

Globality YouGenio[®] World

Individual care in a globalised world





Globality YouGenio® World

Our best healthcare plan for you and your family

Your health and that of your family deserves nothing less than the best. Especially when you are living and working abroad for long periods of time. Our Globality YouGenio® World gives you ultimate peace of mind wherever you go.

Globality Health's **Globality YouGenio® World** plan gives you and your family premium health insurance with comprehensive inpatient, outpatient and dental cover, flexible underwriting and market leading global services wherever you go. Our service centres are fully conversant with the respective local health systems. They are on hand to assist you, offering the best advice and support. They also offer you direct access to medical services in the area.

With four plan levels to choose from Globality YouGenio® World gives you and your family the ultimate peace of mind. From our basic Essential plan with attractive premiums to our Top plan for those needing the most comprehensive cover, it's up to you to choose the plan that best meets your needs.

Feel safe and secure. Focus on your goals, turn your plans into reality and make the most of your new life.

Highlights:

→ Direct settlement worldwide

→ Free choice of doctor

→ Cover of pre-existing medical conditions

→ Comprehensive inpatient, outpatient and dental insurance cover available

→ Regional pricing to ensure your premiums are relative to local treatment costs and stay stable in the future

→ No minimum or maximum age restrictions

→ Guaranteed renewability

→ Within a family group, any combination of plan levels and options is available

→ Direct access to service centres and healthcare providers in your region

→ Contract documents available in five languages (German, English, French, Spanish and Dutch)

→ Reimbursement in 150 currencies; contractual currency in EUR, USD and GBP

→ Up to five deductible options

Globality YouGenio® World

Individual and flexible cover

Globality YouGenio® World comes in four plan levels: Essential, Classic, Plus and Top

Essential

Our attractively priced entry plan covers inpatient medical treatment and medical assistance - a unique offer, available with Globality Health.

Classic

In addition to inpatient cover, the Classic plan offers additional cover for outpatient medical treatment and medical assistance at an attractive rate.

Plus and Top

Globality YouGenio® World Plus and Top include both outpatient and inpatient treatments, in addition to attractive coverage of dental treatments and comprehensive assistance

services. A range of deductible options allows you the possibility to adapt the rates to your personal needs.



My Globality

Our online services are available 24 hours a day

All insured persons have direct access to our online services for even greater convenience and service. A personal login means that insured persons can access documents securely at any time.

My Globality includes access to the following online services:

- Eclaims – access and follow up with claims online
- View and download contract documents
- Provider search – find medical services worldwide, including comprehensive information and contact details
- Digital doctor
- Country information for expats – risk profile, useful tips, further information
- All services can be accessed via our app



Globality YouGenio® World

Four plan levels – optimal care

The four plan levels of Globality YouGenio® World Essential, Classic, Plus and Top differ in regards to the type and amount of benefits agreed. The following table of benefits is an extract of the complete scope of benefits and services.

All amounts apply per person per insurance year unless we say otherwise.

Please refer to the General Conditions of Insurance (GCI) for detailed information.

Benefits	Essential	Classic	Plus	Top
Annual overall limit	€ 2 million \$ 2.6 million £ 1.68 million	€ 3 million \$ 3.9 million £ 2.52 million	€ 5 million \$ 6.5 million £ 4.2 million	€ 7.5 million \$ 9.75 million £ 6.3 million
Inpatient treatment				
Accommodation in a private or a semi-private room	✓	✓	✓	✓
Hospital charges, consultations and diagnostics	✓	✓	✓	✓
Drugs and dressings	✓	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓	✓
Therapies, i.e. ergotherapy	✓	✓	✓	✓
Therapeutic aids and appliances	✓	✓	✓	✓
	as a life-saving measure	as a life-saving measure	as a life-saving measure	
Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital	✗	✗	✓ up to € 5,000 / \$ 6,500 / £ 4,200	✓ up to € 20,000 / \$ 26,000 / £ 16,800
Complications of pregnancy and childbirth	✗	✗	✓	✓
Congenital conditions	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime
Cancer treatment	✓	✓	✓	✓
Dialysis	✗	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime	✓ up to € 2 million / \$ 2.6 million / £ 1.68 million per lifetime
Bone marrow and organ transplants (donor and receiver)	✓ up to € 100,000 / \$ 130,000 / £ 84,000 per lifetime	✓ up to € 150,000 / \$ 195,000 / £ 126,000 per lifetime	✓ up to € 200,000 / \$ 260,000 / £ 168,000 per lifetime	✓
Psychiatric treatment	✗	✗	✓ up to 20 days	✓ up to 40 days
Parent accommodation during inpatient treatment of a minor child	✓	✓	✓	✓
Nursing care at home and domestic help, instead of a hospital stay	✗	✓ up to 30 days	✓ up to 60 days	✓ up to 90 days

