

FIRST CLASS
HEALTH
INSURANCE

SUPERIOR

Valid from commencement date or policy renewal in 2020





SUPERIOR

SUPERIOR is simply second to none

We put your health first

Have you ever thought about what would happen to your family, career and financial situation if you had an unexpected illness?

Our experience shows that long-term illness may have serious financial and social consequences.

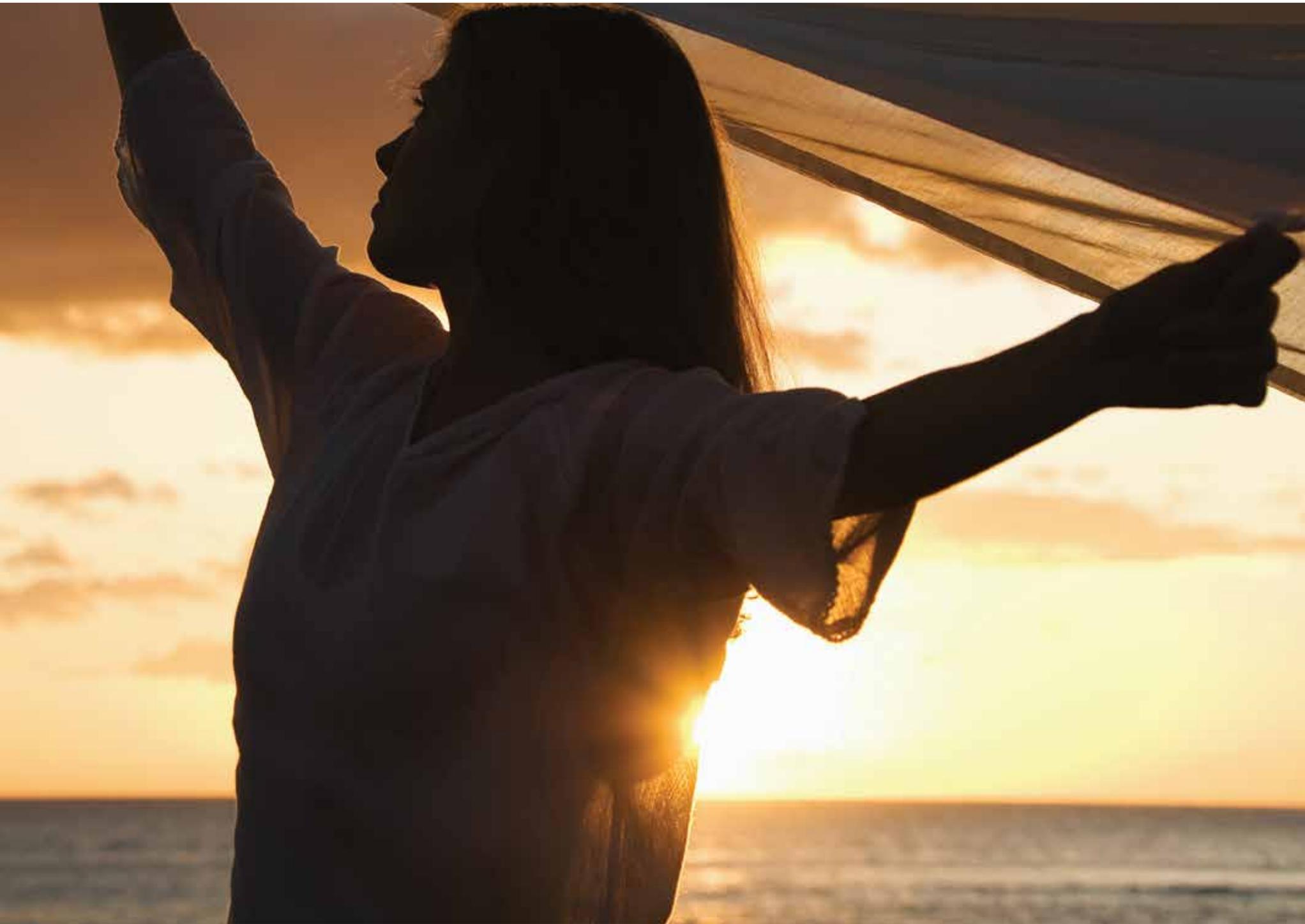
At Bupa Global, we put your health first by offering you an insurance plan suitable for someone requiring international health cover, and advising you on health and wellbeing.

