you apply for a plan. However, there are some medical conditions that we do not cover.

Please read the benefit conditions and exclusions section of the UltraCare Plan Guide for more information or call us on +44 (0) 1252 745 900 if you have any questions.

## Transfers

If you already have a health insurance plan with another provider, we may be able to continue your cover with the same underwriting terms. Please be aware that other policy terms, conditions and benefits may differ from those of your current insurer.

Please call us on +44 (0) 1252 745 900 to find out whether this will be possible and to get a quotation.

Here are the key features:

- Medical expenses cover giving you access to on-the-spot professional medical and assistance services when and where you need it.
- Access to the multi-lingual International Helpline, 24 hours a day, 365 days a year.
- 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.
- No medical claim forms to contend with for in-patient or daycare treatment.
- Family friendly pricing - you only pay for one in four children included as dependants.
- Fast and efficient out-patient claims settlement.
- The most comprehensive emergency medical evacuation benefit - taking the whole family with the patient.
- Compassionate emergency benefit to visit a critically ill close family member.
- All important cover for stabilisation and maintenance of chronic medical conditions.
- Emergency medical treatment outside of your geographic area.
- Cover for wellness and preventative tests.
- Valuable optional add-on plans - travel, personal accident and maternity benefits.
- Cover for sports injuries and treatment needed as a result of acts of war or terrorism.

Take a look at the tables of benefits on the following pages for more information on what is covered by each plan. Policy summaries are available from your adviser, on our website [www.interglobalpmi.com](http://www.interglobalpmi.com) or by calling us on +44 (0) 1252 745 900.

## Corporate or affinity groups

All of the information given here applies to individual and family plans. However, we also cover corporate and affinity groups. If you are looking to arrange cover for your employees or members, here are some of the extra benefits available:

- Additional flexibility: more areas of cover; benefits can be changed, added or removed
- Different members of a scheme can be covered with different levels or areas of cover
- Medical History Disregarded underwriting available for some groups
- Direct billing available in some countries

Please refer to the table of benefits over the page for an idea of the levels of cover available. For more information on what we can offer your group, or for a quotation, please call us on +44 (0) 1252 745 900 or speak to your broker or adviser.

# Table of Benefits

1 April 2007

Overall Limits	Plus	Comprehensive	Select	Standard
Under the terms and conditions of the <b>plan</b> , we will pay necessary, customary and reasonable expenses up to an overall maximum, per <b>insured person</b> per <b>plan year</b> (unless a lifetime limit is specified):	£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
<b>In-Patient and Daycare Treatment</b>				
<b>Accidents</b> and <b>emergencies</b> , intensive care and theatre costs				
<b>Hospital</b> accommodation				
Nursing fees, medical expenses and ancillary charges				
Surgeons', <b>consultants'</b> , anaesthetists', <b>medical practitioners'</b> fees				
Prescribed medicines and drugs				
Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>				
Prostheses: artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body	Covered in Full	Covered in Full	Covered in Full	Covered in Full
MRI, PET and CT scans				
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>				
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy				
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>				
Parent accommodation, insured parent with an insured child under 18 years of age in <b>hospital</b>				
Accidental damage to <b>natural teeth</b>				
<b>Psychiatric treatment</b> up to 30 days available after 12 months continuous cover under the <b>plan</b>		Not Covered	Not Covered	Not Covered



