



 **InterGlobal**
International Private Medical Insurance

UK China Japan Kuwait Qatar Singapore South Africa Thailand UAE Vietnam
www.interglobalpmi.com

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Both companies are authorised and regulated by the Financial Services Authority.

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International Schools - Japan

Healthcare Plans

 **InterGlobal**
International Private Medical Insurance

InterGlobal provides...

...international private medical insurance for teachers and staff at international schools. The plans are specifically designed for teachers and staff working in international schools.

As specialists in international private medical insurance, we can provide you with a passport to global protection. Wherever you are, you will have the reassurance of knowing that you have access to medical assistance, wherever you happen to be.

Wherever you are, you're in safe hands

Life is full of uncertainties. You can't plan for what is going to happen, but you can ensure that regardless of where in the world you may find yourself, you're covered against almost all eventualities with international health insurance from InterGlobal.

Why should I buy international health insurance?

When you are away from home, you want to know that you and your family or employees, will be able to access good quality healthcare wherever you are. With our plans, you have the flexibility to visit any private or public hospital or clinic for medical treatment.

This means you can relax and use your time and money to do the things you enjoy.

Who are InterGlobal?

Since 1998, InterGlobal has built an excellent reputation for innovative products and service, recognition of which has come from being voted "International Private Medical Insurer of the Year" in 2010 and "Best International PMI Provider of the Year" in 2010.

The company, founded in 1998 and known for its innovation, flexibility and personal approach to customer service, has seen great success and growth in the highly competitive and growing international private medical insurance market.

We are specialists in international health insurance, with the infrastructure, security and expertise to give you confidence in our products and service.

Why choose InterGlobal?

We pride ourselves in high quality service and exceptional cover. All our products are designed to provide total peace of mind and the level of protection you need backed by full international support from our offices around the globe, our 24/7 international assistance companies and a worldwide network of health advisors and hospitals.

- A no claims bonus that allows you to reduce your premiums every year.
- red24, a 24/7 helpline and rescue and repatriation service for any security related incidents abroad. See page 18 for more information.
- Emergency medical evacuation and repatriation for the entire family should a member become critically ill.
- The flexibility of having a choice of three plans, plus optional add-on plans and choice of currency, payment frequency and area of cover.
- Peace of mind of knowing that your health and well-being are being looked after by a financially secure organisation with a B++ (Good) rating.



Other Products

We offer other products for individuals and families, groups, students and professional yacht crews.

UltraCare Plans

Our flagship product, UltraCare, offers international private medical insurance for expatriates, frequent travellers and international business people all over the world. We cover individuals, families and corporate or affinity groups who

have a need for quality international medical insurance coverage. If you are not a teacher or a member of staff at an international school, please ask us about UltraCare.

UltraCare Marine

Based on the UltraCare plan. Specialised healthcare plans for professional yacht crews, including cover for vessel to shore transportation in the event of a medical emergency.

Corporate or affinity groups

All of the information given here applies to individual and family plans. However, we also cover groups of teachers and staff at international schools. If you are looking to arrange cover for your employees or members, here are some of the extra benefits available:

- Different members of a scheme can be covered with different levels or areas of cover
- Medical History Disregarded underwriting available for some groups
- Direct billing available in some countries

Please refer to the table of benefits on pages 4 to 7 for an idea of the levels of cover available.

For more information on what we can offer your group, for a quotation, or if you are unsure of whether we will be able to cover you, please call us or speak to your broker or adviser.

International Students

These plans are specifically designed for students aged between 16 and 35 who are studying overseas.

Visit www.interglobalpmi.com for more information.



The International Schools plan

Our International Schools plans provide private healthcare insurance cover for teachers and staff at international schools all over the world. These great value plans cover individuals, families and corporate or affinity groups who have a need for quality international private medical insurance cover.

We have three plans ranging from in-patient medical treatment only, right through to a full refund for most in- and out-patient medical treatments. These plans can easily be extended giving you additional cover and extra flexibility with our optional add-on plans.

Choose the right plan for you

1 International Schools Gold

All the benefits of the Silver plan but with higher limits and normal pregnancy and childbirth benefit (excludes in-patient psychiatric treatment). Includes red24 ActionResponse.

3 International Schools Bronze

Full in-patient and daycare treatment (excluding psychiatric treatment) including medical evacuation and red24 AdviceLine.

2 International Schools Silver

Full in-patient and daycare treatment (excluding psychiatric treatment). Limited cover for out-patient treatment and out-patient psychiatric treatment. Includes medical evacuation, dental treatment and red24 AdviceLine.



