

# International Schools Premiums - Japan Rates

Valid from 1 January 2008

## Calculating your premium

Working out the premiums you and your dependants will pay is easy. Here's how:

1. Select the currency you wish to pay in (GB £, US \$ or € Euros).
2. Select the International Schools Plan you want based upon your cover needs (Gold, Silver or Bronze).
3. Select the area of cover you require (see areas of cover below).
4. Read across the premium table based upon your current age and that of any dependants.
5. Select the Premium Frequency you want (Quarterly or Yearly).
6. Select an excess option (if required) and adjust the premium based on the information below.

### Please Note:

Child rate (0-17) applies to each child on the plan.

Where applicable Insurance Premium Tax and other local taxes may need to be added to your premiums. Please contact us or your adviser for further details.

Due to increased administration costs the annual total of any quarterly premiums will be higher than paying the premiums yearly. (Approximately 7.5%).

The premiums illustrated are rounded to the nearest whole number for ease of use.

## Areas of Cover

Select the area of cover from the descriptions below, based upon the location of your country of residence and your home country if you require the option of returning to your home country for treatment.

**Area 2:** Worldwide, not including the USA (i.e Europe & Rest of the World except USA)

**Area 3:** Worldwide (includes USA)

A list of countries and areas is available on our website: [www.interglobalpmi.com](http://www.interglobalpmi.com)

## Excesses (Deductibles) & Co-Insurance

### International Schools Gold & Silver Plans Only

A standard excess of £30/\$50/€45 per medical condition per plan year applies for all out-patient treatment.

You may choose a voluntary excess to lower your premiums or alternatively choose to remove the excess entirely. Any voluntary excess chosen will be applied to **all** treatment per medical condition, per plan year.

Excess (Deductible) Options	Premium Adjustment
Nil - Remove Excess	+15%
£50/\$85/€75	-5%
£100/\$170/€150	-10%
£250/\$425/€375	-15%
£500/\$850/€750	-20%
£1,000/\$1,700/€1,500	-25%
£2,500/\$4,250/€3,750	-30%
£5,000/\$8,500/€7,500	-40%

### Co-insurance (applies to International Schools Gold & Silver Plans)

A 25% co-insurance will be applied to all out-patient dental claims. The total benefit we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your Table of Benefits. This co-insurance can not be removed.

### International Schools Bronze Plan Only

A standard excess of £25/\$42.50/€37.50 per medical condition per plan year applies for all out-patient.

You may choose a voluntary excess in order to lower your premiums. The excess chosen will be applied to all in-patient and daycare treatment per medical condition, per plan year.

Voluntary Excess (Deductible)	Premium Adjustment
£500/\$850/€750	-10%
£1,000/\$1,700/€1,500	-20%
£2,500/\$4,250/€3,750	-30%
£5,000/\$8,500/€7,500	-40%

## No Claims Discount

Your plan premiums are age-related and will increase as you get older. Your premiums will also increase in line with medical inflation. While your plan remains claims-free at each renewal the following No Claims Discounts will be applied:

Year 0	No discount
Year 1	10% premium discount
Year 2	15% premium discount
Year 3	20% premium discount

**The maximum No Claims Discount is 20%**

If a claim is made during a plan year any No Claims Discount achieved will be lost and the status of your discount will be as at Year 0 shown above.

If a claim relating to the previous plan year is subsequently submitted and accepted, and a No Claims Discount has already been given, InterGlobal Insurance Company Limited reserves the right to deduct the equivalent monetary amount of the No Claims Discount from the value of the claim.

The No Claim Discount applies only to your main International Schools Plan and not any add-ons you may have selected. Therefore claims against any add-ons will not affect your No Claims Discount.

## Paying your premiums

It is important that you keep your premiums up to date and notify us immediately of any changes to your payment details. Full payment details and information on unpaid or late payments are found in the International Schools Plan Guide. **Please Note:** whilst premiums are outstanding all claim settlements will be suspended.

Quarterly premiums may only be paid by valid Credit Card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK Bank Account.

Yearly premiums can be paid by Bank Transfer, Bank Draft, Cheque or valid Credit Card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK Bank Account.

Credit cards accepted: MasterCard, Visa or American Express. If your card is not in this list, please contact us as we may still be able to accept it.

Cheques and Bank Drafts should be made payable to InterGlobal Insurance Company Limited. Please write your Family Name and Date of Birth on the reverse.

Our full bank details for payments by Bank Transfer are on our application form.

# GB Pounds International Schools Premiums - Japan

## Gold

AGE BAND	Gold Plan - GB£ Area 2		AGE BAND	Gold Plan - GB£ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	79	291	Child (*)	178	659
18-25	119	440	18-25	279	1037
26-29	144	533	26-29	341	1267
30-34	155	577	30-34	372	1382
35-39	179	663	35-39	423	1574
40-44	222	826	40-44	506	1883
45-49	241	895	45-49	534	1986
50-54	275	1024	50-54	567	2109
55-59	349	1298	55-59	626	2328
60-64	446	1658	60-64	834	3103
65-69	535	1989	65-69	1001	3722
70-74	1069	3978	70-74	2002	7444