✗ not covered

✓ covered/paid in full

Benefits	Essential	Classic	Plus	Top
Inpatient treatment (cont.)				
Substitute hospital cash plan benefit	✓ € 50 / \$ 65 / £ 42 per day	✓ € 75 / \$ 97.50 / £ 63 per day	✓ € 150 / \$ 195 / £ 126 per day	✓ € 200 / \$ 260 / £ 168 per day
Inpatient follow-up rehabilitation	✓ up to 21 days	✓ up to 21 days	✓ up to 28 days	✓ up to 28 days
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓
Return to country of residence after repatriation	✗	✗	✓ up to € 1,500 / \$ 1,950 / £ 1,260	✓ up to € 1,500 / \$ 1,950 / £ 1,260
Outpatient treatment				
Maximum outpatient limit	✗	€ 7,500 / \$ 9,750 / £ 6,300	€ 15,000 / \$ 19,500 / £ 12,600	✓
Consultations and diagnostics, i.e. radiology	✗	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Critical illness, following inpatient treatment	✓ up to a combined limit of € 3,000 / \$ 3,900 / £ 2,520	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Cancer treatment	✓	✓	✓	✓
Health checks	✗	✗	✓ up to € 250 / \$ 325 / £ 210*	✓ up to € 500 / \$ 650 / £ 420
Maternity care and childbirth, services of a midwife or obstetric nurse	✗	✗	✓ up to € 3,000 / \$ 3,900 / £ 2,520*	✓ up to € 5,000 / \$ 6,500 / £ 4,200
Complications of pregnancy and childbirth	✗	✗	✓ up to € 3,000 / \$ 3,900 / £ 2,520*	✓
Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 2,500 / \$ 3,250 / £ 2,100*	✓ up to € 5,000 / \$ 6,500 / £ 4,200
Psychiatric treatment	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 5,000 / \$ 6,500 / £ 4,200*	✓
Inpatient psychotherapy	✗	✗	✓ up to 10 sessions*	✓ up to 20 sessions
Drugs and dressings	✗	✓ max. outpatient limit applies	✓ max. outpatient limit applies	✓
Over-the-counter drugs (OTC)	✗	✓ up to € 50 / \$ 65 / £ 42*	✓ up to € 75 / \$ 97,50 / £ 63*	✓ up to € 100 / \$ 130 / £ 84
Physiotherapy, including massages	✗	✓ up to 15 sessions*	✓ up to 20 sessions*	✓
Therapies, i.e. ergotherapy	✗	✗	✓ up to 10 sessions*	✓
Therapeutic aids and appliances	✗	✓ up to € 1,000 / \$ 1,300 / £ 840*	✓ up to € 2,000 / \$ 2,600 / £ 1,680*	✓

