PREMIER
GLOBAL ADVISORS

A Member of the Professional Insurance Brokers Association

PERSONAL & CORPORATE COVERAGE

International Medical Protection

Annually renewable global health cover for internationally mobile individuals, families, corporate employees and SME owners.

Key Features

Coverage that fits

- Gold, Silver or Bronze benefit levels
- Worldwide, worldwide-ex-USA or Asia-only cover
- Deductible options to reduce premium
- Guaranteed renewal following acceptance

Coverage that fits

- In-patient cover with direct billing
- Out-patient cover, cashless or pay-and-claim
- Alternative treatments (chiropractic, TCM)
- 24-hour international emergency assistance
- Evacuation and repatriation

Coverage that fits

- Second medical opinion service
- Preventive care (vaccination, annual health screening)
- Wellness cover (optical and dental)
- Pre-existing & congenital conditions, via underwriting or moratorium

CASE STUDY

The 24-month moratorium, explained

Ms. Chen takes out an International Medical policy without medical underwriting, so a 24-month moratorium applies to any pre-existing condition and it becomes covered only once 24 months pass without further treatment for it.



31 DEC 2010
Knee operation
Pre-existing condition, before the policy begins

1 JAN 2014
Policy starts
Moratorium clock begins today

1 APR 2014
First follow-up
Just 3 months into the policy
Not covered

2 AUG 2016
Second follow-up
24 trouble-free months now complete
Fully covered

Why it matters: Once a pre-existing condition goes 24 months without needing treatment, it moves from excluded to fully covered thus, no new application or underwriting required.

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