

International Schools Premiums

Valid from 1st 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 1: Europe

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

A list of countries and areas is available on our website: www.interglobalpmi.com

Area 3: Worldwide (includes USA)

Area 4: Australia and New Zealand

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 treatment.

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.

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InterGlobal Insurance Company Limited is authorised and regulated by the Financial Services Authority

£ GB Pounds International Schools Premiums

Gold

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	114	424	114	424	258	960	92	340
18-25	172	640	172	640	406	1509	138	512
26-29	209	776	209	776	496	1844	167	621
30-34	226	841	226	841	541	2012	181	674
35-39	260	966	260	966	616	2292	208	774
40-44	324	1203	324	1203	737	2742	259	963
45-49	344	1279	350	1302	778	2893	275	1023
50-54	395	1467	401	1492	826	3072	316	1173
55-59	481	1790	509	1891	912	3390	385	1433
60-64	616	2291	649	2415	1215	4521	493	1832
65-69	739	2748	779	2897	1458	5422	591	2198
70-74	1476	5492	1558	5796	2915	10843	1182	4395

Silver

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	101	374	101	374	236	878	81	299
18-25	150	555	150	555	350	1301	120	445
26-29	182	675	182	675	431	1601	146	541
30-34	200	742	200	742	476	1770	161	596
35-39	228	849	228	849	544	2022	183	681
40-44	286	1062	286	1062	673	2503	228	849
45-49	298	1107	301	1120	712	2648	239	886
50-54	352	1309	358	1332	751	2795	282	1047
55-59	434	1613	459	1707	832	3095	348	1292
60-64	554	2061	586	2178	1109	4125	443	1648
65-69	665	2473	703	2615	1331	4950	532	1979
70-74	1329	4944	1405	5227	2661	9899	1063	3956

Bronze

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	67	250	67	250	148	548	55	201
18-25	104	385	104	385	223	829	84	310
26-29	125	462	125	462	271	1007	100	369
30-34	134	496	134	496	294	1093	107	398
35-39	152	567	152	566	339	1261	122	453
40-44	191	709	191	709	421	1564	153	568
45-49	208	774	222	825	441	1638	167	620
50-54	222	825	246	912	469	1743	178	662
55-59	279	1038	309	1147	518	1928	224	832
60-64	354	1317	389	1446	685	2547	283	1053
65-69	425	1581	466	1734	822	3056	340	1265
70-74	849	3158	932	3468	1642	6109	679	2527

\$ US Dollar International Schools Premiums

Gold

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	194	720	194	720	439	1632	156	578
18-25	293	1087	293	1087	690	2565	234	869
26-29	355	1319	355	1319	843	3135	284	1055
30-34	384	1429	384	1429	920	3420	308	1145
35-39	442	1642	442	1642	1047	3896	354	1315
40-44	550	2044	550	2044	1253	4661	440	1636
45-49	585	2174	595	2214	1322	4918	468	1738
50-54	670	2493	682	2535	1404	5222	536	1994
55-59	818	3043	864	3214	1549	5763	655	2435
60-64	1047	3894	1104	4105	2066	7685	837	3115
65-69	1256	4671	1324	4924	2477	9217	1004	3736
70-74	2510	9337	2648	9852	4954	18433	2008	7471

Silver

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	171	636	171	636	402	1493	137	508
18-25	254	943	254	943	595	2212	203	756
26-29	309	1147	309	1147	732	2721	247	919
30-34	339	1261	339	1261	809	3009	273	1013
35-39	388	1443	388	1443	924	3436	311	1157
40-44	485	1804	485	1804	1144	4255	388	1443
45-49	506	1882	512	1904	1210	4501	405	1507
50-54	599	2226	609	2264	1277	4751	479	1780
55-59	737	2741	780	2901	1415	5262	590	2196
60-64	942	3504	995	3702	1885	7012	753	2801
65-69	1130	4203	1195	4445	2262	8414	905	3364
70-74	2259	8404	2388	8885	4523	16827	1807	6724

Bronze

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	114	424	114	424	251	931	92	342
18-25	176	654	176	654	379	1409	142	526
26-29	211	786	211	786	461	1712	169	628
30-34	227	843	227	843	500	1858	182	676
35-39	259	961	259	961	577	2144	207	770
40-44	324	1205	324	1205	715	2659	260	965
45-49	354	1315	377	1403	749	2785	283	1053
50-54	377	1403	417	1551	797	2963	303	1125
55-59	475	1764	524	1950	881	3276	381	1415
60-64	602	2238	661	2457	1164	4329	482	1790
65-69	723	2687	792	2947	1396	5194	578	2150
70-74	1443	5368	1585	5895	2791	10386	1155	4295

€ Euro International Schools Premiums

Gold

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	171	635	171	635	387	1440	137	510
18-25	258	959	258	959	609	2264	207	767
26-29	313	1164	313	1164	744	2766	251	931
30-34	339	1261	339	1261	811	3018	272	1010
35-39	390	1449	390	1449	924	3437	312	1160
40-44	485	1804	485	1804	1106	4112	388	1444
45-49	516	1918	525	1953	1167	4340	413	1534
50-54	592	2200	602	2237	1239	4608	473	1759
55-59	722	2685	763	2836	1367	5085	578	2149
60-64	924	3436	974	3622	1823	6781	739	2748
65-69	1108	4121	1168	4345	2186	8133	886	3296
70-74	2214	8238	2337	8693	4372	16265	1772	6592

Silver

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	151	561	151	561	354	1317	121	448
18-25	224	832	224	832	525	1952	180	667
26-29	272	1012	272	1012	646	2401	218	811
30-34	299	1113	299	1113	714	2655	241	894
35-39	342	1273	342	1273	815	3032	275	1021
40-44	428	1592	428	1592	1009	3755	342	1273
45-49	447	1661	452	1680	1068	3971	358	1329
50-54	528	1964	537	1997	1127	4192	423	1571
55-59	650	2419	688	2560	1248	4643	521	1938
60-64	831	3092	878	3266	1663	6187	665	2472
65-69	997	3709	1054	3922	1996	7424	798	2969
70-74	1993	7415	2107	7840	3991	14848	1595	5933

Bronze

AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Child (*)	101	374	101	374	221	822	82	302
18-25	155	577	155	577	334	1243	125	464
26-29	187	693	187	693	406	1511	149	554
30-34	200	744	200	744	441	1640	161	596
35-39	228	848	228	848	509	1892	183	679
40-44	286	1063	286	1063	631	2346	229	852
45-49	312	1160	333	1238	661	2457	250	929
50-54	333	1238	368	1368	703	2614	267	993
55-59	419	1557	463	1721	777	2891	336	1248
60-64	531	1975	583	2168	1027	3820	425	1580
65-69	638	2371	699	2600	1232	4583	510	1897
70-74	1273	4736	1398	5202	2463	9164	1019	3790