



Innovations in International Private Medical Insurance

HealthCare Plans

International Schools 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 teachers and staff at international schools.



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.



Our International Schools Plans give private healthcare insurance cover for teachers and staff at international schools all over the world. These great value plans cover individuals, families and corporate or affinity groups.

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

Gold	Silver	Bronze
All the benefits of the Silver Plan, but with higher limits and cover for restorative dental treatment and routine maternity tests.	Full in-patient and daycare treatment with cover for out-patient treatment, also includes emergency dental treatment.	Full in-patient and daycare treatment, including evacuation and complications of pregnancy.

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 £30/\$50/€45 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 two 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.

Who can be covered by an International Schools Plan?

Our plans are available to teachers and staff of all nationalities at international schools 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 International Schools 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 International Schools 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.
- Maternity cover for routine treatment and complications of pregnancy.
- 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.
- Valuable optional add-on plans - travel and personal accident.
- 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 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 groups of teachers and staff at international schools. If you are looking to arrange cover for a group, here are some of the extra benefits available:

- 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	Gold	Silver	Bronze
Under the terms and conditions of the plan , we will pay necessary, customary and reasonable expenses up to an overall maximum, per insured person per plan year (unless a lifetime limit is specified):	£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	Covered in Full	Covered in Full	Covered in Full
MRI, PET and CT scans			
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			
Accidental damage to natural teeth			
Out-Patient Treatment¹			
Primary consultations and treatment to include medical practitioners' fees, prescribed medicines, drugs and dressings		Covered up to	

<p>X-rays, pathology, diagnostic tests and procedures</p>	<p>Specialists' and consultants' fees for consultations, prescribed medicines, drugs and dressings</p>	<p>Covered in Full</p>	<p>£4,000 \$6,800 €6,000</p> <p>*Physiotherapy up to a maximum sub-limit of £250 \$425 €375</p>	<p>Not Covered</p>
<p>Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, consultant or specialist*</p>	<p>Covered up to £500 \$850 €750</p>	<p>Covered up to £500 \$850 €750</p>	<p>Covered up to £250 \$425 €375</p>	<p>Not Covered</p>
<p>Complementary medicine and treatment by a therapist, when referred by a medical practitioner, consultant or specialist. This benefit extends to osteopathic, chiropractic, homeopathic and acupuncture treatment and Chinese herbal medicine</p>	<p>Covered up to £1,500 \$2,550 €2,250</p>	<p>Covered up to £1,000 \$1,700 €1,500</p>	<p>Covered up to £1,000 \$1,700 €1,500</p>	<p>Not Covered</p>
<p>Psychiatric treatment available after 12 months continuous cover under the plan</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Not Covered</p>
<p>Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>
<p>MRI, PET and CT scans</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>	<p>Covered in Full up to 90 days</p>
<p>Out-patient surgical operations</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £500, \$850, €750</p>	<p>Not Covered</p>
<p>Post-hospitalisation treatment</p>	<p>Covered up to 75% of \$1,275 €1,125</p>	<p>Covered up to 75% of \$1,275 €1,125</p>	<p>Not Covered</p>	<p>Not Covered</p>
<p>Out-Patient Dental Treatment² (available after 6 months continuous cover)</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £500, \$850, €750</p>	<p>Not Covered</p>
<p>Treatment for the immediate relief of dental pain and accidental damage to natural teeth</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £500, \$850, €750</p>	<p>Not Covered</p>
<p>Treatment for the restoration of natural teeth including x-rays, fillings, extractions, root-canal treatment, gum treatment</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £500, \$850, €750</p>	<p>Not Covered</p>
<p>Chronic Medical Conditions</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £750</p>	<p>Covered up to 75% of £500, \$850, €750</p>	<p>Not Covered</p>
<p>Maintenance, routine checkups, prescribed drugs and dressings and palliative treatment</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>
<p>Stabilisation of acute exacerbations/episodes of chronic medical conditions</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>

Table of Benefits (continued)

1 April 2007

	Gold	Silver	Bronze
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
Organ Transplant			
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 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
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 £1,500 \$2,550 €2,250
Compassionate Emergency Visit			
Costs incurred by an insured person for an economy class return airfare from the country of residence 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	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
Emergency Evacuation and Repatriation			
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 emergency : (a) that is critical , and (b) for which, in our opinion, adequate treatment is not available in the insured person's location.			

	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full When relating to in-patient and daycare treatment
<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>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>		Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500	Covered up to £15,000 \$25,500 €22,500
<p>Emergency Medical Treatment Outside Area of Cover</p> <p>Emergency medical treatment cover outside of geographic area of cover</p>		Covered up to £30,000 \$59,500 €52,500	Covered up to £30,000 \$59,500 €52,500	Covered up to £30,000 \$59,500 €52,500	Covered up to £30,000 \$59,500 €52,500	Not Covered
<p>Maternity Care (available after 12 months continuous cover)</p> <p>Normal pregnancy and childbirth comprising normal pre-natal treatments and examinations, normal childbirth, normal post-natal treatments and examinations.³</p>		Covered up to 80% of £5,000 \$8,500 €7,500	Covered up to 80% of £5,000 \$8,500 €7,500	Covered up to 80% of £5,000 \$8,500 €7,500	Covered up to 80% of £5,000 \$8,500 €7,500	Not Covered
<p>Complications of pregnancy: treatment of a medical condition which arises during the antenatal stages of pregnancy, or a medical condition which arises during childbirth and requires a recognised obstetric procedure.</p>		Covered in Full	Covered in Full	Covered in Full	Covered up to £5,000 \$8,500 €7,500	Covered up to £5,000 \$8,500 €7,500
<p>New-born accommodation: hospital accommodation costs for a new-born child to accompany its mother while she is receiving treatment as an in-patient in a hospital for a medical condition covered under the complications of pregnancy and childbirth benefit</p>		Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<p>Termination of pregnancy when medically necessary</p>						
<p>Deductibles</p>						
<p>¹ Out-patient medical treatment standard excess (applied per medical condition, per plan year)</p>		£30.00 \$50.00 €45.00	£30.00 \$50.00 €45.00	£30.00 \$50.00 €45.00	£30.00 \$50.00 €45.00	N/A
<p>² Out-patient dental treatment co-insurance (applied per claim)</p>		25%	25%	25%	25%	N/A
<p>³ Normal pregnancy and childbirth co-insurance (applied per claim)</p>		20%	20%	20%	20%	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

You can also call us on +44 (0)1252 745 900 or e-mail 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

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 International Schools 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

The Terms & Conditions of the advice and service we provide can be found on our website: www.interglobalpmi.com

Regional variations of our International Schools Plans

We sell a regional variation of our International Schools Plans in China. These are locally licensed, co-branded products that comply with Chinese legislation. The plans provide cover which is tailored to the needs of teachers and staff at international schools in China.

If you are, or will be, living in China, please contact our office in Shanghai:

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We also have the following offices that offer local sales and support in their regions for International Schools Plan holders:

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Our other products

UltraCare Plans

Our flagship product, UltraCare Plans offer international private healthcare insurance cover for expatriates, frequent travellers and international business people all over the world. We can cover individuals, families and corporate or affinity groups. If you are not a teacher or member of staff at an international school, please ask us about UltraCare.

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.



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

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www.interglobalpmi.com

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Authorised and regulated by the Financial Services Authority