We want to make sure that customers with special needs are not excluded in any way. We also offer a choice of Braille, large print or audio for our letters and literature. Please let us know which you would prefer.

INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global is the worldwide part of the Bupa Group - a healthcare company with over 65 years of medical experience.

At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage - whether at home or away.



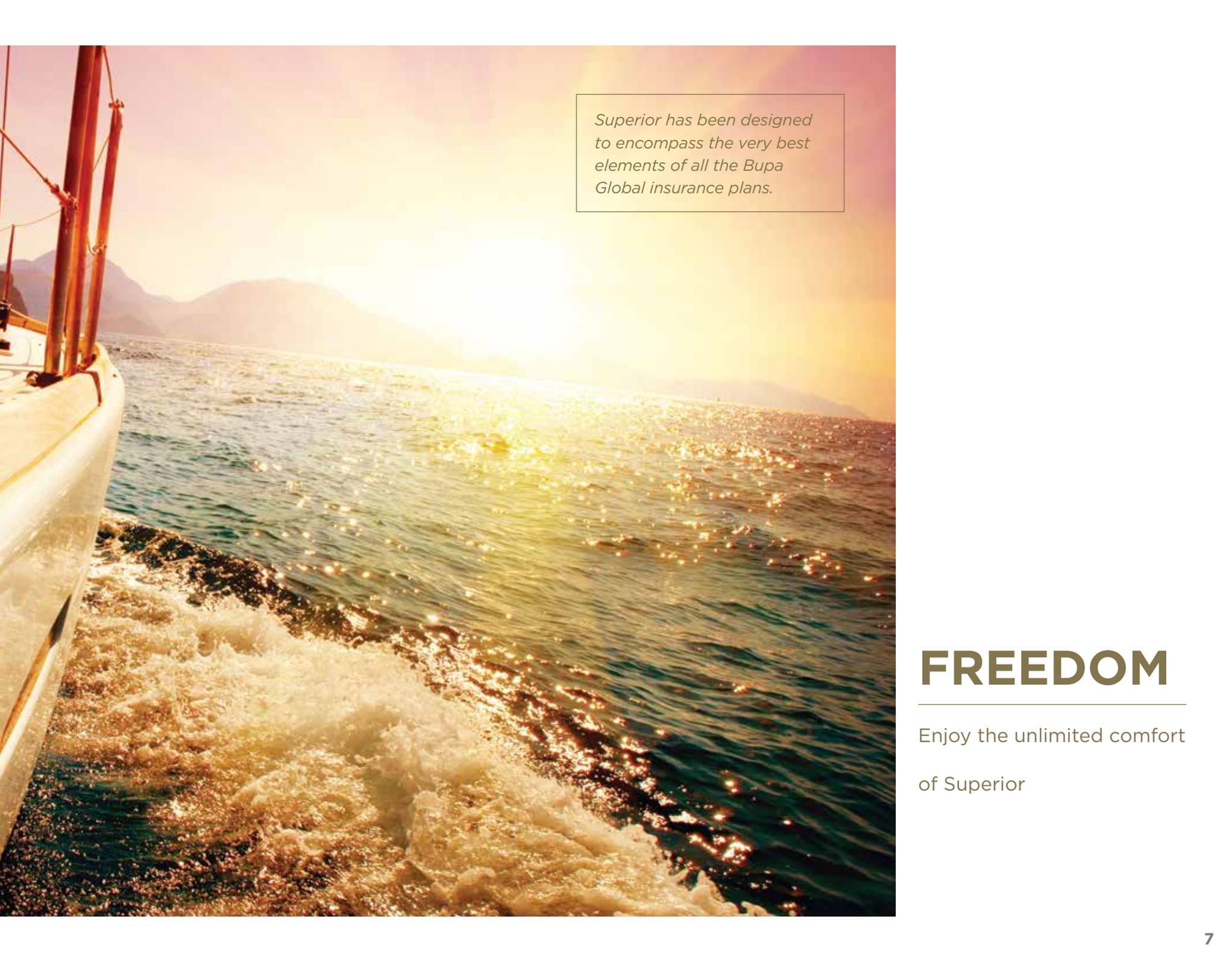
When only the best will do

Superior takes over where other health insurance plans give up. Providing unlimited cover on inpatient and outpatient treatment with very few exceptions.

