

INTERNATIONAL PRIVATE MEDICAL INSURANCE

Insurance Product Information Document



Company: Cigna Global Insurance Company Limited

Product: Expatplus Temporary Incapacity

CoverCigna Global Insurance Company Limited registered in Guernsey, authorised and regulated by the Guernsey Financial Services Commission.

This is a summary of the insurance cover. Please note that this product is not open to new customers, and is not available as a new coverage option. Further information can be found in your policy documentation. Full terms and conditions of the policy are contained in the General Conditions and the Certificate of Insurance which you will receive upon completion of your renewal. It is important you read these documents carefully.

What is this type of insurance?

Temporary Incapacity is only available to a Policyholder who currently has one of the International Medical Insurance plans, and provides a monthly allowance for a maximum period of 2 years in circumstances where the insured, further to an illness or accident, is totally unable to perform his/her own professional occupation.



What is insured?

Amount and duration of the benefit

The amount of the monthly allowance in case of total incapacity is stated in the Certificate of Insurance. The minimum amount to be insured is €1,000/£650/\$1,250/ CHF 1,500 (monthly allowance).



What is not insured?

In addition to the specific exclusions on your International Medical Insurance plan, the following exclusions shall apply to the Temporary Incapacity cover:

- ✗ Maternity leave and childbirth
- ✗ Dangerous sports.



Are there any restrictions on cover?

Cover is always subject to eligibility criteria

Waiting periods (the time from when you first purchased the benefit before you can claim)

- The allowance is payable after a waiting period of 90 days (for which no benefits are due) of uninterrupted total incapacity to perform the own professional occupation. The waiting period shall commence on the starting date of the incapacity, as determined by the treating Physician.
- ! The incapacity has to be supported by sufficient medical evidence, to be presented by the Insured or his/her Physician to the medical consultant of the Insurer.
- ! The amount insured cannot exceed 80% of the gross (monthly) salary of the insured, nor can it exceed an amount of €10,000/£5,600/\$12,500/ CHF 15,000 per month.
- ! The monthly Disability allowance shall be subject to an annual increase of 2%. This adjustment will be applied for the first time at the end of the first month of the first calendar year following the first benefit entitlement
- ! Persons who (after the 90 day waiting period) are benefiting from the monthly insurance may continue to receive an allowance. However the amount of this allowance will be reduced.
- ! In case the capacity would become less than 30%, the allowance will be discontinued.



Where am I covered?

- ✓ This plan covers you Worldwide, or Worldwide excluding USA, Canada, China, Hong Kong and Singapore. In the case the insured is residing in the USA, China, Hong Kong or Singapore, the subscription to Worldwide area of cover is compulsory.



What are my obligations?

- In case of incapacity, the Policyholder has to notify Cigna in writing as soon as possible and at the latest on the 91st day of the incapacity.
- A medical report, established by the treating physician indicating the nature and extent of the incapacity of the insured as well as the probable duration of the incapacity, has to be forwarded to Cigna.
- Proof of income has to be provided.
- Any changes to the extent of the incapacity must be communicated by the insured or his/her doctor to Cigna's medical consultant within a month
- The insured shall authorise his/her attending physician to communicate all relevant information concerning the insured's state of health to the insurer's medical consultant.



When and how do I pay?

- You can choose to pay your premiums on a quarterly or annual basis, unless otherwise agreed upon between the policyholder and Cigna.



When does the cover start and end?

- This policy is an annual contract. This means that, unless it is terminated or renewed, the cover will end one (1) year after the start date. Your start date will be shown on first Certificate of Insurance.
- Payment shall cease at the event of one of the following occasions;
- when the degree of incapacity becomes less than 30%;
- on the death of the Insured
- at the end of the period of two years of payment of the allowances
- on the renewal date after the 65th birthday of the Insured
- when the Insured fully resumes work.
- If you choose to end coverage of the Expatplus International Medical Insurance, you cannot continue cover under the Temporary Incapacity additional insurance.



How do I cancel the contract?

- You have a statutory right to cancel your policy within fourteen (14) days from the date of purchase or renewal of this policy, or from the date on which you receive the contractual terms and conditions, if that date is later. The insured will be entitled to the return of the full premium paid, on the condition that not one claim has been submitted yet. The notice of withdrawal must be sent by post or e-mail to Cigna.