All plans include red24 cover.



Table of benefits

		Gold	Silver	Bronze
1 Overall limits				
1.1	Under the terms and conditions of the plan , we will pay reasonable costs up to an overall maximum, for you in each plan year (unless a lifetime limit is shown):	£1,000,000 \$1,700,000 €1,500,000	£750,000 \$1,275,000 €1,125,000	£500,000 \$850,000 €750,000
2 In-patient and daycare treatment <small>(see section 19 for deductibles)</small>				
2.1	Accidents and emergencies	Paid in full	Paid in full	Paid in full
2.2	Hospital accommodation			
2.3	Intensive care, theatre costs, nursing fees, medical expenses and other charges, surgeons', consultants' , anaesthetists' and medical practitioners' fees, prescribed drugs, MRI, PET and CT scans, X-rays, pathology, diagnostic tests and procedures and physiotherapy by a registered physiotherapist			
2.4	Reconstructive surgery following an accident or following surgery for an eligible medical condition			
2.5	Prostheses: artificial body parts surgically implanted to form permanent parts of your body			
2.6	Parent accommodation (for an insured parent with an insured child under 18 years of age in hospital)			
2.7	Accidental damage to natural teeth			
2.8	Psychiatric treatment and psychotherapy for up to 30 days, available after you have had 12 months continuous cover under the plan			
3 Out-patient treatment <small>(see section 19 for deductibles)</small>				
3.1	Consultations to include medical practitioners' fees, prescribed drugs and dressings, X-rays, pathology, diagnostic tests and procedures	Paid in full	Paid up to £4,000 \$6,800 €6,000 *Physiotherapy limited to £250 \$425 €375	Up to £300 \$510 €450 paid in each plan year immediately following related in-patient or daycare treatment for a period of 90 days after leaving hospital
3.2	Physiotherapy by a registered physiotherapist , when referred by a medical practitioner, consultant or specialist*			
3.3	Psychiatric treatment and psychotherapy available after you have had 12 months continuous cover under the plan	Paid up to £1,500 \$2,550 €2,250	Paid up to £1,000 \$1,700 €1,500	Not covered
3.4	Complementary medicine and treatment by a therapist, when referred by a medical practitioner, consultant or specialist . This benefit covers osteopathic, chiropractic, homeopathic and acupuncture treatment only	Paid up to £500 \$850 €750	Paid up to £250 \$425 €375	
3.5	Traditional Chinese medicine			
3.6	MRI, PET and CT scans			
3.7	Out-patient surgical operations	Paid in full	Paid in full	
4 Out-patient dental treatment <small>(available after 6 months continuous cover)</small>				
4.1	Treatment for the immediate relief of dental pain, accidental damage to natural teeth and restoring natural teeth including X-rays, fillings, extractions, root-canal treatment , gum treatment , semi-precious and replacement crowns. This benefit is available after you have had 182 days continuous cover under the plan (see section 19 for deductibles)	Paid up to 75% of £750 \$1,275 €1,125	Paid up to 75% of £500 \$850 €750	Not covered
4.2	One dental checkup in each plan year to include scraping, cleaning and polishing	Not covered	Not covered	