Superior thereby provides you with extremely high cover and the extraordinary services offer you an ultimate degree of convenience.

Superior is aimed at those who never settle for anything but the ultimate solution.





Superior has been designed to encompass the very best elements of all the Bupa Global insurance plans.

FREEDOM

Enjoy the unlimited comfort of Superior

PEACE

Our aim is to give you
peace of mind, and help
protect you and your
children, wherever you are



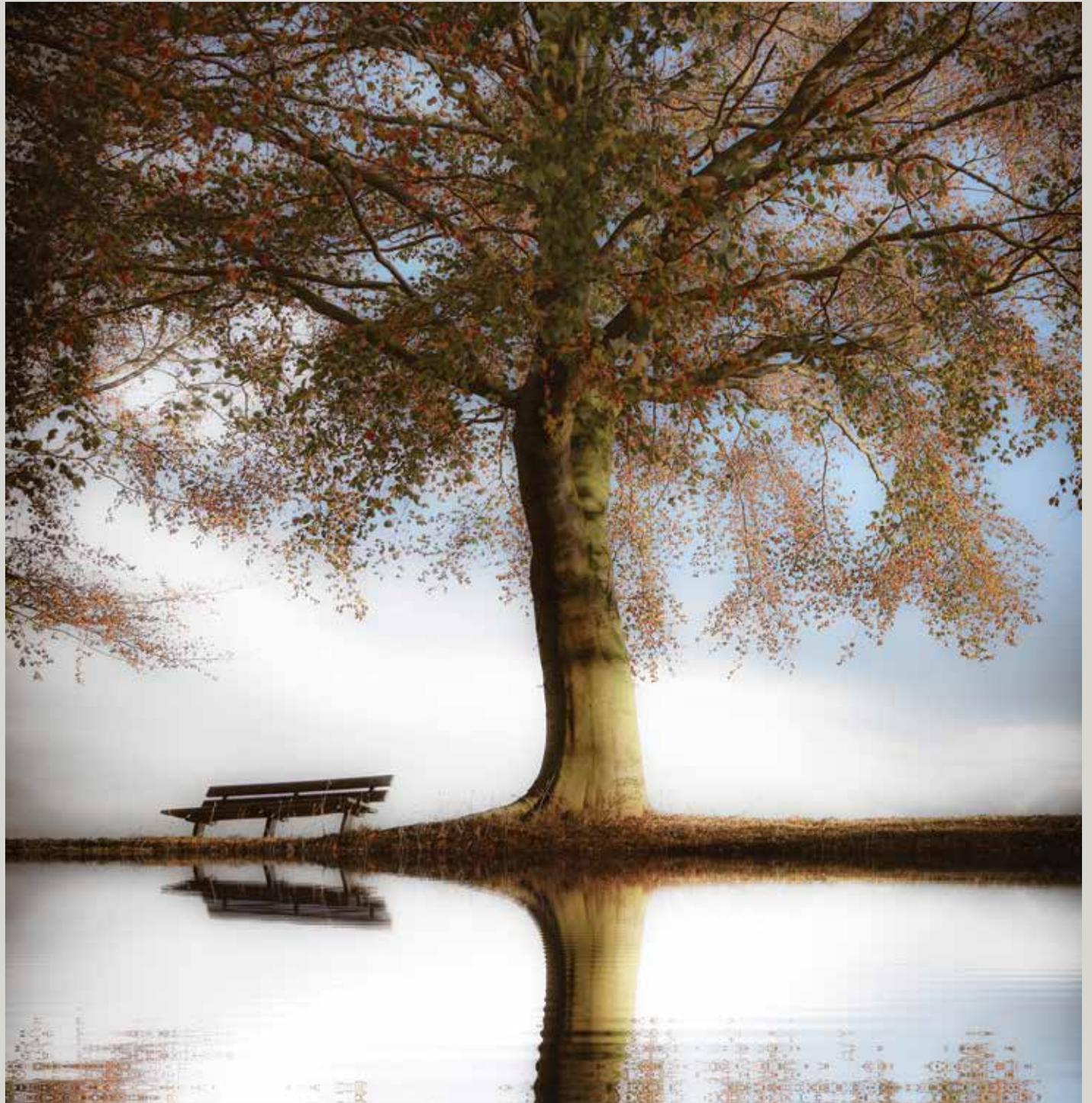


The following are just a few of the features of the Superior plan.