Out Patient Treatment <sup>1</sup>						
<p><b>Primary consultations and treatment</b> to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings</p> <p>X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b></p> <p><b>Specialists'</b> and <b>consultants'</b> fees for consultations, prescribed medicines, drugs and dressings</p>	Covered in Full	Covered up to £5,000 \$8,500 €7,500	Covered up to £3,000 \$5,100 €4,500			
	Covered up to £2,000 \$3,400 €3,000	*Complementary medicine and treatment, and Physiotherapy up to a maximum sub-limit of £500 \$850 €750	*Complementary medicine and treatment, and Physiotherapy up to a maximum sub-limit of £250 \$425 €375			
<p><b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b></p>	Covered up to £2,000 \$3,400 €3,000	Covered up to £500 \$850 €750	Covered up to £250 \$425 €375			Not Covered
<p>Complementary medicine and <b>treatment</b> by a <b>therapist</b>, when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>. This <b>benefit</b> extends to osteopathic, chiropractic, homeopathic and acupuncture <b>treatment</b> and Chinese herbal medicine*</p>	Covered up to £2,000 \$3,400 €3,000	Covered up to £500 \$850 €750	Covered up to £250 \$425 €375			Not Covered
<p>Physiotherapy by a registered <b>physiotherapist</b>, when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>*</p>	Covered in Full					
<p>Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy</p>	Covered in Full	Covered in Full	Covered in Full			
MRI, PET and CT scans	Covered in Full	Covered in Full	Covered in Full			
<b>Out-patient</b> surgical operations	Covered in Full	Covered in Full	Covered in Full			
<b>Post-hospitalisation treatment</b>	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days		Covered in Full up to 90 days
<b>Out-Patient Dental Treatment</b> <sup>2</sup> (available after 6 months continuous cover)	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days		Covered in Full up to 90 days
<b>Treatment</b> for the immediate relief of <b>dental pain</b> and accidental damage to <b>natural teeth</b>	Covered up to 75% of £750 \$1,275 €1,125	Covered up to 75% of £500, \$850, €750	Covered up to 75% of £500, \$850, €750			Not Covered
<b>Treatment</b> for the restoration of <b>natural teeth</b> including x-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b>	Covered up to 75% of £750 \$1,275 €1,125	Covered up to 75% of £500, \$850, €750	Covered up to 75% of £500, \$850, €750			Not Covered
<b>Wellness Benefit</b>	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days		Covered in Full up to 90 days
<b>Routine health checks</b> including cancer screening, cardiovascular examinations, neurological examinations, well child tests, vital sign tests (e.g. blood pressure, cholesterol checks) and vaccinations	Covered up to £350 \$595 €525	Covered up to £250 \$425 €375	Covered up to £250 \$425 €375			Not Covered

## Table of Benefits (continued)

1 April 2007

Chronic Medical Conditions	Plus	Comprehensive	Select	Standard
Maintenance, routine checkups, prescribed drugs and dressings and palliative <b>treatment</b>	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 <b>acute</b> exacerbations / episodes of <b>chronic medical conditions</b>	Covered within the in-patient daycare and out-patient sections	Covered within the in-patient daycare and out-patient sections	Covered within the in-patient daycare and out-patient sections	Covered within the limits in the in-patient daycare section
<b>Emergency Local Ambulance</b>				
Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Organ Transplant</b>				
Cost of the surgical procedures and transportation costs in performing an organ transplant of either; kidney, liver, heart, lung, or heart and lung, in respect of the <b>insured person</b> 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
<b>Nursing at Home</b>				
Primary care services of a <b>registered nurse</b> in the <b>insured person's</b> home immediately after, or instead of, <b>in-patient</b> or <b>daycare treatment</b>	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
<b>Compassionate Emergency Visit</b>				
Costs incurred by an <b>insured person</b> for an economy class return airfare from the <b>country of residence</b> to visit a <b>close family member</b> , up to the attained age of 75 years, in the event of a <b>medical condition</b> that results in that <b>close family member</b> being placed on a <b>critical</b> list, or his/her death. Limited to one return journey per <b>insured person</b> per <b>plan year</b>	Covered in Full	Covered in Full	Covered in Full	Not Covered
<b>Hospital Cash Benefit</b>				
Cash payment payable for each night where <b>treatment</b> is received by an <b>insured person</b> as a <b>non-paying patient</b>	£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

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

## How we take care of you

One of our key strengths is that we are completely in control of our business – from sale to claim, everything is done in-house. This means that we take full responsibility for our business and, as a result, we want to take great care of you.

### **Making a claim is easy**

We have a team of experienced claims assessors to give you advice and assistance during office hours. They will liaise closely with you, our International Helpline and any medical practitioners who have treated you to make sure all your claims are dealt with efficiently and sympathetically.

Our claims team has an objective to settle out-patient claims in no more than 10 working days, provided they have all the information they need.



### **We give you international support**

We work with a worldwide network of brokers and advisers who sell our plans. We also have in-house sales or support in our offices in the UK, New Zealand, United Arab Emirates, Japan, Thailand, Indonesia, Singapore and China.

As soon as you become an InterGlobal member you will have access to our multi-lingual, International Helpline, 24 hours a day, 365 days a year. Staff at the International Helpline will pre-authorise your in-patient and daycare treatment so that we can settle the costs directly with the hospital. They will also arrange an emergency medical evacuation if needed and can answer your general medical questions. All you have to do is call - you will be given the number on your membership documents. Our International Helpline is operated by First Assistance, based in New Zealand.

### **Finding out more**

Our website has information on all of our products and global offices, company news and updates, a quote and buy online facility and an area for InterGlobal members.

**Visit us at [www.interglobalpmi.com](http://www.interglobalpmi.com)**

You can also call us on +44 (0)1252 745 900 or e-mail [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com). Contact details for our regional offices can be found on the back of this brochure. We'd love to hear from you.