		Gold	Silver	Bronze
5 Cancer care <small>(see section 19 for deductibles)</small>				
5.1	Treatment aimed to cure cancer , including bone marrow transplants	Paid in full	Paid in full	Covered in the benefit limit shown in section 2. Covered in the benefit limit shown in section 3.1 immediately following in-patient or daycare treatment for a period of 90 days after leaving hospital
5.2	Stabilising acute episodes of a cancer which is diagnosed as a chronic medical condition			
5.3	Consultations, tests, drugs and dressings to maintain the symptoms of a cancer which is diagnosed as a chronic medical condition	Covered in the benefit limit shown in section 6.2	Covered in the benefit limit shown in section 6.2	Not covered
5.4	Palliative and hospice care when cancer is diagnosed as a terminal medical condition	Covered in the benefit limit shown in section 7.1	Covered in the benefit limit shown in section 7.1	
6 Chronic medical conditions <small>(see section 19 for deductibles)</small>				
6.1	Stabilising acute episodes of chronic medical conditions	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limits shown in sections 2 and 3	Covered in the benefit limit shown in section 2. Covered in the benefit limit shown in section 3.1 immediately following in-patient or daycare treatment for a period of 90 days after leaving hospital
6.2	Consultations, tests, drugs and dressings to maintain the symptoms of a chronic medical condition	Paid up to a lifetime limit of £50,000 \$85,000 €75,000	Paid up to a lifetime limit of £40,000 \$68,000 €60,000	
6.3	Please note: If a chronic medical condition becomes terminal , cover under the chronic medical conditions benefit will end. We can only cover terminal medical conditions under the terminal illness benefit			
7 Terminal illness				
7.1	Palliative and hospice care for a terminal medical condition	Paid up to a lifetime limit of £50,000 \$85,000 €75,000	Paid up to a lifetime limit of £40,000 \$68,000 €60,000	Not covered
8 Hormone replacement therapy				
8.1	Hormone replacement therapy in respect of pre- and post-menopausal symptoms	Paid up to £150 \$255 €225	Paid up to £150 \$255 €225	Up to £150 \$255 €225 paid in each plan year immediately following related in-patient or daycare treatment for a period of 90 days after leaving hospital
9 HIV/AIDS <small>(available after 6 months continuous cover)</small>				
9.1	Treatment for HIV/AIDS and related medical conditions	Paid up to a lifetime limit of £50,000 \$85,000 €75,000	Paid up to a lifetime limit of £50,000 \$85,000 €75,000	Not covered
10 Emergency local ambulance				
10.1	Costs of appropriate ambulance transport needed because of an emergency or medical necessity to the nearest available and appropriate local hospital	Paid in full	Paid in full	Paid in full
11 Organ transplant <small>(see section 19 for deductibles)</small>				
11.1	Transplants of kidney, liver, heart, lung or heart and lung and any related treatment that you need as a result of a covered medical condition	Paid up to £250,000 \$425,000 €375,000	Paid up to £250,000 \$425,000 €375,000	Paid up to £250,000 \$425,000 €375,000

Table of benefits (continued)

		Gold	Silver	Bronze
12 Nursing at home				
12.1	Primary care services of a registered nurse in your home immediately after, or instead of, in-patient or daycare treatment	Paid up to £5,000 \$8,500 €7,500	Paid up to £2,500 \$4,250 €3,750	Paid up to £1,500 \$2,550 €2,550
12.2	Please note: The benefit for nursing at home does not apply to terminal medical conditions . We can only cover terminal medical conditions under the terminal illness benefit			
13 Compassionate emergency visit				
13.1	Costs you have to pay for an economy class return ticket from a country within your area of cover to visit a close family member , if their medical condition results in them being placed on a critical list, or their death. You are limited to one return journey in each plan year	Paid in full	Paid in full	Not covered
14 Hospital cash benefit				
14.1	Cash payment made to you for each night where you receive treatment as a non-paying patient	£250, \$425, €375 paid for each night, up to £7,500 \$12,750 €11,250	£250, \$425, €375 paid for each night, up to £7,500 \$12,750 €11,250	£250, \$425, €375 paid for each night, up to £7,500 \$12,750 €11,250
15 Evacuation and repatriation				
15.1	The costs to transport you to the nearest centre where appropriate medical facilities are available. We will only pay this benefit , including treatment received, if you suffer from a medical condition ; (a) that means you need to be placed on a critical list, or (b) for which, in our opinion, appropriate treatment is not available locally	Paid in full	Paid in full	Paid in full when relating to in-patient and daycare treatment
15.2	Economy class return ticket following your evacuation, to the country where you live			
15.3	Costs of your dependants , a close family member or business colleague having to accompany you for a medical evacuation. This benefit will only become available under the conditions detailed in clause (a) of section 15.1 above and must be pre-authorized by us . We will provide cover for the following: <ul style="list-style-type: none"> • return economy flight • overnight accommodation to include breakfast • return taxi from the airport to the hotel • return taxi from the hotel to the hospital once a day 			
16 Mortal remains				
16.1	If you die outside of your home country , we will pay the costs of preparing and transporting your body, mortal remains or ashes to your home country , or we will pay the costs of preparing your body or mortal remains for local burial or cremation	Paid up to £15,000 \$25,500 €22,500	Paid up to £15,000 \$25,500 €22,500	Paid up to £15,000 \$25,500 €22,500
17 Emergency medical treatment outside area of cover <small>(see section 19 for deductibles)</small>				
17.1	Emergency medical treatment outside of your area of cover	Paid up to £35,000 \$59,500 €52,500	Paid up to £30,000 \$51,500 €45,000	Not covered