- all inpatient benefits are covered 100%.
- all outpatient benefits are covered 100%. (Full health screenings are covered up to USD 2,500/EUR 2,500 per health screening, five health screenings per year. Children under five years are allowed up to five check-ups per year.)
- dental and optical benefits are covered 100% with a high annual maximum of USD 15,000 / EUR 15,000.
- you have a Personal Service Team, whom you will know by name.
- your Personal Service Team will take care of all practical details and ensure that you deal with an absolute minimum of paperwork.
- access to Bupa Global's medical consultants by telephone 24 hours a day.
- evacuation in case of epidemics, war, civil commotion, terrorist incidents etc.
- travel coverage, including repatriation and compassionate emergency visits worldwide.
- preventive and alternative treatments.
- reimbursement of your claims normally within seven days.

CARE

A dedicated SUPERIOR personal
service team is standing by



You are covered wherever you are

As a Superior client, you will benefit from a number of important features. Superior provides you with almost unlimited cover*.

Among other things, these benefits includes:

HOSPITALISATION AND OUTPATIENT BENEFITS

Your insurance will provide cover for:

- all eligible hospitalisation services, childbirth, outpatient services at any recognised hospital or clinic, emergency treatment and any pre- or post-hospitalisation examinations.
- medically prescribed recovery at a health resort or rehabilitation centre, home nursing or hospice treatment, visits to specialists and psychiatrists as well as laboratory tests and scans. Medicine and medical appliances are also covered.
- local medical transportation, medical evacuation or repatriation, and any other travel-related expenses — also illnesses and injuries resulting from civil disturbances or persecution beyond your control.
- even accidents resulting from terrorist acts are covered.

*Please refer to the Policy Conditions and the policy schedule for any exclusions, benefit limits and waiting periods.

LIFETIME RENEWABILITY*

Individuals of all nationalities under the age of 80 are eligible to apply. Once accepted, you have guaranteed lifetime renewability, regardless of age and changes in your health. Even if you develop a chronic condition, your cover will continue unchanged.

*subject to changes in residency and/or nationality

WORLDWIDE COVER

Because Superior is a truly international insurance plan, you are free to receive treatment anywhere in the world — in the country you live in, or any other country you visit while travelling abroad on business, holiday or as part of your education.

Superior offers you complete coverage regardless of your profession or your leisure and sports activities. This insurance even covers professional and high-risk sports.

You have complete freedom to choose the recognised hospitals, clinics, doctors or specialists you prefer — worldwide.

AUTOMATIC COVER OF CHILDREN

Newborn babies are covered automatically from birth, irrespective of their state of health, after the parent's policy has been in force for 10 months. *Two children under 10 years of age per paying adult are covered at no extra cost.

Upon becoming an adult, he/she may choose to continue the insurance on a separate policy under the exact same conditions, without having to undergo new medical underwriting.

*subject to provision of birth certificate within three months. Normal medical underwriting applies for children born after fertility treatment.





ALTERNATIVE TREATMENT

Superior covers preventive and alternative examinations and treatments such as vaccinations and injections, treatment by therapists such as chiropractors, osteopaths and homeopaths, acupuncturists, reflexologists, naturopatists and kinesiologists, and much more.

COVER FOR DENTAL AND OPTICAL SERVICES

We offer maximum flexibility: you are covered for expenses relating to dental care and treatment as well as glasses or contact lenses.

You will find a detailed description of the coverage in the List of Reimbursements.

MEDICAL EVACUATION

Superior covers transportation to the nearest appropriate place of treatment in case of serious illness or injury and if there is no appropriate place of treatment locally. We will cover expenses for transportation by aeroplane, helicopter and/or ground ambulance.

EVACUATION

If you need to be evacuated because of epidemics, war, civil commotion, civil war, terrorist incidents, revolution or any other similar situation, this will naturally be covered by Superior.

