

## Coronavirus Disease (COVID-19) Coverage

Thank you for purchasing coverage through IMG Europe Ltd (IMG®). Recent months have seen some unprecedented actions within the global community as we have come together to tackle the risk of the novel coronavirus (COVID-19). We would therefore like to take this opportunity to highlight key exclusions under your plan to ensure you understand the coverage available in respect of COVID-19.

On 17 March 2020, the UK Foreign and Commonwealth Office (FCO) issued a general warning advising against “all non-essential travel”, due to the widespread and ongoing transmission of COVID-19. Similar travel warnings have been issued by the World Health Organisation (WHO), US Centers for Disease Control and Prevention (CDC), and similar government bodies throughout the world.

Under the terms and conditions of IMG’s international medical products, if coverage for COVID-19 was not already excluded based upon earlier travel warnings issued by the UK FCO, US Department of State, CDC, or other applicable government authority for the country you are resident in, any person who purchases coverage on or after 17 March, 2020 or has not entered their destination country by 17 March, 2020 will not be eligible for benefits directly or indirectly related to COVID-19.

Due to these unique circumstances, if you determine the IMG product you have purchased does not meet your needs based on COVID-19 being excluded by the issued Travel Warnings, you may cancel your coverage in accordance with the money back guarantees in your policy wording and receive a full refund of premium. If you do not cancel within this period and decide to cancel at a later date, please refer to the “Cancellation” provision in your policy wording where it outlines other terms and conditions related to cancellation of coverage.

Cancellation of coverage during the money back guarantee period cancels the policy back to the policy inception date. If coverage becomes effective and you incur an eligible medical claim during this period, but still decide to cancel because COVID-19 is excluded by the issued Travel Warnings, your coverage will be null and void and no medical expenses incurred will be eligible for consideration.

At all times, at IMG we are looking to ensure our customers have coverage that meets their needs. Please take this opportunity to ensure the plan you have purchased achieves this for you.

You may find the following website information below useful to find up to date details on COVID-19 and current travel warnings by country on international travel.

<https://www.imglobal.com/coronavirus>

<https://www.gov.uk/foreign-travel-advice>

<https://wwwnc.cdc.gov/travel/notices/warning/coronavirus-global>

<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

<https://www.who.int>

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