		Gold	Silver	Bronze
18 Maternity care <small>- available after you have had 12 months continuous cover under the plan (see section 19 for deductibles)</small>				
18.1	Delivery costs, antenatal checkups, postnatal checkups, examinations, hospital accommodation costs and nursing charges, during a normal uncomplicated pregnancy and normal uncomplicated childbirth. This benefit covers no more than three routine antenatal ultrasound scans (one in each trimester) during the term of a normal uncomplicated pregnancy. If any more ultrasound scans are needed, your treating doctor must provide full reasons in the medical section of the claim form. This benefit also covers 12 routine antenatal visits during the term of a normal uncomplicated pregnancy. If any more antenatal visits are needed, your treating doctor must provide full reasons in the medical section of the claim form, so we can consider cover. This benefit covers the following for the newborn child: <ul style="list-style-type: none"> • one consultation charge to cover a physical examination, vitamin K, hepatitis B and BCG vaccine; • one hearing test; • routine blood tests for PKU, congenital hypothyroidism and G6PD; • accommodation costs for no more than four nights for the newborn child, if the mother is admitted and not suffering any complications 	Paid up to 80% of £5,000 \$8,500 €7,500	Not covered	Not covered
18.2	Treatment for a medical complication which happens during the antenatal period of a pregnancy or childbirth due to a medical condition . This benefit does not cover any complication arising during the antenatal, childbirth or postnatal period in a pregnancy resulting from assisted conception. This will be limited to the amounts shown in section 18.1	Paid in full	Paid up to £5,000 \$8,500 €7,500	Paid up to £2,500 \$4,250 €3,750
18.3	Hospital accommodation costs for a newborn child to stay with its mother when she is receiving treatment as an in-patient in a hospital for a medical condition covered under section 18.2		Paid in full	Paid in full
18.4	Terminating a pregnancy when medically necessary			
18.5	Investigation and treatment of birth defects and congenital abnormalities , including birth trauma, which are diagnosed in the first six months from birth. This benefit is available for each pregnancy covered under sections 18.1 or 18.2 for 12 months from the date of diagnosis if the newborn child is added to the plan before they are 30 days old	Paid up to £20,000 \$34,000 €30,000	Paid up to £20,000 \$34,000 €30,000	Paid up to £20,000 \$34,000 €30,000
19 Deductibles				
19.1	Out-patient medical treatment standard excess on sections 3, 5, 6 and 9 (applied for each medical condition in each plan year)	£30 \$50 €45	£30 \$50 €45	£30 \$50 €45
19.2	In-patient, daycare and out-patient medical treatment excess on sections 2, 3, 5, 6, 9, 11 and 17 (applied for each medical condition in each plan year)	Only applied if you have chosen a voluntary excess . This replaces the standard excess as shown in section 19.1	Only applied if you have chosen a voluntary excess . This replaces the standard excess as shown in section 19.1	Only applied if you have chosen a voluntary excess . This replaces the standard excess as shown in section 19.1
19.3	Out-patient dental treatment co-insurance on section 4.1 (applied to each claim)	25%	25%	N/A
19.4	Normal uncomplicated pregnancy and normal uncomplicated childbirth co-insurance on section 18.1 (applied to each claim)	20%	N/A	N/A
20 red24 security services				
20.1	AdviceLine - 24/7 personal security information and advice for all travel safety queries 	Included on your plan Please contact red24 or visit www.red24.com/interglobal	Included on your plan Please contact red24 or visit www.red24.com/interglobal	Included on your plan Please contact red24 or visit www.red24.com/interglobal
20.2	ActionResponse - 24/7 international rescue and response service for a potentially life-threatening, non-medical event 		N/A	N/A

International Schools premiums - Japan Valid from 1 January 2011

We will review these premiums every year. Premiums may also be reviewed periodically. These premiums apply to all new and renewing plans from 1 January 2011.

Working out your premium

Working out the premiums to pay is easy.

1. Choose the currency you want to pay in (GB pounds (£), US dollars (\$) or Euros (€)).
2. Choose the International Schools plan you want based on the cover you need (Gold, Silver or Bronze).
3. Choose the area of cover you need. (See the areas of cover below).
4. Read across the premium table based on your current age and that of any dependants.
5. Choose how often you want to pay the premiums (every three months or every year).
6. Choose an excess option (if available and if you need one) and adjust the premium based on the information below.

The premiums for any children (aged 0 to 17) on the plan apply to each child on the plan.