TRAVEL BENEFITS

Superior will pay for unexpected travel expenses if one of your family members suddenly becomes seriously ill and you need to return home.

A dedicated personal service team is standing by

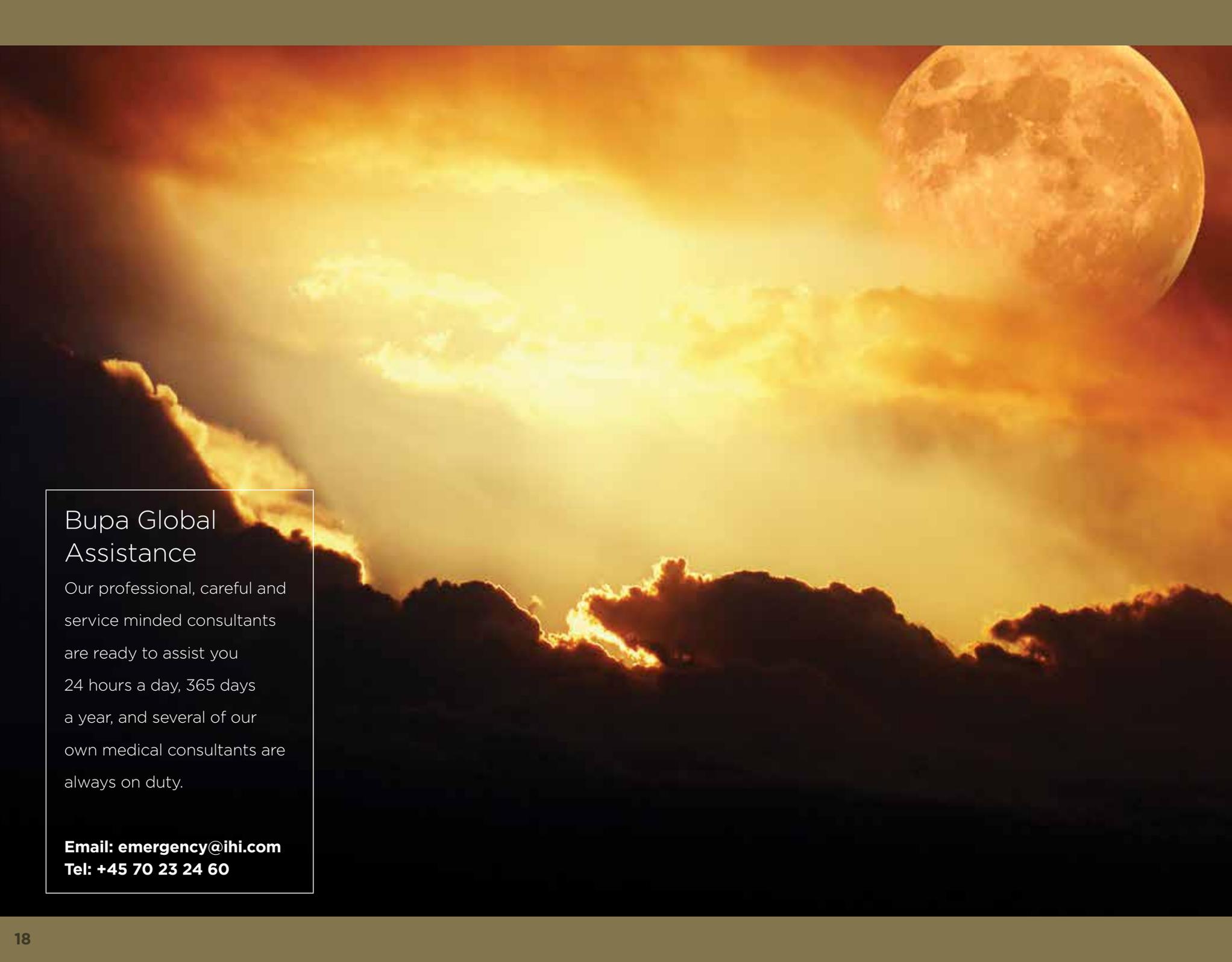
We take pride in offering you the most committed and personalised service possible. For this reason, we have created the Personal Service Team, which consists of people you will know by name.

