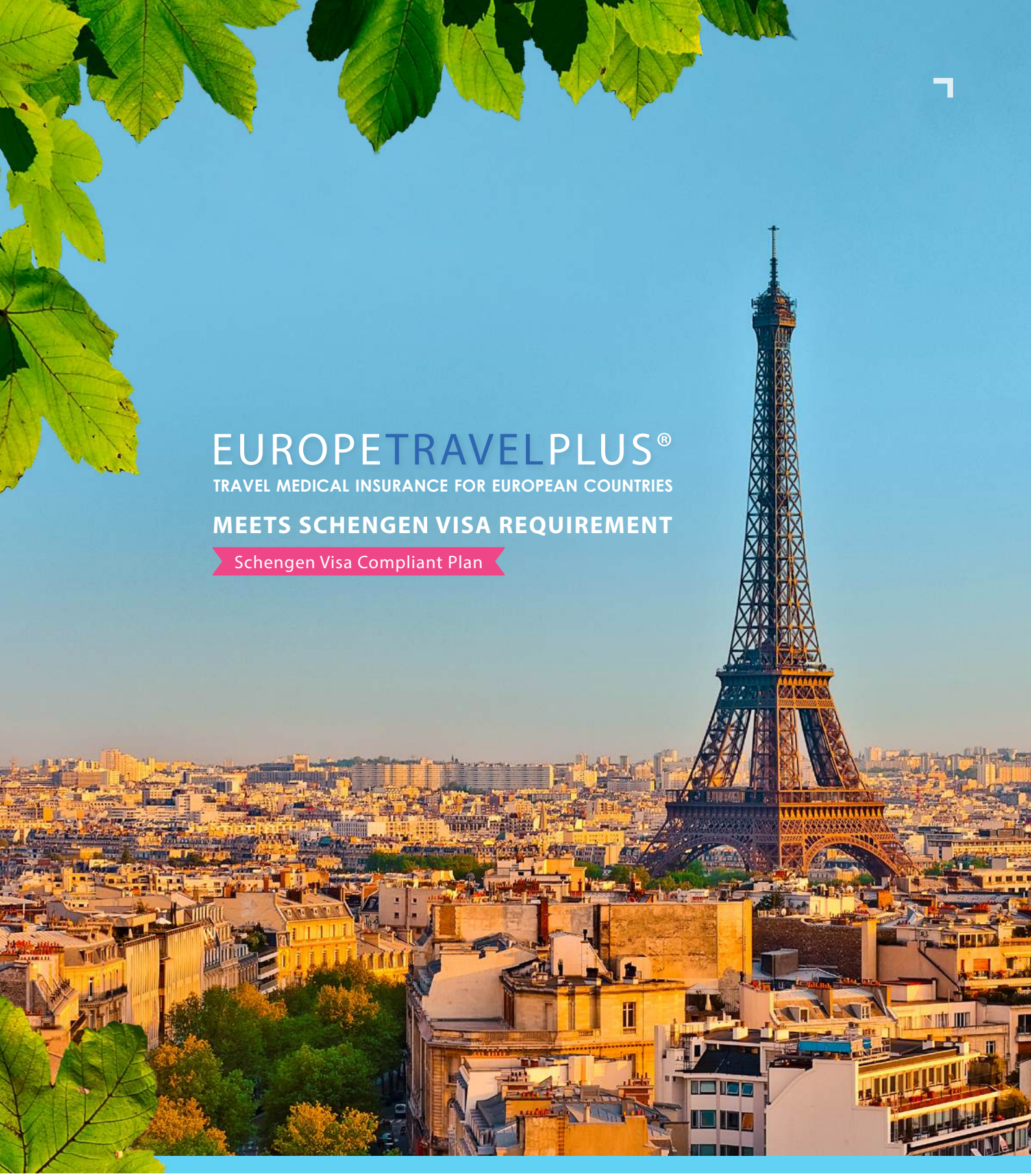

EUROPETRAVELPLUS®

TRAVEL MEDICAL INSURANCE FOR EUROPEAN COUNTRIES

MEETS SCHENGEN VISA REQUIREMENT

Schengen Visa Compliant Plan

ET-P

VisitorsCoverage®
FOR THE WAY YOU TRAVEL

EUROPETRAVELPLUS®

TRAVEL MEDICAL INSURANCE FOR EUROPEAN COUNTRIES

MEETS SCHENGEN VISA REQUIREMENT

- Plan pays 100% after deductible
- Fulfills all Schengen visa requirements
- Instant visa letter for Schengen visa application
- Covers all Schengen countries and select other countries in Europe
- Coverage for medical evacuation & repatriation
- Up to $35,000 coverage for acute onset of pre-existing conditions
- One-way economy class airline ticket to the country of origin is provided if entry is denied due to complications with the ETIAS security database upon arrival in the EU
- Cancellations are permissible (see certificate for details)
- Not available to applicants with Maryland addresses (MD)
- COVID-19 covered as any other medical condition as per the policy

EUROPE TRAVEL INSURANCE

If you are visiting Europe on a tourist visa, you may be required by certain countries to have travel medical insurance that meets specific standards. Among these are the Schengen countries which require Schengen visa applicants to have a policy which can cover any medical expense under a wide variety of situations, including urgent medical care, emergency hospitalization, and repatriation during their stay.

U.S. citizens are not required to hold a Schengen visa for travel to Europe. The 29 Schengen countries that require travelers to have travel medical insurance Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

The EuropeTravelPlus® plan from VisitorsCoverage is designed to meet these requirements at an affordable cost and provide world-class protection for those traveling for business or leisure throughout Europe.

The plan is designed to provide essential benefits travelers may require during their trip. It provides medical coverage ranging from $50,000 to $2,000,000 and has several deductible options.

Don't let your medical coverage be an uncertainty. Travel with EuropeTravelPlus® so you can spend more time enjoying your international experience and less time worrying about medical coverage.

A PARTNERSHIP OF EXCELLENCE

VisitorsCoverage® has collaborated with International Medical Group® (IMG®) to bring you world-class benefits backed by unparalleled services. IMG, a leading administrator of international insurance products, has developed a reputation of excellence in the industry. Serving millions of members in almost every country, IMG is committed to being there for its international clients, wherever life takes them.

