



Innovations in International Private Medical Insurance

## HealthCare Plans

# for Teachers and Staff of International Schools

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



## 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

## 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 in an international school - 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 your 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 working in an international school.

We can provide the cover you need so you can relax about your health; enjoy yourself and the experience of being an international teacher.

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. Healthcare cover 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 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](http://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 and international teachers. Our products have been designed by people with a truly international perspective, many of who are also expatriates.

Many of our 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.



## International Schools Plans for Individuals, Couples and Families

You have a choice of three International Schools 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 .
- 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 International Schools 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.

### 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](http://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 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.

## Not sure what you want?

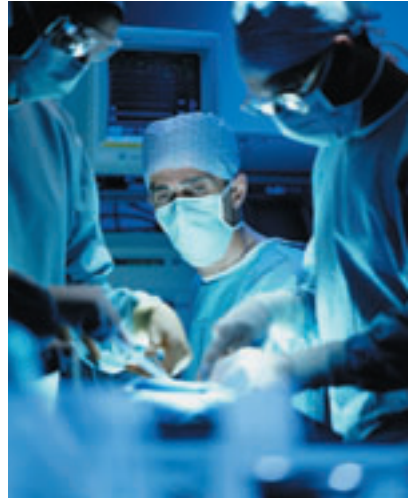
If you are not sure what product best suits your needs, we can provide you with some helpful advice. We have trained sales advisers ready to take your enquiry.

(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](mailto: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.



## Table of Benefits

Overall Limits	Gold	Silver	Bronze
If during the <b>plan year</b> , an <b>insured person</b> incurs a <b>medical condition</b> , we under the terms and conditions of the <b>plan</b> , will pay necessary, customary and reasonable expenses up to an overall maximum, per <b>insured person</b> :	£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 Emergencies, 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			
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	Covered in Full	Covered in Full	Covered in Full
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>			
Post hospitalisation <b>treatment</b> received within 90 days of being discharged from <b>hospital</b>			
Accidental damage to <b>natural teeth</b>			
<b>Out Patient Treatment</b> <sup>1</sup>			
<b>Primary</b> consultations and <b>treatment</b> to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings		Covered up to	



<p>X-rays, pathology, <b>diagnostic</b> tests and <b>procedures</b></p>	<p><b>Specialists'</b> and <b>consultants'</b> 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</p> <p>£250 \$425 €375</p>	<p>Not Covered</p>
<p>Physiotherapy by a registered <b>physiotherapist</b>, when referred by a <b>medical practitioner, consultant</b> or <b>specialist*</b></p>	<p>Covered up to</p> <p>£500 \$850 €750</p>	<p>Covered up to</p> <p>£500 \$850 €750</p>	<p>Covered up to</p> <p>£250 \$425 €375</p>	<p>Not Covered</p>
<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></p>	<p>Covered up to</p> <p>£1,500 \$2,550 €2,250</p>	<p>Covered up to</p> <p>£1,000 \$1,700 €1,500</p>	<p>Covered in Full</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>
<p><b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b></p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>
<p>Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy</p>	<p>MRI, PET and CT scans</p>	<p>Covered in Full</p>	<p>Covered in Full</p>	<p>Covered within the limits in the in-patient daycare and out-patient sections</p>
<p><b>Out-patient</b> surgical operations</p>	<p><b>Out-Patient Dental Treatment</b> <sup>2</sup> (available after 6 months continuous cover)</p>	<p>Covered up to 75% of</p> <p>£500 \$850 €750</p>	<p>Covered up to 75% of</p> <p>£500 \$850 €750</p>	<p>Not Covered</p>
<p><b>Treatment</b> for the immediate relief of <b>dental</b> pain and accidental damage to <b>natural teeth</b></p>	<p><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></p>	<p>Covered up to</p> <p>£500 \$850 €750</p>	<p>Covered up to</p> <p>£250 \$425 €375</p>	<p>Not Covered</p>
<p><b>Chronic Medical Conditions</b></p>	<p>Maintenance, routine checkups, prescribed drugs and dressings and <b>palliative treatment</b></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 <b>acute</b> exacerbations/episodes of <b>chronic medical conditions</b></p>	<p>Stabilisation of <b>acute</b> exacerbations/episodes of <b>chronic medical conditions</b></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)