* Max. outpatient limit applies

✗ not covered

✓ covered/paid in full

Benefits	Essential	Classic	Plus	Top
Outpatient treatment (cont.)				
Vaccinations and immunization	✗	✗	✔ up to € 250 / \$ 325 / £ 210*	✔
Vision aids, including an eye test	✗	✗	✔ up to € 150 / \$ 195 / £ 126*	✔ up to € 250 / \$ 325 / £ 210
Transport to the nearest suitable doctor or hospital for initial treatment following an accident or an emergency	✔	✔	✔	✔
Infertility treatment	✗	✗	✔ 50 %* up to € 2,000 / \$ 2,600 / £ 1,680 for each insured couple, per lifetime	✔ 50 % up to € 10,000 / \$ 13,000 / £ 8,400 for each insured couple, per lifetime
Dental treatment				
Basic dental services				
Two check-ups or exams per insurance year	✗	✗	✔	✔
X-rays, scale-and-polish cleaning	✗	✗	✔	✔
Surgery, extractions, simple fillings, root-canal treatment	✗	✔ pain relief only	✔	✔
Night guard	✗	✗	✔	✔
Accidental dental treatment	✗	✔	✔	✔
Major dental services				
	✗	✗	✔ Reimbursement for the following benefits up to € 2,000 / \$ 2,600 / £ 1,680	✔ Reimbursement for the following benefits up to € 5,000 / \$ 6,500 / £ 4,200
Dentures (i.e. prostheses, bridges and crowns, inlays)	✗	✗	✔	✔
Implants	✗	✗	✔ up to four implants per jaw and the dentures to be secured to these implants	✔ up to four implants per jaw and the dentures to be secured to these implants
Orthodontic treatment, dental laboratory work and materials	✗	✗	✔	✔
Medical assistance				
Medical evacuation and repatriation	✔	✔	✔	✔
Return of mortal remains	✔ up to € 2,500 / \$ 3,250 / £ 2,100	✔ up to € 5,000 / \$ 6,500 / £ 4,200	✔ up to € 7,500 / \$ 9,750 / £ 6,300	✔ up to € 10,000 / \$ 13,000 / £ 8,400
Additional assistance				
Compassionate family visit	✗	✗	✔ up to € 1,500 / \$ 1,950 / £ 1,260	✔ up to € 3,000 / \$ 3,900 / £ 2,520
Delayed return trip	✗	✗	✔ up to € 2,000 / \$ 2,600 / £ 1,680	✔ up to € 2,000 / \$ 2,600 / £ 1,680
Getting hold of and shipping vital medication	✗	✗	✔	✔

* Max. outpatient limit applies

✗ not covered

✔ covered/paid in full

Globality Health

The right partner at your side – worldwide

With health insurance from Globality YouGenio® World, you and your family are in good hands anywhere in the world and at all times. Our service centres on the ground are your reliable contacts. They speak with doctors and hospitals directly and take over the monitoring of treatment – even when the unforeseen happens.

Our aim is to give you and your family immediate access to high-quality medical services, wherever you are in the world. With Globality Health's service and assistance network of competent and experienced partners on the ground, we offer our customers individual support worldwide as well as comprehensive, competent consultation for any situation.

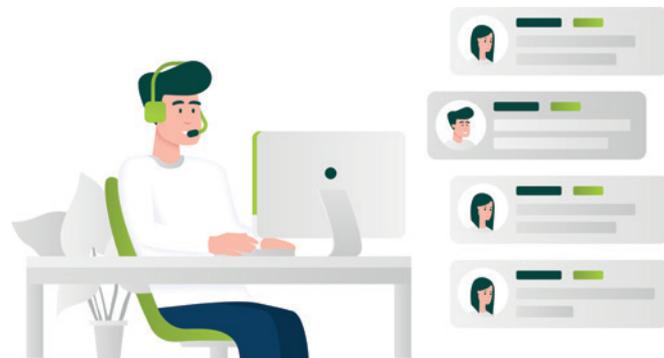
Globality Health's service centres provide round-the-clock service in several languages. As they are familiar with the local health systems, regional structures and peculiarities, they can recommend medical providers, doctors and hospitals which ensure our standards are met. Furthermore, our service centres make appointments or take care of acquiring any necessary medication.

With the support of our service centres, we can offer consistent and seamless services across the globe in accordance with Globality Health's high-quality criteria. Should you move from one region to another, your service centre may change – yet the service and assurance you enjoy from your Globality Health insurance remains the same wherever you go.



Your advantages:

- Worldwide assistance and international experience
- Local experts, on the ground available to help you 24 hours a day, 365 days a year
- Direct settlement with medical providers
- Complete medical evacuation should the necessary facilities not be available locally
- Worldwide shipment of vital medication



Get in touch with us

Call our experienced consultants for detailed offers and to discuss your scheme. Your personal expert will guide you through our benefits and reimbursement process, as well as the services making stays abroad easier.

Lines are open
Monday to Friday: 8am to 5pm (CET)

Phone +352 270 444 22 01

Or contact us anytime at:
contact@globality-health.com

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International Private Medical Insurance Insurance Product Information Document

Company: Globality Health

Product: Globality YouGenio® World Classic

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

What is this type of insurance?

Comprehensive private medical insurance for expatriates.



What is insured?

