

International Schools Premiums - Japan Rates

Valid from 1 January 2009

These rates apply to plans inception or renewed from 1 January 2009. These premiums are subject to annual review and are not guaranteed for the duration of your plan.

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 area 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:

Any children on your plan will be priced as follows: child rate (0-17) applies to each child on the plan. Premiums for age band 75+ will be quoted at renewal. 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% for quarterly). 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 3: Worldwide (includes USA)

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

Area 4: Australia and New Zealand

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

Excesses (Deductibles) & Co-Insurance

International Schools Gold and Silver

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 and 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 £30/\$50/€45 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 claims 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 surname and date of birth on the reverse.

Our full bank details for payments by bank transfer are found on our application form or are available on our website: www.interglobalpmi.com.

£ GB Pounds Japan Schools Premiums

	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
Gold	0-17	86	319	195	722
	18-25	130	482	306	1,136
	26-29	157	584	374	1,388
	30-34	170	632	407	1,514
	35-39	196	727	464	1,725
	40-44	244	905	555	2,064
	45-49	264	980	586	2,177
	50-54	302	1,122	622	2,311
	55-59	383	1,423	686	2,551
	60-64	489	1,818	914	3,400
	65-69	586	2,180	1,097	4,079
	70-74	1,172	4,360	2,193	8,158

	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
Silver	0-17	81	299	189	702
	18-25	120	444	280	1,041
	26-29	146	540	345	1,281
	30-34	160	595	381	1,417
	35-39	183	680	435	1,618
	40-44	229	850	539	2,003
	45-49	242	897	570	2,120
	50-54	287	1,066	601	2,236
	55-59	368	1,366	666	2,478
	60-64	469	1,744	888	3,302
	65-69	563	2,093	1,065	3,962
	70-74	1,125	4,184	2,130	7,924

	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
Bronze	0-17	54	200	118	439
	18-25	83	307	179	663
	26-29	100	370	217	807
	30-34	107	398	236	875
	35-39	123	454	272	1,010
	40-44	153	568	337	1,251
	45-49	178	660	353	1,311
	50-54	196	729	375	1,395
	55-59	247	917	415	1,543
	60-64	311	1,156	548	2,039
	65-69	374	1,388	658	2,445
	70-74	747	2,776	1,315	4,890

\$ US Dollar Japan Schools Premiums

Gold	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	146	542	331	1,228
18-25	221	819	519	1,931	
26-29	267	993	635	2,360	
30-34	289	1,074	692	2,574	
35-39	333	1,236	788	2,932	
40-44	414	1,539	943	3,508	
45-49	448	1,666	995	3,700	
50-54	513	1,907	1,056	3,928	
55-59	650	2,418	1,166	4,337	
60-64	831	3,089	1,554	5,780	
65-69	996	3,706	1,864	6,934	
70-74	1,992	7,412	3,728	13,868	

Silver	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	137	508	321	1,193
18-25	203	755	476	1,769	
26-29	247	918	586	2,178	
30-34	272	1,011	648	2,408	
35-39	311	1,155	740	2,750	
40-44	389	1,444	916	3,405	
45-49	410	1,525	969	3,603	
50-54	487	1,812	1,022	3,801	
55-59	624	2,321	1,132	4,211	
60-64	797	2,964	1,509	5,612	
65-69	957	3,558	1,810	6,734	
70-74	1,912	7,112	3,621	13,470	

Bronze	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	92	340	201	746
18-25	141	522	303	1,127	
26-29	170	629	369	1,371	
30-34	182	676	400	1,486	
35-39	208	771	462	1,717	
40-44	260	965	572	2,127	
45-49	302	1,122	599	2,228	
50-54	334	1,240	638	2,372	
55-59	419	1,559	705	2,622	
60-64	529	1,965	932	3,465	
65-69	635	2,360	1,118	4,157	
70-74	1,269	4,719	2,235	8,313	

€ Euros Japan Schools Premiums

Gold	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	129	479	292	1,083
18-25	195	723	458	1,704	
26-29	236	876	560	2,082	
30-34	255	948	611	2,271	
35-39	293	1,090	696	2,587	
40-44	365	1,358	832	3,095	
45-49	396	1,470	878	3,265	
50-54	453	1,683	932	3,466	
55-59	574	2,134	1,029	3,827	
60-64	733	2,726	1,371	5,100	
65-69	879	3,270	1,645	6,119	
70-74	1,758	6,540	3,289	12,237	

Silver	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	121	448	283	1,053
18-25	179	666	420	1,561	
26-29	218	810	517	1,922	
30-34	240	892	572	2,125	
35-39	274	1,019	652	2,426	
40-44	343	1,274	808	3,004	
45-49	362	1,345	855	3,179	
50-54	430	1,599	902	3,354	
55-59	551	2,048	999	3,716	
60-64	703	2,615	1,331	4,952	
65-69	844	3,140	1,597	5,942	
70-74	1,687	6,276	3,195	11,886	

Bronze	AGE BAND	AREA 2		AREA 3	
		Quarterly	Yearly	Quarterly	Yearly
	0-17	81	300	178	659
18-25	124	461	268	994	
26-29	150	555	326	1,210	
30-34	161	596	353	1,312	
35-39	183	680	408	1,515	
40-44	229	851	505	1,877	
45-49	267	990	529	1,966	
50-54	295	1,094	563	2,093	
55-59	370	1,376	622	2,314	
60-64	467	1,734	822	3,058	
65-69	560	2,082	986	3,668	
70-74	1,120	4,164	1,972	7,335	