Emergency Local Ambulance	Gold	Silver	Bronze
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
<b>Organ Transplant</b>			
Cost of the surgical procedures 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
<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 £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 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 list</b> , or his/her death. Limited to one return journey <b>per insured person per plan year</b>	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
<b>Emergency Evacuation and Repatriation</b>			
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 condition</b> , (a) that necessitates the <b>insured person</b> being placed on a <b>critical list</b> , or, (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the country where such <b>treatment</b> is required and/or recovery would be substantially expedited thereby	Covered in Full	Covered in Full	Covered in Full

<p>to <b>country of residence</b></p>	<p>Economy class return airfare following an <b>emergency</b> medical evacuation,</p>	<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>	<p>When relating to in-patient and daycare treatment</p>
<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>	<p>Covered up to £15,000 \$25,500 €22,500</p>	<p>Covered up to £15,000 \$25,500 €22,500</p>
<p><b>Emergency Medical Treatment Outside Area of Cover</b></p>	<p>Emergency medical <b>treatment</b> cover outside of geographic <b>area of cover</b></p>	<p>Covered up to £35,000 \$59,500 €52,500</p>	<p>Covered up to £30,000 \$51,500 €45,000</p>
<p><b>Maternity Care</b> (available after 12 months continuous cover)</p>	<p>Normal pregnancy and childbirth comprising normal pre-natal <b>treatments</b> and examinations, normal childbirth, normal post-natal treatments and examinations.<sup>3</sup></p>	<p>Covered up to 80% of £5,000 \$8,500 €7,500</p>	<p>Not Covered</p>
<p>Complications of pregnancy <b>treatment</b> of a <b>medical condition</b> which arises during the antenatal stages of pregnancy, or a <b>medical condition</b> which arises during childbirth and requires a recognised obstetric procedure.</p>	<p>Complications of pregnancy <b>treatment</b> of a <b>medical condition</b> which arises during the antenatal stages of pregnancy, or a <b>medical condition</b> which arises during childbirth and requires a recognised obstetric procedure.</p>	<p>Covered up to £5,000 \$8,500 €7,500</p>	<p>Covered up to £2,500 \$4,250 €3,750</p>
<p>New-born accommodation, <b>hospital</b> accommodation costs for a new-born child to accompany its mother while she is receiving <b>treatment</b> as an <b>in-patient</b> in a <b>hospital</b> for a <b>medical condition</b> covered under the complications of pregnancy and childbirth <b>benefit</b></p>	<p>New-born accommodation, <b>hospital</b> accommodation costs for a new-born child to accompany its mother while she is receiving <b>treatment</b> as an <b>in-patient</b> in a <b>hospital</b> for a <b>medical condition</b> covered under the complications of pregnancy and childbirth <b>benefit</b></p>	<p>Covered in Full</p>	<p>Covered in Full</p>
<p>Termination of pregnancy when <b>medically necessary</b></p>	<p>Termination of pregnancy when <b>medically necessary</b></p>	<p>Covered in Full</p>	<p>Covered in Full</p>
<p><b>Deductibles</b></p>	<p><b>1 Out-patient medical treatment</b> standard <b>excess</b> (applied per <b>medical condition</b>, per <b>plan year</b>)</p>	<p>£30.00 \$50.00 €45.00</p>	<p>£30.00 \$50.00 €45.00</p>
<p><b>2 Out-patient dental treatment co-insurance</b> (applied per <b>claim</b>)</p>	<p><b>2 Out-patient dental treatment co-insurance</b> (applied per <b>claim</b>)</p>	<p>25%</p>	<p>25%</p>
<p><b>3 Normal pregnancy and childbirth co-insurance</b> (applied per <b>claim</b>)</p>	<p><b>3 Normal pregnancy and childbirth co-insurance</b> (applied per <b>claim</b>)</p>	<p>20%</p>	<p>N/A</p>

### International Schools Plans for Groups

We have consistently delivered specialised medical insurance solutions for expatriate and overseas employees of various international schools across the world.