This is only a summary and does not supersede in any way the Application, Master Policy and other governing documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

VisitorsCoverage®
FOR THE WAY YOU TRAVEL

ELIGIBILITY AND COUNTRY RESTRICTIONS

EuropeTravelPlus® covers anyone who is eligible who has legally departed their country of residence and is in transit to a Schengen country or other select country in Europe.

COVERAGE DATES

You will choose the certificate's start and end dates during the application process. The start date can be as early as the day after your purchase and as far out as twelve months from the date of purchase. The coverage end date can be five days to twelve months from the start date. The certificate will begin on the selected start date at 12:01 a.m. local time at the Insured Person's location and will end on the selected end date at 12:01 a.m. local time at the Insured Person's location.

CANCELLATION AND REFUND

If you are not pleased with your EuropeTravelPlus® certificate for any reason, you may submit a written request to International Medical Group within three days (the review period) requesting a cancellation of this insurance. After the review period, you may submit a written request for cancellation as long as no claims have been submitted, but the following conditions will apply: 1) You will be required to pay a $10 cancellation fee and 2) Only full-month premiums will be considered refundable. If you have filed claims, your premium is non-refundable.

DOCTORS AND HOSPITALS

With your EuropeTravelPlus® plan, you can visit any doctor, hospital, or urgent care facility of your choice—just present your insurance ID card.

BILLING

Billing arrangements will be determined by the medical facility. Providers are welcome to bill the insurance company directly. If they do not accept this coverage, you will be required to pay for your medical expenses up front, but can submit your expenses to International Medical Group for reimbursement according to your plan benefits. In both cases, you will still need to submit a claim after incurring medical expenses as part of the mandatory process. *Please note that this is a claim reimbursement policy, meaning you are required to submit all claims.*

CLAIM FILING PROCESS

To file a claim, complete the paper claim form available at **VisitorsCoverage.com**, or use the MyIMG℠ member portal at **www.imglobal.com/member** to submit it electronically. Along with the claim form, submit all supporting documents, including copies of any bills and receipts, and a copy of all stamped pages of your passport. Additional documentation may be needed, in which case IMG will contact you to request it. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.