### Through your broker or adviser

We sell our plans through a worldwide network of independent intermediaries. If you would like independent advice on international health insurance, speak to your broker or adviser. If you do not already work with a broker or adviser, we will be happy to put you in touch with one.

### Online

We have an online quote and buy facility available on our website. 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.interglobalpmi.com](http://www.interglobalpmi.com)

### If you don't want to buy online

All the information you need is contained in this brochure so you can check out your premiums and cover options. Once you have decided what you want, all you have to do is fill in the application form and post, fax or email it to us.

Please make sure that you have read 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.

## Need us to guide you?

If you are not sure what product best suits your needs, you can speak to your broker or adviser for independent advice or call our in-house sales team for guidance on InterGlobal plans. We have trained sales advisers ready to take your call.

**Call us today on +44 (0) 1252 745 900.**

(UK Office Hours only - 08:30 to 17:00 GMT)

Our in-house sales team will also be able to provide you or your adviser with a formal quotation. We would recommend this if:

- You are considering transferring your medical cover from another provider
- You are moving to a country where insurance premium tax applies
- You have any pre-existing medical conditions
- You are moving to an unstable area or an area where a government is recommending that you do not travel

**Call us now on +44 (0)1252 745 900 or email [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com)**

The Terms & Conditions of the advice and service we provide can be found on our website: [www.interglobalpmi.com](http://www.interglobalpmi.com)

## Regional variations of our UltraCare Plans

We sell regional variations of our UltraCare Plans in some countries. These are locally licensed, co-branded products that comply with legislations in these countries. The plans provide cover which is tailored to the needs of expatriates in these locations.

If you are, or will be, living in one of these countries, please contact our local office (full addresses are on the back of this brochure):

Thailand	Indonesia	Singapore	China
T +66 (2) 207 1023	T +62 (0) 21 5296 0676	T +65 6423 0816	T +86 21 6888 1999
F +66 (2) 207 0584	F +62 (0) 21 5290 1519	F +65 6423 0541	F +86 21 6888 5553
E <a href="mailto:interglobal@iag.co.th">interglobal@iag.co.th</a>	E <a href="mailto:interglobal@ramains.com">interglobal@ramains.com</a>	E <a href="mailto:interglobal@sg.royalsun.com">interglobal@sg.royalsun.com</a>	E <a href="mailto:interglobal@cn.royalsun.com">interglobal@cn.royalsun.com</a>

We also have the following offices that offer local sales and support in their regions:

United Arab Emirates	New Zealand	Japan
T +971 (0) 4 321 7581	T +64 (0) 9 309 2119	T +81 (0) 6 4706 7701
F +971 (0) 4 321 7582	F +64 (0) 9 309 4119	F +81 (0) 6 4706 7702
E <a href="mailto:info@interglobal.ae">info@interglobal.ae</a>	E <a href="mailto:info@interglobal-nz.biz">info@interglobal-nz.biz</a>	E <a href="mailto:igj@interglobal.co.jp">igj@interglobal.co.jp</a>

## Our other products

We offer niche products for international teachers and students.

### International Schools Plans

Competitively priced plans for teachers and staff at international schools. We offer three levels of cover, ranging from in-patient only through to full cover for most in- and out-patient medical treatment.

### StudentCare

These plans are designed for students aged 5 to 64 studying outside of their home country. As well as cover for medical treatment, the plans cover emergency evacuation, loss of tuition fees, accidental death, personal belongings, disability and personal liability.

Visit [www.interglobalpmi.com](http://www.interglobalpmi.com) for more information.



## A.M. Best's Financial Strength Rating System

Secure Range	
A++, A+	Superior
A, A-	Excellent
B++, B+	Good

Vulnerable Range	
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspension
NR	Not Rated

More information can be obtained from [www.ambest.com](http://www.ambest.com)

## InterGlobal Worldwide Offices

### InterGlobal in the United Kingdom (Head Office)

Woolmead House East  
The Woolmead  
Farnham  
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GU9 7TX  
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T +44 (0)1252 745 910  
F +44 (0)1252 745 920  
E [info@interglobalpmi.com](mailto:info@interglobalpmi.com)

### InterGlobal in the Middle East

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Al Attar Tower  
Sheikh Zayed Road  
PO Box 49499  
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United Arab Emirates  
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F +971 (0)4 321 7582  
E [info@interglobal.ae](mailto:info@interglobal.ae)

### InterGlobal in Indonesia

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10th Floor Graha Irama  
Jl. HR Rasuna Said Blok X-1 Kav 1-2  
Jakarta 12950  
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T +62 (0)21 5296 0676  
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### InterGlobal in Singapore

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F +65 6423 0541  
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