In this way, you can be certain that the same group of people is always there to meet your needs. Our objective is to build a solid, long-lasting relationship with you. With this aim in mind, your Personal Service Team will establish a close co-operation with you in order to satisfy your specific needs and requirements as the circumstances of your life may change.

YOUR PERSONAL SERVICE TEAM WILL ENSURE THAT:

- any situation or query is immediately dealt with.
- all your telephone calls, faxes or emails are promptly answered.
- a positive dialogue is established and maintained with you, your medical providers, and any other parties who are relevant to your needs.
- you deal with a minimum amount of paperwork.
- your needs are dealt with in a sincere and professional manner.





Bupa Global Assistance

Our professional, careful and service minded consultants are ready to assist you 24 hours a day, 365 days a year, and several of our own medical consultants are always on duty.

Email: emergency@ihi.com

Tel: +45 70 23 24 60

Bupa Global Assistance

One of the advantages of being a customer at Bupa Global is the access to Bupa Global Assistance.

BUPA GLOBAL ASSISTANCE GIVES YOU:

- Assistance in case of illness and emergency — including arrangement of medical evacuations
- Assistance in practical matters related to a hospitalisation
- Guidance when finding the right place of treatment. You only need to send us medical information together with the diagnosis and we will provide you with information on relevant and appropriate places of treatment in the countries of your choice
- Counselling on treatments
- Medical advice
- Advice on health, security and vaccinations
- Advice when planning journeys abroad
- Access to national and international networks of doctors, clinics, ambulance companies, hospitals, etc.

The purpose of our team of medical consultants is to give advise should you become ill and ensure that immediate and appropriate treatment is arranged.

Our team of medical consultants has been carefully put together and includes experienced doctors with various specialities.

We are often in contact with nurses and doctors at the hospitals before, during and after the course of treatment. We can answer your questions about routine treatments, hospitalisations and evacuations immediately due to the experience and knowledge of our nurses and customer consultants.

Bupa Global Assistance has access to our policy and service systems and co-operates closely with your service team, meaning that the solution is tailored to your specific needs. We have in-depth knowledge about the specific different insurance products which enables us to provide the help you need when you need it.

Your online services

As a Bupa Global customer you have access to a range of online services

ONLINE SERVICES

On www.ihl.com you have access to a range of services and a comprehensive library of information and expert advice such as:

- online live chat with our customer consultants
- call me back service — write your question and we will call you
- use Facility Finder to guide you to hospitals in your area or in a specific country
- find information on how to claim
- find Questions and Answers

MANAGE YOUR POLICY ON MYPAGE

Go to www.ihl.com and register for myPage and access your personal policy information:

- view your product guides and forms
- view all of your documents such as policy schedules, renewal letters, premium notices, receipts and reimbursement letters
- get a complete overview of your policy
- view reimbursement statements for your settled claims
- pay your premium

BECOME A PAPERLESS CUSTOMER

If you choose to become a paperless customer you will receive all documents and correspondence from Bupa Global via your personal myPage. We will notify you by email when you have updates on myPage so you are always fully informed. Go to the myPage section on ihl.com to sign up. Please be aware that you will not receive any hardcopies to your postal or collection address and that it will be your responsibility to check all documents and correspondence online and to inform us of any changes to your email address.



