

INTERNATIONAL PRIVATE MEDICAL INSURANCE

Insurance Product Information Document



Company: Cigna Global Insurance Company Limited

Product: Expatplus Life Cover

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 Cigna Expatplus Life Cover is only available to the insured expatriate or spouse who has not reached the maximum of 60 years of age and currently has one of the International Medical Insurance plans. The purpose of the Life Cover is to guarantee payment of a lump sum in case of death due to any cause.



What is insured?

A lump sum payment will be paid to the designated beneficiaries of the deceased insured as indicated on the nomination of beneficiaries form. Benefits will be paid insofar as the insured's death occurs before the day of his/her 65th birthday. If the policy ends before the death of the insured, no payments will be effected.

Amount of the sum insured

The amount of the sum insured will be specified in the Certificate of Insurance. However, the minimum sum insured shall be €50,000/£32,000/\$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. Premiums and benefits (lump sum) are calculated on the basis of the sum insured.



What is not insured?

In addition to the specific exclusions on your International Medical plan, the following exclusions shall apply to the Life Cover:

- ✗ The consequences of suicide or suicide attempts.
- ✗ Death caused by a state of drunkenness or under the influence of non-prescribed drugs.
- ✗ Death caused by ionising radiations other than the medical radiations required by Medical Treatment.



Are there any restrictions on cover?

- ! Cover is always subject to eligibility criteria.



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?

At the inception of the policy, the Policyholder has to provide the Claims Handler with the Nomination of beneficiaries form, duly filled out and signed by the Insured.

In case of death the insurer will pay the lump sum insured to the insured's designated beneficiaries or the lawful heir(s) in case no beneficiaries have been declared on the said form, within a month of receiving:

- a copy of the birth certificate for the deceased or a certificate of civil status, and
- an original death certificate;
- a medical certificate, established by a doctor, stating the cause of death;
- the Special Conditions of the Insured's policy.

The burden of proof lies with the beneficiaries.



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 the first Certificate of Insurance.
- If you choose to end coverage of the Expatplus International Medical Insurance, you cannot continue cover under the Life Cover additional insurance.



How do I cancel the contract?

Period of reflection

- If the Policyholder is not satisfied with the agreement of the Life Cover for whatever reason, he/she may return it to the administrator within thirty (30) days from the date of delivery. The insurer will cancel the insurance and refund to the policyholder all premiums paid, on the condition that no claims were reimbursed yet.