## Silver

AGE BAND	Silver Plan - GB£ Area 2		AGE BAND	Silver Plan - GB£ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	74	273	Child (*)	173	641
18-25	109	405	18-25	256	950
26-29	133	493	26-29	315	1169
30-34	146	543	30-34	348	1293
35-39	167	620	35-39	397	1476
40-44	209	775	40-44	492	1828
45-49	220	819	45-49	520	1934
50-54	262	973	50-54	549	2040
55-59	335	1246	55-59	608	2261
60-64	428	1591	60-64	810	3012
65-69	514	1910	65-69	972	3615
70-74	1026	3818	70-74	1943	7230

## Bronze

AGE BAND	Bronze Plan - GB£ Area 2		AGE BAND	Bronze Plan - GB£ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	49	183	Child (*)	108	401
18-25	76	280	18-25	163	605
26-29	91	338	26-29	198	736
30-34	98	363	30-34	215	798
35-39	112	414	35-39	248	922
40-44	140	518	40-44	307	1142
45-49	162	603	45-49	322	1196
50-54	179	666	50-54	343	1273
55-59	225	837	55-59	379	1408
60-64	284	1055	60-64	500	1860
65-69	341	1267	65-69	600	2231
70-74	681	2533	70-74	1200	4462

# \$ US Dollar International Schools Premiums - Japan

## Gold

AGE BAND	Gold Plan - USD\$ Area 2		AGE BAND	Gold Plan - USD\$ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	133	495	Child (*)	301	1120
18-25	201	748	18-25	474	1762
26-29	244	906	26-29	579	2153
30-34	264	980	30-34	632	2349
35-39	303	1127	35-39	719	2675
40-44	378	1404	40-44	861	3201
45-49	409	1520	45-49	908	3376
50-54	468	1740	50-54	964	3584
55-59	593	2207	55-59	1064	3957
60-64	758	2819	60-64	1418	5274
65-69	909	3381	65-69	1701	6327
70-74	1818	6762	70-74	3401	12654

## Silver

AGE BAND	Silver Plan - USD\$ Area 2		AGE BAND	Silver Plan - USD\$ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	125	463	Child (*)	293	1089
18-25	185	689	18-25	434	1614
26-29	226	838	26-29	534	1987
30-34	248	923	30-34	591	2197
35-39	284	1054	35-39	675	2509
40-44	354	1317	40-44	835	3107
45-49	374	1391	45-49	884	3287
50-54	445	1653	50-54	932	3468
55-59	570	2118	55-59	1033	3843
60-64	727	2705	60-64	1377	5121
65-69	873	3247	65-69	1652	6145
70-74	1744	6489	70-74	3303	12290

## Bronze

AGE BAND	Bronze Plan - USD\$ Area 2		AGE BAND	Bronze Plan - USD\$ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	84	310	Child (*)	183	681
18-25	128	476	18-25	277	1028
26-29	155	574	26-29	337	1251
30-34	166	617	30-34	365	1356
35-39	189	703	35-39	421	1566
40-44	237	880	40-44	522	1941
45-49	276	1024	45-49	547	2033
50-54	304	1131	50-54	582	2164
55-59	383	1423	55-59	643	2393
60-64	482	1793	60-64	850	3162
65-69	579	2153	65-69	1020	3793
70-74	1157	4306	70-74	2039	7585

# € Euro International Schools Premiums - Japan

## Gold

AGE BAND	Gold Plan - EUR€ Area 2		AGE BAND	Gold Plan - EUR€ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	118	437	Child (*)	266	988
18-25	178	660	18-25	418	1555
26-29	215	800	26-29	511	1900
30-34	233	865	30-34	557	2072
35-39	268	995	35-39	635	2360
40-44	333	1239	40-44	759	2824
45-49	361	1342	45-49	801	2979
50-54	413	1535	50-54	850	3163
55-59	524	1947	55-59	939	3491
60-64	669	2487	60-64	1251	4654
65-69	802	2984	65-69	1501	5583
70-74	1604	5967	70-74	3001	11165

## Silver

AGE BAND	Silver Plan - EUR€ Area 2		AGE BAND	Silver Plan - EUR€ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	110	409	Child (*)	259	961
18-25	164	608	18-25	383	1425
26-29	199	739	26-29	472	1753
30-34	219	814	30-34	521	1939
35-39	250	930	35-39	595	2214
40-44	313	1163	40-44	737	2741
45-49	330	1228	45-49	780	2901
50-54	392	1459	50-54	823	3060
55-59	503	1869	55-59	912	3391
60-64	642	2386	60-64	1215	4518
65-69	770	2865	65-69	1457	5422
70-74	1539	5726	70-74	2915	10845

## Bronze

AGE BAND	Bronze Plan - EUR€ Area 2		AGE BAND	Bronze Plan - EUR€ Area 3	
	Quarterly	Yearly		Quarterly	Yearly
Child (*)	74	274	Child (*)	162	601
18-25	113	420	18-25	244	907
26-29	137	507	26-29	297	1104
30-34	147	544	30-34	322	1197
35-39	167	621	35-39	372	1382
40-44	209	777	40-44	461	1713
45-49	243	904	45-49	483	1794
50-54	269	998	50-54	514	1910
55-59	338	1255	55-59	568	2111
60-64	426	1582	60-64	750	2790
65-69	511	1900	65-69	900	3347
70-74	1021	3799	70-74	1799	6693