If you are an employer, wherever your international school may be based, your teachers and staff are your school'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 school's operation and the success of its pupils.

Successful international schools recognise the importance of their teachers and staff.

In running a school, it is important you limit any possible disruption if a key employee becomes ill. It is also important to make sure they 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 Group HealthCare Plan to cover your teachers and staff 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 10 employees.

### Contact us for a quotation

We can provide a healthcare solution to meet your needs, requirements and budget. Take a look at the International Schools benefits shown in this brochure and then 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](mailto:info@interglobal-nz.biz)

### Small Groups (10 -29 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 30 + 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 International Schools Plan?

Our Plans are available to teachers and staff of international schools of all nationalities and their dependants (subject to age limitations specified below) 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 whilst working in an international school.

### Claims

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](http://www.firstassistance.co.nz)



## Sales/Client Services Team

Tel: +64 (0) 9 309 2119

Fax: +64 (0) 9 309 4119

Email: [info@interglobal-nz.biz](mailto:info@interglobal-nz.biz)

Web: [www.interglobal-nz.biz](http://www.interglobal-nz.biz)

## Claims Team

Tel: +64 (0) 9 309 2119

Fax: +64 (0) 9 309 4119

Email: [claims@interglobal-nz.biz](mailto:claims@interglobal-nz.biz)

## 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**



Innovations in International Private Medical Insurance

## InterGlobal Worldwide Offices

### InterGlobal Limited (United Kingdom)

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

### InterGlobal Limited (Middle East)

4th floor, Room 401  
Al Ain Ahlia Building  
Al Khaleej Road  
PO Box 49499  
Dubai  
United Arab Emirates  
T +971 (0)4 272 5505  
F +971 (0)4 272 5515  
E [info@interglobal.ae](mailto:info@interglobal.ae)

### InterGlobal (Indonesia)

PT Asuransi Rama Satria Wibawa  
10th Floor Graha Irama  
Jl. HR Rasuna Said Blok X-1 Kav 1-2  
Jakarta 12950  
Indonesia  
T +62 (0)21 526 1221 Ext. 102 / 149  
F + 62 (0)21 526 1231 / 1208  
E [interglobal@ramains.com](mailto:interglobal@ramains.com)

### InterGlobal Limited (New Zealand)

Level 14 Oracle Tower  
56 Wakefield Street  
PO Box 8672  
Symonds Street  
Auckland  
New Zealand  
T +64 (0) 9 309 2119  
F +64 (0) 9 309 4119  
E [info@interglobal-nz.biz](mailto:info@interglobal-nz.biz)

### InterGlobal Japan Co. Ltd

3F Koike Koraibashi Bldg.  
1-3-4 Koraibashi  
Chuo-ku  
Osaka 541-0043  
Japan  
T +81 (0)6 4706 7701  
F +81 (0)6 4706 7702  
E [igj@interglobal.co.jp](mailto:igj@interglobal.co.jp)

### InterGlobal (Thailand)

IAG Insurance (Thailand) Limited  
24th Floor, Thanapoom Tower  
1550 New Petchburi Road  
Bangkok 10400  
Thailand  
T +66 (2)207 0266 Ext. 380 to 385  
F +66 (2)207 0584 / 0575  
E [interglobal@iag.co.th](mailto:interglobal@iag.co.th)

[www.interglobalpmi.com](http://www.interglobalpmi.com)

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