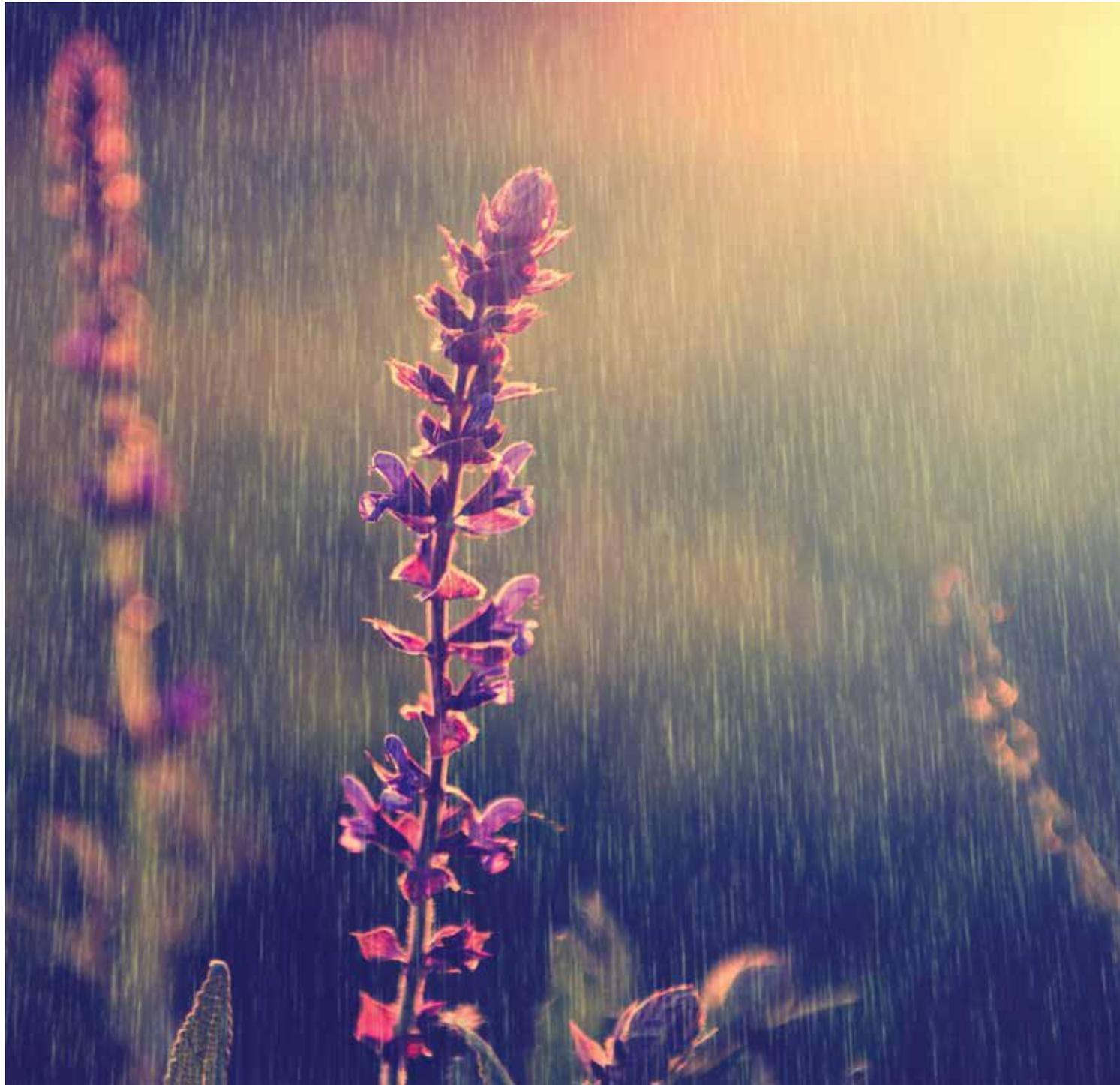
If you prefer not to use the internet to gain access to these services, you are of course welcome to contact your Personal Service Team instead.

FLEXIBILITY

Access your personal policy
information via the internet

SECURITY

At Bupa Global, your health is our first priority. We take our reputation for integrity and a high ethical standard very seriously: we aim to keep you safe and well — for life



How to contact Bupa Global

YOU ARE VERY WELCOME TO:

- call your Personal Service Team at Bupa Global on **+45 70 23 23 74**.
- contact any of our regional offices.
- fax us on **+45 70 20 70 56**.
- email us at **superior@ihi.com**.

You can also choose to visit our website at **www.ihi.com**, where you can get instant online help or fill in our online response form.

Call Bupa Global's Customer Service for questions on your policy, payment, coverage etc.

Open 8am - 9pm (CET) weekdays
Tel: +45 70 23 00 42
Fax: +45 70 20 70 56
Email: ihl@ihl.com

8 Palaegade
DK-1261 Copenhagen K
Denmark

Call Bupa Global Assistance for 24-hour emergency service and medical help

Tel: +45 70 23 24 60
Fax: +45 70 20 70 56
Email: emergency@ihl.com

Calls are recorded for training and quality purposes and may be shared when legally required to.

Bupa Global DAC, trading as Bupa Global, is regulated by the Central Bank of Ireland.