- ✓ Inpatient treatment
- ✓ Outpatient treatment
- ✓ Surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Congenital conditions
- ✓ Cancer treatment
- ✓ Kidney dialysis
- ✓ Hospice care
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Drugs and dressings
- ✓ Physiotherapy
- ✓ Inpatient therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine
- ✓ Dental treatment for pain relief and accidental treatment
- ✓ Inpatient therapeutic aids and appliances if needed as a life-saving measure, such as cardiac pacemakers
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Injuries caused by military service
- ✗ Maternity and childbirth
- ✗ Need for long-term care and custody
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Post-natal classes
- ✗ Professional sports
- ✗ Sex change
- ✗ Sleep disorders
- ✗ Spa and wellness massages
- ✗ Sterilisation, sexual dysfunction and contraception
- ✗ Surrogacy
- ✗ Termination of pregnancy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children
- ✗ Vitamins and minerals
- ✗ War, civil unrest and acts of terrorism



Are there any restrictions to cover?

- ! Annual overall limit of € 3,000,000/ \$ 3,900,000/ £ 2,520,000.
- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.
- ! Waiting periods apply for psychiatric treatment.



Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



What are my obligations?

- ✓ Insured members must answer health questions contained in the membership form completely and correctly.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must tell us immediately about any new address, especially any change in the country of residence, geographical area, any change of nationality or citizenship, or new name for you and any insured person.
- ✓ You or any insured person must report hospital treatment to us immediately, latest within seven days of the treatment beginning.
- ✓ You must declare any claim and send us the relevant invoices immediately when the treatment has ended.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.
- ✓ In case of termination, you need to send us proof that all insured persons have been informed about the termination of the policy.



When and how do I pay?

- ✓ The first premium or premium instalment is due as soon as we have accepted your application for insurance by sending out the insurance policy.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.



When does the cover start and end?

- ✓ Insurance cover starts on the date shown in the insurance policy (start date of insurance), but not before you have paid your first premium and not before the end of the waiting periods.

The insurance coverage ends in the following situations:

- ✓ When your home country becomes your country of residence and we do not agree to continue your insurance policy.
- ✓ Upon the death of an insured member.
- ✓ If we make a change to the General Conditions of Insurance and you do not wish to renew your insurance policy.
- ✓ If the insurance policy is terminated or declared void.
- ✓ When you provide written notice that you wish to end your insurance cover before the renewal date of your insurance policy.



How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.

International Private Medical Insurance Insurance Product Information Document

Company: Globality Health

Product: Globality YouGenio® World Essential

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

What is this type of insurance?

Comprehensive private medical insurance for expatriates.



What is insured?

- ✓ Inpatient treatment
- ✓ Inpatient surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Inpatient treatment of congenital conditions
- ✓ Cancer treatment
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Inpatient drugs and dressings
- ✓ Inpatient therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Inpatient physiotherapy
- ✓ Outpatient treatment of critical illness following inpatient treatment
- ✓ Inpatient therapeutic aids and appliances if needed as a life-saving measure, such as cardiac pacemakers
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Injuries caused by military service
- ✗ Maternity and childbirth
- ✗ Need for long-term care and custody
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Post-natal classes
- ✗ Professional sports
- ✗ Sex change
- ✗ Sleep disorders
- ✗ Spa and wellness massages
- ✗ Sterilisation, sexual dysfunction and contraception
- ✗ Surrogacy
- ✗ Termination of pregnancy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children
- ✗ Vitamins and minerals
- ✗ War, civil unrest and acts of terrorism



Are there any restrictions to cover?

- ! Annual overall limit of € 2,000,000/ \$ 2,600,000/ £ 1,680,000.
- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.



Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



What are my obligations?

- ✓ Insured members must answer health questions contained in the membership form completely and correctly.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must tell us immediately about any new address, especially any change in the country of residence, geographical area, any change of nationality or citizenship, or new name for you and any insured person.
- ✓ You or any insured person must report hospital treatment to us immediately, latest within seven days of the treatment beginning.
- ✓ You must declare any claim and send us the relevant invoices immediately when the treatment has ended.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.
- ✓ In case of termination, you need to send us proof that all insured persons have been informed about the termination of the policy.



When and how do I pay?

- ✓ The first premium or premium instalment is due as soon as we have accepted your application for insurance by sending out the insurance policy.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.