CLAIMS PAYMENTS

Upon approval, claims will be paid by check to the member's mailing address. Direct reimbursements can be wired to an international bank account upon request.

CLAIMS ADDRESS

International Medical Group, Inc., Claims Department, P.O. Box 240429, Apple Valley, MN 55124.

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SCHENGEN VISA INSURANCE LETTER

After enrolling in your policy, IMG will send you a fulfillment kit that includes the documentation you need to obtain your Schengen visa if required. Among the documentation will be a Schengen visa insurance letter (where applicable), confirming that you have the appropriate coverage required for the visa.

PRE-EXISTING CONDITIONS

Pre-existing conditions can include, but are not limited to, any medical condition that you had before the certificate effective date. Pre-existing conditions are not covered by most travel medical insurance plans due to the short-term nature of the plans.

However, sudden and unexpected recurrences of pre-existing conditions are covered up to $35,000 with EuropeTravelPlus®. To be eligible for this coverage, the insured must be traveling outside their counry of residence, must adhere to advice from physicians and healthcare providers, must not be traveling while undertaking new treatment or changing treatment for a pre-existing condition and not had a recurrence of a pre-existing condition within the previous 30 days prior to the plan's effective date. See the Certificate of Insurance for a full description of the limitations and requirements for this benefit.

EXTENSIONS

After the initial certificate period, extensions may be purchased up to the maximum period of coverage. Extensions less than a month are subject to a $5 fee.

PRECERTIFICATION

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate of Insurance must be precertified for medical necessity. This means you or your attending medical practitioner must communicate with an IMG representative at the number listed on the IMG ID card prior to admission to a hospital or performance of a surgery.

In case of an emergency admission, the precertification call must be made within 48 hours of admission, or as soon as reasonably possible. If a hospital admission, a surgery or anything else requiring precertification is not precertified, eligible claims and expenses will be reduced by 50 percent. Maximum penalty is $1,000.

It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits, or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, and customary rates. Please refer to the Certificate of Insurance for full details of the precertification requirements. You must follow precertification instructions carefully. Failure to do so may invalidate your claim or, in certain circumstances, result in a loss or reduction of coverage.

Note: *You may begin the precertification process through MyIMG. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to you or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations. Emergency evacuation is not covered if not approved and coordinated by IMG.*

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BENEFIT SUMMARY

Period of Coverage	5 days up to 12 months
Maximum	$50,000, $100,000, $500,000, $1,000,000, or $2,000,000 per period of coverage
Deductible	$0, $50, or $100 per period of coverage
Sudden and Unexpected Recurrence of a Pre-Existing Condition	Up to $35,000 per period of coverage
INPATIENT & OUTPATIENT SERVICES	
Hospitalization/ Room & Board	Plan pays 100% of average semi-private room rate. Includes nursing, miscellaneous and ancillary services
Intensive Care	Plan pays 100%
Outpatient Surgery/ Hospital Facility	Plan pays 100%
Laboratory	Plan pays 100%
Radiology / X-rays	Plan pays 100%
Pre-Admission Testing	Plan pays 100%
Surgery	Plan pays 100%
Assistant Surgeon	Plan pays up to 20% of primary surgeon's eligible fee
Anesthesia	Plan pays 100%
Physical Therapy	Plan pays 100%
Extended Care Facility	Plan pays 100%
Home Nursing Care	Plan pays 100%
Prescription Drugs and Medication	Plan pays 100% if certificate maximum limit is $50,000 or $100,000 Plan pays 100% up to $250,000 if certificate maximum limit is $500,000, $1,000,000, or $2,000,000
EMERGENCY SERVICES	
Emergency Local Ambulance	Up to $2,500 per period of coverage
Emergency Medical Evacuation/ Repatriation	Up to $300,000 per evacuation
Repatriation of Mortal Remains/ Cremation or Burial	Up to $50,000 maximum and $5,000 for local burial or cremation
Emergency Reunion	Up to $50,000
Political Evacuation/ Repatriation	Up to $10,000
Natural Disaster	Up to $100/ day - up to five day accommodation maximum
OTHER COVERAGE	
COVID-19/SARS-CoV-2 Treatment	Plan pays 100%
Dental Treatment	Accident - up to $500 per period of coverage/ Unexpected pain - up to $100
Border Entry Protection	Cost of a one-way economy class common carrier airline ticket to country of origin; commercial airline change fee; $550 maximum limit
Accidental Death & Dismemberment (AD&D)	Up to $25,000 principal sum maximum limit
Common Carrier AD&D	$25,000 per child, $50,000 per insured adult, $250,000 maximum limit per family
Identity Theft	Up to $500 per period of coverage
Lost Luggage	$50 per item limit, $500 maximum limit
Lost or Stolen Passport/Travel Visa	$250 limit
Trip Interruption	Up to $5,000
OPTIONAL COVERAGE	
Accidental Death & Dismemberment Buy Up	$100,000; $200,000; $300,000; $400,000 options available
Adventure Sports Rider	Through age 49 years: $50,000 lifetime maximum Age 50 through 59 years: $30,000 lifetime maximum Age 60 through 64 years: $15,000 lifetime maximum
Legal, Loss or Theft of Personal Property, Personal Liability, Felonious Assault Rider	Plan pays 100%/ up to $500 binder fee limit for legal assistance/ up to $1,000 for loss or theft of personal property

