

INTERNATIONAL PRIVATE MEDICAL INSURANCE

Insurance Product Information Document



Company: Cigna Global Insurance Company Limited

Product: Expatplus Permanent 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?

Permanent Disability is only available to an insured who has one of the International Medical Insurance plans, and is an additional insurance (supplement) to the Temporary Incapacity cover. The purpose of the Permanent Disability cover is to guarantee payment of a monthly disability allowance, up to the age of 65, to the insured who is affected by a Permanent Disability caused by an illness or accident, prohibiting him/her from fully or partially continuing his/her professional occupation, therefore leading to a total or partial loss of income.



What is insured?

The insurance covers Permanent Disability caused by an illness or accident and amounting to a degree exceeding 33.33%. Moreover, in the case the degree of Disability exceeds 66.67%, and if the Insured needs the assistance of a third person to perform the basic activities of daily living, the insurance guarantees an additional lump sum benefit, in accordance with the provisions set out in the General Conditions.

Permanent Disability Insured allowance

The amount of the Insured allowance will be stated on the Certificate of Insurance. The minimum amount to be insured is €1,000/£650/\$1,250/ CHF 1,500 CHF (monthly allowance) and not exceeding 80% of the gross salary of the insured.

Assessment of Disability

- ✓ Degree of permanent disability of less than 33.33% - no benefits will be payable.
- ✓ Degree of permanent disability between 33.33% and 66.67% - the amount of the disability will be calculated with the calculation provided in the General Conditions.
- ✓ Degree of permanent disability exceeding 66.67% - the amount of the disability allowance will be equal to the amount of the insured allowance (100%).
 - If from the start of the payment of the disability allowance, the degree of permanent disability exceeds 66.67%, and if the Insured, as from the start of the disability, needs the assistance of a third person to be able to perform certain daily activities as listed in the General Conditions, then the insurer will pay a single lump sum of €25,000/£16,250/\$31,250/ CHF 37,500 to the Insured.



What is not insured?

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

- ✗ Incapacity resulting from any sport practised for professional purposes, even as a secondary profession or any remunerated participation in sports competitions or any unremunerated practice of sports reputed to be rash and hazardous.

Other exclusions apply, please refer to the General Conditions for the full details of exclusions, limitations and terms and conditions.



Are there any restrictions on cover?

- ! **Cover is always subject to eligibility criteria.**
 - ! In no event, the amount of the insured allowance shall be higher than the monthly allowance of the Temporary Incapacity cover. The amount insured cannot exceed 80% of the gross (monthly) salary of the insured, nor can it exceed an amount of €10,000/£6,500/\$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.
 - ! Waiting periods (the time from when you first purchased the benefit before you can claim)
 - Permanent Disability cover is supplement to Temporary Incapacity cover. Benefit payment will therefore start at the earliest after the allowances paid by the insurer within the framework of the Temporary Incapacity cover have come to an end.

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



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?

- The Disability 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 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.
- Any changes to the extent of the incapacity must be communicated by the Insured or his/her doctor to Cigna's medical consultant within 1 month.



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 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.
- The Permanent Disability allowance will be paid at the latest till the end of the month in which the Insured:
 - Reaches the age of 65
 - Deceases
 - Resumes work; whichever event occurs first.
- If you choose to end coverage of the Expatplus policy, you cannot continue cover under the Permanent 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 or e-mail to Cigna.