When does the cover start and end?

- ✓ Insurance cover starts on the date shown in the insurance policy (start date of insurance), but not before you have paid your first premium and not before the end of the waiting periods.

The insurance coverage ends in the following situations:

- ✓ When your home country becomes your country of residence and we do not agree to continue your insurance policy.
- ✓ Upon the death of an insured member.
- ✓ If we make a change to the General Conditions of Insurance and you do not wish to renew your insurance policy.
- ✓ If the insurance policy is terminated or declared void.
- ✓ When you provide written notice that you wish to end your insurance cover before the renewal date of your insurance policy.



How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.

International Private Medical Insurance Insurance Product Information Document

Company: Globality Health

Product: Globality YouGenio® World Plus

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

What is this type of insurance?

Comprehensive private medical insurance for expatriates.



What is insured?

- ✓ Inpatient treatment
- ✓ Outpatient treatment
- ✓ Surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Maternity care and childbirth
- ✓ Newborn care
- ✓ Congenital conditions
- ✓ Cancer treatment
- ✓ Kidney dialysis
- ✓ Hospice care
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Drugs and dressings
- ✓ Health checks
- ✓ Physiotherapy
- ✓ Therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Speech therapy
- ✓ Psychiatric treatment and psychotherapy
- ✓ Vaccinations
- ✓ Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine
- ✓ Vision aids
- ✓ Infertility treatment
- ✓ Dental treatment
- ✓ Therapeutic aids and appliances
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Injuries caused by military service
- ✗ Need for long-term care and custody
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Post-natal classes
- ✗ Professional sports
- ✗ Sex change
- ✗ Sleep disorders
- ✗ Spa and wellness massages
- ✗ Sterilisation, sexual dysfunction and contraception
- ✗ Surrogacy
- ✗ Termination of pregnancy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children
- ✗ Vitamins and minerals
- ✗ War, civil unrest and acts of terrorism



Are there any restrictions to cover?

- ! Annual overall limit of € 5,000,000/ \$ 6,500,000/ £ 4,200,000.
- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.
- ! Waiting periods apply for maternity care, childbirth, psychiatric treatment, psychotherapy, infertility treatment and major dental services.



Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



What are my obligations?

- ✓ Insured members must answer health questions contained in the membership form completely and correctly.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must tell us immediately about any new address, especially any change in the country of residence, geographical area, any change of nationality or citizenship, or new name for you and any insured person.
- ✓ You or any insured person must report hospital treatment to us immediately, latest within seven days of the treatment beginning.
- ✓ You must declare any claim and send us the relevant invoices immediately when the treatment has ended.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.
- ✓ In case of termination, you need to send us proof that all insured persons have been informed about the termination of the policy.



When and how do I pay?

- ✓ The first premium or premium instalment is due as soon as we have accepted your application for insurance by sending out the insurance policy.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.



When does the cover start and end?

- ✓ Insurance cover starts on the date shown in the insurance policy (start date of insurance), but not before you have paid your first premium and not before the end of the waiting periods.

The insurance coverage ends in the following situations:

- ✓ When your home country becomes your country of residence and we do not agree to continue your insurance policy.
- ✓ Upon the death of an insured member.
- ✓ If we make a change to the General Conditions of Insurance and you do not wish to renew your insurance policy.
- ✓ If the insurance policy is terminated or declared void.
- ✓ When you provide written notice that you wish to end your insurance cover before the renewal date of your insurance policy.



How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.

International Private Medical Insurance Insurance Product Information Document

Company: Globality Health

Product: Globality YouGenio® World Top

For information purposes only. Full contractual and pre-contractual information can be found in the application form and the General Conditions of Insurance.

What is this type of insurance?

Comprehensive private medical insurance for expatriates.



What is insured?