All coverages, benefits, and premium amounts are in U.S. dollars. Charges are reimbursed at usual, reasonable and customary charges. Subject to deductible and coinsurance where applicable. Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Application, Master Policy and other governing documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

GLOBAL
peace of mind®

RATES & PLAN INFORMATION

$0 DEDUCTIBLE - INDIVIDUAL DAILY RATES					
Age	$50,000	$100,000	$500,000	$1,000,000	$2,000,000
0-29	$0.94	$1.15	$1.34	$1.49	$1.57
30-39	$1.11	$1.34	$1.69	$1.77	$1.84
40-49	$1.86	$2.19	$2.50	$2.52	$2.64
50-59	$3.45	$3.79	$4.04	$4.11	$4.34
60-64	$4.14	$4.53	$4.91	$4.95	$5.20
65-69	$5.39	$5.74	$6.64	$7.16	$7.52
70-79	$9.09	N/A	N/A	N/A	N/A
80+	$16.15	N/A	N/A	N/A	N/A

$50 DEDUCTIBLE - INDIVIDUAL DAILY RATES					
Age	$50,000	$100,000	$500,000	$1,000,000	$2,000,000
0-29	$0.89	$1.09	$1.25	$1.40	$1.48
30-39	$1.04	$1.25	$1.59	$1.65	$1.73
40-49	$1.75	$2.05	$2.35	$2.37	$2.49
50-59	$3.24	$3.57	$3.78	$3.86	$4.08
60-64	$3.91	$4.26	$4.61	$4.66	$4.90
65-69	$5.07	$5.39	$6.24	$6.72	$7.06
70-79	$8.55	N/A	N/A	N/A	N/A
80+	$15.17	N/A	N/A	N/A	N/A

$100 DEDUCTIBLE - INDIVIDUAL DAILY RATES					
Age	$50,000	$100,000	$500,000	$1,000,000	$2,000,000
0-29	$0.83	$1.02	$1.18	$1.32	$1.39
30-39	$0.98	$1.18	$1.49	$1.56	$1.61
40-49	$1.63	$1.93	$2.19	$2.21	$2.33
50-59	$3.04	$3.35	$3.55	$3.62	$3.80
60-64	$3.65	$3.98	$4.31	$4.36	$4.56
65-69	$4.74	$5.06	$5.84	$6.30	$6.62
70-79	$8.00	N/A	N/A	N/A	N/A
80+	$14.19	N/A	N/A	N/A	N/A

IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid.

