

INTERNATIONAL PRIVATE MEDICAL INSURANCE

Insurance Product Information Document



Company: Cigna Global Insurance Company Limited

Product: Expatplus Accidental Death and Disability

Cigna 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?

The Accidental Death and Disability insurance cover is only available to an insured who has one of the International Medical Insurance plans. The cover guarantees the payment of a lump sum in case of accidental death; or, the payment of a lump sum in case of permanent disability of at least 20%, caused by an accident.



What is insured?

Amount of the sum insured

The minimum insured shall be €50,000/£32,500/\$62,500/ CHF 75,000 and can be increased up to a maximum sum insured of €500,000/£325,000/\$625,000/ CHF 750,000.

Accidental death

The lump sum payable by the Insurer (to the beneficiaries of the Insured) will be equal to 100% of the sum insured, the amount of which is stated on the Certificate of Insurance.

Accidental Disability

The lump sum payable by the insurer (to the insured) will be equal to the amount of the sum insured, (as mentioned in the certificate of Insurance, multiplied by the degree of Disability (percentage).

Assessment of the degree of the permanent disability

- ✓ Total paralysis: 100%
- ✓ Total blindness: 100%
- ✓ Incurable and total mental disability: 100%
- ✓ Amputation or the permanent loss of the use of; both arms or both hands, both legs or both feet, one arm or hand and one leg or foot: 100%
- ✓ Incurable total loss of hearing in both ears: 100%
- ✓ Incurable total loss of hearing in one ear: 50%
- ✓ Total loss of sight of one eye with the removal of the eye: 50%
- ✓ Total loss of sight of one eye: 45%
- ✓ Loss of right arm or hand: 75%
- ✓ Loss of left arm or hand: 60%
- ✓ Total paralysis of an upper right limb: 65%
- ✓ Total paralysis of an upper left limb: 55%
- ✓ Total paralysis of a lower limb: 60%
- ✓ Amputation of a leg: 50%

This is not a full list of the permanent disabilities covered under the Accidental Death and Disability additional insurance. Please refer to the Table of Disability within the General Conditions, for the full list.



What is not insured? (continued)

- ✗ Accidents provoked by ionising radiations other than the medical radiations required by covered medical treatment.
- ✗ Disability and/or death resulting from an illness.



Are there any restrictions on cover?

- ! **Cover is always subject to eligibility criteria**
 - ! Left handed persons shall receive scaled benefits related to the upper right limb instead of upper left limb, and vice versa.
 - ! In order to qualify for payment of the insured benefit, the disability has to be of a permanent nature, meaning that it has been medically determined that the continuation of the medical treatment will not lead to any significant improvement of the person's state of health, and that the disability will therefore be definitive and irreversible.
 - ! In case of several injuries or infirmities resulting from the same accident or from successive accidents, each injury or infirmity will be assessed separately, but the sum of injuries or infirmities affecting a limb may not lead to a degree of disability exceeding the degree of disability corresponding to the full loss of the limb concerned.
 - ! In case the insurer paid a benefit for accidental permanent disability, the benefit payable in case of ensuing death caused by the same accident which lead to the disability, will be reduced by the amount already paid by the disability.
 - ! Permanent disability of a degree of less than 20% will not qualify for payment of any benefit.
 - ! A pre-existing state of infirmity of limbs or organs cannot be taken into account for the assessment of the injuries that are caused by the accident
 - ! The degree of permanent disability can never exceed 100%.
 - ! If you choose to end coverage of the Expatplus International Medical Insurance plan, you cannot continue cover under the Accidental Death and Disability additional insurance.

Other restrictions apply, please see the General Conditions for the full list of limits and limitations.



What is not insured?

In addition to the specific exclusions on your International Medical Insurance plan, the following exclusions shall apply to the Accidental Death and Disability cover:

- ✗ Accidents resulting from obviously foolhardy and/or reckless acts by the insured, or accidents he/she has intentionally caused or provoked.
- ✗ The consequences of suicides or suicide attempts.
- ✗ Accidents occurring in a state of drunkenness or under the influence of non-prescription drugs except if it is established by the insured or his/her beneficiaries that such state was not the cause of the accident.



Where am I covered?

- ✓ This plan covers you either 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?

Time limit for the declaration of the accident

Any accident that leads or that could lead to disability or death must be declared in writing to Cigna within a fortnight after the accident occurred. The declaration must contain all information relating to the accident including;

- Place, date and detailed circumstances of the accident.
- Names and addresses of the persons involved.
- Names and addresses if witnesses and persons possibly liable.
- The official report from the local authorities (e.g. police report or relevant documents).
- A medical certificate must be attached to this declaration, including the nature and extent of the injuries of the Insured and the probable duration of the disability.
- Any changes to the extent of the disability must be communicated by the insured to Cigna within 1 month.



When and how do I pay?

- You can choose to pay your premiums on a quarterly or annual basis.



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 the first Certificate of Insurance.
- Your policy will be renewed automatically and payment taken unless you, or we in certain circumstances, choose not to renew.
- If you choose to end coverage of the Expatplus International Medical Insurance plan, you cannot continue cover under the Accidental Death and Disability 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 e-mail to Cigna.