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	<b>Are there any restrictions on cover?</b>
!	Insurers will not pay claims in respect to persons over 74 years of age or under 18 years of age other than Dependents who are their eligible unmarried, biological, legally adopted children, and stepchildren for whom the Principal Insured has been appointed as legal guardian by a court of competent authority or between the ages of 18 and 23 where the Dependents are in full time education
!	Insurers will not pay claims in respect to persons that reside in the United States of America or its dependent territories
	<b>Where am I covered?</b>
✓	Worldwide
	<b>What are my obligations?</b>
-	The Principal Insured must notify insurers within 30 days of any change in country of domicile and permanent residence of any insured person
-	The Principal Insured must notify insurers of any medical condition, symptom or sign that arises or is diagnosed for the first (1st) time between the date on which the Principal Insured signs the Declaration (application) and the date on which the insurance is approved for any of the insured persons
-	To pay the Deductible and Coinsurance (if applicable) where a claim is made
-	Principal Insured and their Dependent(s) expressly agree, understand, approve, and authorize the Company and its Consultant to access their past, present, and future medical information and to share it with any of its affiliated companies and/or subcontractors, as deemed necessary by the Company.
	<b>When and how do I pay?</b>
-	The required premium for this Policy is for a period of twelve (12) months and must be paid in United States dollars on or before each Payment Due Date or any other Due Date approved in writing by the Company. The Principal Insured is responsible for the on-time payment of the premium and the Policy will only be in force for the period for which the premium has been paid.
	<b>When does cover start and end?</b>
-	Cover starts and ends on the dates specified in the Schedule to this Policy
	<b>How do I cancel the contract?</b>
-	You can cancel the Policy for any reason within 14 days of receiving the Policy and receive a full refund unless a claim has been made. If You cancel the Policy after that time the Company will refund that portion of the premium representing the unexpired period of the Policy up to a maximum of 65% of the premium paid less the cost of any claims and administrative expenses. To cancel this Policy You must write to Regent Asset Management International Limited and return the policy documents provided to you.