RATES & PLAN INFORMATION

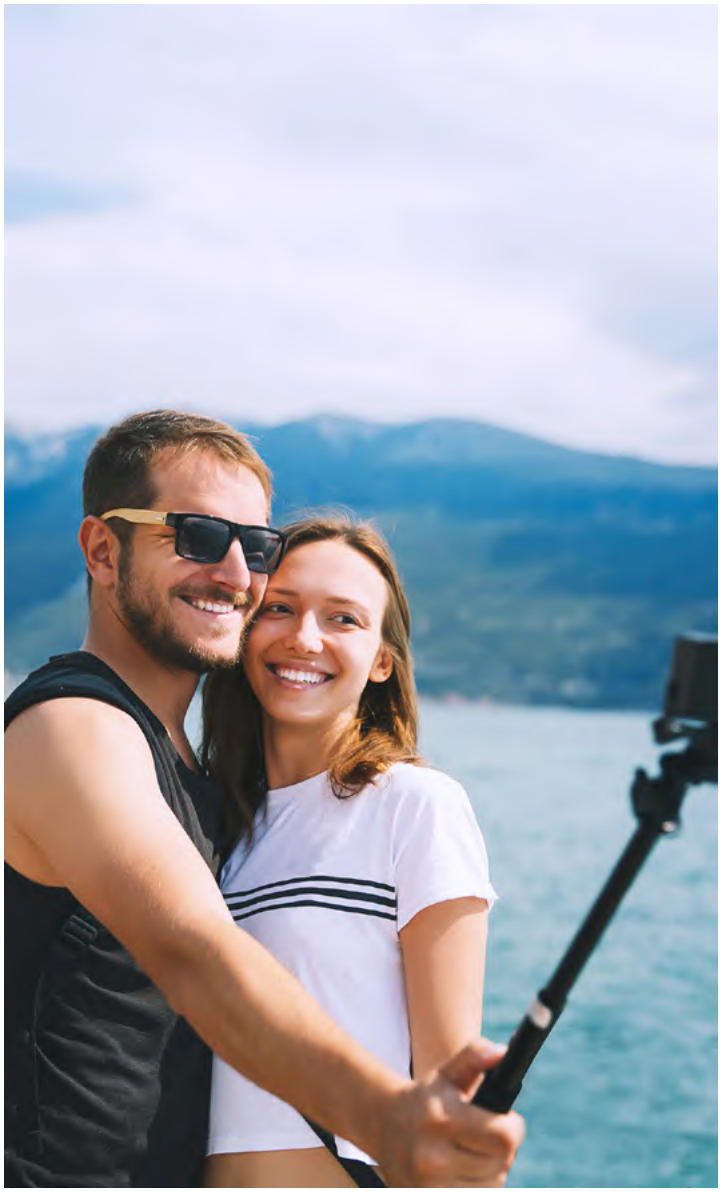
OPTIONAL RIDERS	
RIDER	**RATE**
Adventure Sports	20% increase to published rates
Add-On Rider (Personal Liability, Legal Fees & Felonious Assault)	5% increase to published rates
ACCIDENTAL DEATH & DISMEMBERMENT	
Up to $100,000 additional coverage	$8 per month
Up to $200,000 additional coverage	$16 per month
Up to $300,000 additional coverage	$24 per month
Up to $400,000 additional coverage	$32 per month

*Primary insured only, minimum of 3 months of medical purchased, premium charged in whole month increments

IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid.

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the applicable deductible, scheduled limits, and all other terms, conditions, and exclusions of the EuropeTravelPlus® plan as contained in the complete Certificate of Insurance.
2. Coverage under the plan is secondary to any other available coverage or benefits.
3. Coverage and benefits are for medically necessary treatments, and usual, reasonable, and customary charges only.
4. Treatment must be administered or ordered by a physician.
5. Charges must be incurred during the period of coverage.



The EuropeTravelPlus® brochure is marketing material that is provided for information purpose only and covers only the plan highlights. This brochure should not be viewed as a complete description of coverage. Nothing in this brochure can replace or override what is defined in the Insurance Contract*. Please review the Certificate of Insurance for a detailed description of coverage benefits, limitations and exclusions. Only the Insurance Contract is binding. A complete description of coverage is available in PDF version at www.VisitorsCoverage.com/EuropeTravelPlus. You can also request a sample Certificate of Insurance by contacting insurance@IMGlobal.com or EuropeTravelPlus@VisitorsCoverage.com.*

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TRAVEL MEDICAL INSURANCE FOR EUROPEAN COUNTRIES

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This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered, and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the Insurance Contract as defined. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract. Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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