

International Schools Premiums



International Private Medical Insurance

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 International Schools Premiums

PLEASE NOTE: If you are living in Japan different premium rates apply. Please contact our office for a quotation

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Gold	0-17	129	477	129	477	292	1083	103	383
	18-25	194	721	194	721	458	1702	156	577
	26-29	236	875	236	875	559	2079	189	700
	30-34	255	948	255	948	610	2269	205	760
	35-39	293	1089	293	1089	695	2584	235	872
	40-44	365	1356	365	1356	831	3091	292	1086
	45-49	388	1442	395	1468	877	3262	310	1153
	50-54	445	1654	453	1682	931	3464	356	1323
	55-59	543	2018	573	2132	1028	3823	435	1615
	60-64	695	2583	732	2723	1370	5097	556	2066
	65-69	833	3098	878	3266	1643	6113	666	2478
	70-74	1665	6193	1757	6534	3286	12226	1332	4955

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Silver	0-17	114	422	114	422	267	990	91	337
	18-25	169	626	169	626	395	1467	135	501
	26-29	205	761	205	761	486	1805	164	610
	30-34	225	836	225	836	537	1996	181	672
	35-39	258	957	258	957	613	2279	207	768
	40-44	322	1197	322	1197	759	2822	258	957
	45-49	336	1248	340	1263	803	2985	269	999
	50-54	397	1476	404	1502	847	3151	318	1181
	55-59	489	1818	518	1924	938	3490	392	1456
	60-64	625	2324	660	2455	1250	4651	500	1858
	65-69	750	2788	793	2948	1500	5581	600	2231
	70-74	1499	5574	1584	5893	3000	11161	1199	4460

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Bronze	0-17	76	281	76	281	167	618	62	227
	18-25	117	434	117	434	252	934	94	349
	26-29	141	521	141	521	306	1136	112	416
	30-34	151	560	151	560	332	1233	121	448
	35-39	172	638	172	638	383	1422	138	511
	40-44	215	799	215	799	475	1764	172	640
	45-49	235	872	251	931	497	1847	188	699
	50-54	251	931	277	1029	529	1965	201	746
	55-59	315	1170	348	1294	584	2173	253	938
	60-64	399	1484	439	1630	772	2871	320	1188
	65-69	479	1782	526	1955	926	3445	384	1426
	70-74	957	3560	1051	3910	1852	6888	766	2849

\$ US Dollar International Schools Premiums

PLEASE NOTE: If you are living in Japan different premium rates apply. Please contact our office for a quotation

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Gold	0-17	218	811	218	811	495	1841	175	651
	18-25	330	1226	330	1226	778	2892	264	980
	26-29	400	1487	400	1487	950	3534	320	1190
	30-34	433	1611	433	1611	1037	3856	347	1291
	35-39	498	1852	498	1852	1181	4392	399	1482
	40-44	620	2304	620	2304	1413	5255	496	1845
	45-49	659	2451	671	2496	1491	5545	527	1960
	50-54	756	2811	769	2859	1583	5888	605	2248
	55-59	923	3431	974	3624	1747	6498	738	2746
	60-64	1180	4390	1245	4629	2329	8665	944	3512
	65-69	1416	5266	1493	5552	2793	10392	1132	4212
	70-74	2830	10527	2986	11108	5586	20784	2264	8424

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Silver	0-17	193	717	193	717	453	1683	154	573
	18-25	286	1064	286	1064	671	2494	229	852
	26-29	348	1293	348	1293	825	3068	279	1037
	30-34	383	1422	383	1422	912	3392	307	1142
	35-39	438	1627	438	1627	1042	3874	351	1305
	40-44	547	2034	547	2034	1290	4798	438	1627
	45-49	571	2122	578	2147	1364	5075	457	1699
	50-54	675	2509	686	2552	1440	5356	540	2007
	55-59	831	3090	880	3271	1595	5933	666	2476
	60-64	1062	3951	1122	4174	2125	7906	849	3158
	65-69	1274	4739	1347	5012	2550	9487	1020	3793
	70-74	2547	9475	2693	10018	5099	18973	2038	7581

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Bronze	0-17	129	478	129	478	283	1050	104	386
	18-25	199	737	199	737	427	1588	160	593
	26-29	239	886	239	886	519	1931	191	708
	30-34	256	951	256	951	564	2095	205	762
	35-39	292	1084	292	1084	650	2417	234	868
	40-44	366	1359	366	1359	806	2998	293	1088
	45-49	399	1482	426	1582	844	3140	320	1187
	50-54	426	1582	470	1748	898	3340	341	1268
	55-59	535	1989	591	2199	993	3694	429	1595
	60-64	679	2523	745	2771	1312	4881	543	2018
	65-69	815	3030	893	3322	1574	5856	652	2424
	70-74	1627	6052	1787	6647	3148	11710	1302	4843

€ Euro International Schools Premiums

PLEASE NOTE: If you are living in Japan different premium rates apply. Please contact our office for a quotation

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Gold	0-17	193	716	193	716	437	1624	155	575
	18-25	291	1082	291	1082	686	2552	233	865
	26-29	353	1312	353	1312	838	3118	283	1050
	30-34	382	1421	382	1421	915	3403	307	1139
	35-39	440	1634	440	1634	1042	3876	352	1308
	40-44	547	2033	547	2033	1247	4637	438	1628
	45-49	582	2163	592	2202	1315	4893	465	1729
	50-54	667	2481	678	2522	1397	5195	534	1984
	55-59	814	3027	860	3198	1542	5734	652	2423
	60-64	1042	3874	1098	4084	2055	7645	833	3099
	65-69	1249	4647	1317	4899	2465	9170	999	3717
	70-74	2497	9289	2635	9801	4929	18339	1998	7433

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Silver	0-17	170	632	170	632	400	1485	136	505
	18-25	253	938	253	938	592	2200	203	752
	26-29	307	1141	307	1141	728	2707	246	915
	30-34	338	1254	338	1254	805	2993	271	1008
	35-39	386	1435	386	1435	919	3419	310	1151
	40-44	483	1795	483	1795	1138	4233	386	1435
	45-49	504	1872	510	1894	1204	4478	403	1499
	50-54	596	2214	606	2252	1271	4726	476	1771
	55-59	733	2727	776	2886	1407	5235	587	2184
	60-64	937	3486	990	3683	1875	6976	750	2787
	65-69	1124	4182	1189	4422	2250	8371	900	3347
	70-74	2248	8361	2376	8840	4500	16741	1798	6689

	AGE BAND	AREA 1		AREA 2		AREA 3		AREA 4	
		Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Bronze	0-17	114	422	114	422	250	927	92	340
	18-25	175	650	175	650	377	1401	141	523
	26-29	210	781	210	781	458	1704	168	624
	30-34	226	839	226	839	497	1849	181	672
	35-39	257	956	257	956	574	2133	206	766
	40-44	323	1199	323	1199	712	2646	258	960
	45-49	352	1308	376	1396	745	2771	282	1048
	50-54	376	1396	415	1543	793	2948	301	1119
	55-59	472	1755	522	1940	877	3260	379	1407
	60-64	599	2226	658	2445	1158	4307	479	1781
	65-69	719	2673	788	2932	1389	5167	575	2139
	70-74	1436	5340	1577	5865	2777	10332	1149	4273