- ✓ Inpatient treatment
- ✓ Outpatient treatment
- ✓ Surgery and anaesthetics
- ✓ Bone marrow and organ transplants
- ✓ Maternity care and childbirth
- ✓ Newborn care
- ✓ Congenital conditions
- ✓ Cancer treatment
- ✓ Kidney dialysis
- ✓ Hospice care
- ✓ Parent accommodation during inpatient treatment of a minor child
- ✓ Transport to and from the hospital following an accident or emergency
- ✓ Drugs and dressings
- ✓ Health checks
- ✓ Physiotherapy
- ✓ Therapies, including ergotherapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy
- ✓ Speech therapy
- ✓ Psychiatric treatment and psychotherapy
- ✓ Vaccinations
- ✓ Acupuncture, homeopathy, osteopathy, chiropractic and traditional Chinese medicine
- ✓ Vision aids
- ✓ Infertility treatment
- ✓ Dental treatment
- ✓ Therapeutic aids and appliances
- ✓ Medical repatriation and evacuation
- ✓ Return of mortal remains



What is not insured?

- ✗ Acting or traveling against medical advice/failing to seek advice
- ✗ Complications caused by excluded cover
- ✗ Cosmetic and plastic surgery and treatment
- ✗ Detoxification programmes including therapies
- ✗ Developmental disorders
- ✗ Experimental treatments
- ✗ Eyesight correction by laser treatment
- ✗ Force Majeure
- ✗ Genetic testing
- ✗ Illnesses, accidents and their consequences caused deliberately (self-inflicted)
- ✗ Injuries caused by military service
- ✗ Need for long-term care and custody
- ✗ Non-medical hospital expenses
- ✗ Nuclear, chemical and biological contamination
- ✗ Post-natal classes
- ✗ Professional sports
- ✗ Sex change
- ✗ Sleep disorders
- ✗ Spa and wellness massages
- ✗ Sterilisation, sexual dysfunction and contraception
- ✗ Surrogacy
- ✗ Termination of pregnancy
- ✗ Therapies and treatment in sanatoriums, convalescent and nursing homes as well as specific rehabilitation measures
- ✗ Transport costs not related to a medical emergency
- ✗ Treatment by wives, husbands, non-marital partners, parents or children
- ✗ Vitamins and minerals
- ✗ War, civil unrest and acts of terrorism



Are there any restrictions to cover?

- ! Annual overall limit of € 7,500,000/ \$ 9,750,000/ £ 6,300,000.
- ! Detailed benefit limits can be found in the General Conditions of Insurance.
- ! Treatment is restricted to the selected geographical area.
- ! Waiting periods apply for maternity care, childbirth, psychiatric treatment, psychotherapy, infertility treatment and major dental services.



Where am I covered?

Coverage applies within the selected geographical area.

- ✓ Worldwide
- ✓ Worldwide excluding USA



What are my obligations?

- ✓ Insured members must answer health questions contained in the membership form completely and correctly.
- ✓ It is your obligation to ensure compliance with local social security provisions and regulations for all insured persons under the insurance policy.
- ✓ Any insured person must give us all the information we ask for and allow us to gather information needed in order to process claims (especially in terms of releasing medical professionals from their duty of confidentiality).
- ✓ You must tell us immediately about any new address, especially any change in the country of residence, geographical area, any change of nationality or citizenship, or new name for you and any insured person.
- ✓ You or any insured person must report hospital treatment to us immediately, latest within seven days of the treatment beginning.
- ✓ You must declare any claim and send us the relevant invoices immediately when the treatment has ended.
- ✓ You and the insured persons must make every effort to reduce, as far as possible, any damage and not do anything which may affect your, or their, convalescence.
- ✓ In case of termination, you need to send us proof that all insured persons have been informed about the termination of the policy.



When and how do I pay?

- ✓ The first premium or premium instalment is due as soon as we have accepted your application for insurance by sending out the insurance policy.
- ✓ Premiums can be paid monthly, quarterly, semi-annually or annually.
- ✓ Premiums can be paid by credit card, bank transfer or SEPA mandate (EU only).
- ✓ The premium is due in advance.



When does the cover start and end?

- ✓ Insurance cover starts on the date shown in the insurance policy (start date of insurance), but not before you have paid your first premium and not before the end of the waiting periods.

The insurance coverage ends in the following situations:

- ✓ When your home country becomes your country of residence and we do not agree to continue your insurance policy.
- ✓ Upon the death of an insured member.
- ✓ If we make a change to the General Conditions of Insurance and you do not wish to renew your insurance policy.
- ✓ If the insurance policy is terminated or declared void.
- ✓ When you provide written notice that you wish to end your insurance cover before the renewal date of your insurance policy.



How do I cancel the contract?

- ✓ You may give written notice prior to the renewal date if you do not wish to renew your insurance policy.