Insurance Premium Tax (IPT) and other local taxes will be added to your premium if they apply.

Different premiums apply if the planholder resides in any of the following countries: Singapore, Hong Kong, Indonesia, Vietnam, or any country within Africa. Please contact us for more information.

If you are over 74 we will give you a quote for your renewal premiums.

Due to administration costs, the total premiums you pay every three months will be higher than if you pay the premiums every year (about 7.5% if you pay every three months). The premiums shown are rounded to the nearest decimal place so they are easier for you to use.

Areas of cover

Choose the area of cover from the descriptions below. Base your decision on the country you live in and your home country if you need the option of returning to your home country for treatment.

Area 2: Worldwide, not including the USA

Area 3: Worldwide

A list of countries and areas is available on our website at www.interglobalpmi.com. Please see the eligibility section in the plan guide for restrictions on US citizens.

Excesses (deductibles)

The currency of your excess is based on the currency of your plan.

International Schools Gold and Silver plans only

You must pay a standard amount of £30, \$50 or €45 for each medical condition in each plan year for all out-patient medical treatment claims, including out-patient medical treatment for cancer care, chronic medical conditions and HIV or AIDS.

You may choose a voluntary excess to lower your premiums or you can choose to remove the excess completely which will increase your premium. If you choose a voluntary excess, this will apply for each medical condition in each plan year for all in-patient, daycare and out-patient medical treatment, including in-patient, daycare and out-patient medical treatment for cancer care, chronic medical conditions, HIV or AIDS, organ transplants and emergency medical treatment outside area of cover.

EXCESS (DEDUCTIBLE) OPTIONS	PREMIUM CHANGE
No excess	+15%
£50, \$85 or €75	-5%
£100, \$170 or €150	-10%
£250, \$425 or €375	-15%
£500, \$850 or €750	-20%
£1,000, \$1,700 or €1,500	-25%
£2,500, \$4,250 or €3,750	-30%
£5,000, \$8,500 or €7,500	-40%

International Schools Bronze plan only

You must pay a standard amount of £30, \$50 or €45 for each medical condition in each plan year for all out-patient medical treatment claims, including out-patient medical treatment for cancer care and chronic medical conditions.

You may choose a voluntary excess to lower your premiums. This will apply for each medical condition in each plan year for all in-patient, daycare and out-patient medical treatment, including in-patient, daycare and out-patient medical treatment for cancer care, chronic medical conditions and organ transplants.

EXCESS (DEDUCTIBLE) OPTIONS	PREMIUM CHANGE
£500, \$850 or €750	-10%
£1,000, \$1,700 or €1,500	-20%
£2,500, \$4,250 or €3,750	-30%
£5,000, \$8,500 or €7,500	-40%

International Schools premiums - Japan (continued)

Co-insurance (deductibles)

Co-insurance (applies to International Schools Gold and Silver plans).

You must pay 25% of all out-patient dental claims. The total amount 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. You cannot remove this co-insurance.

No-claims discount

Your plan premiums depend on your age and will increase as you get older. Your premiums will also increase in line with medical inflation. As long as no claims are made by the planholder or any dependant on the plan, we will give no-claims discounts on renewal premiums. These are based on the amount of time the plan has been claim free. If the planholder or any dependant covered under the plan has one or more claims paid during a plan year, the no-claims discount will be lost until the plan has been claim free for at least one plan year.

The following discounts will apply once the plan has been claim free for the amount of time shown:

- For less than one plan year - no discount
- For one plan year - 10% premium discount
- For two plan years - 15% premium discount
- For three or more plan years - 20% premium discount

The maximum no-claims discount is 20%.

If a claim relating to a previous plan year is made and we have already given a no-claims discount, we can recover the extra premium due for the plan year to which we gave the no-claims discount.

Any claims made for the wellness benefit or optional add-on plans will not affect the no-claims discount. The no-claims discount does not apply to the premiums of any optional add-on plans you may have chosen.

Paying your premiums

It is important that the planholder keeps payment of premiums up to date and tells us immediately about any changes to payment details. Full payment details and information on unpaid or late payments can be found in the plan guide. If premiums are not paid on time, we will suspend all claims until the premiums are up to date.

For yearly premium payments, you can choose to pay by

- credit card;
- bank draft or cheque;
- bank transfer; or
- direct debit.

For payments made every month and every three months, you can choose to pay by

- credit card;
- direct debit.

We can only accept direct debits from UK bank accounts for plans in GB pounds (£).

Bank drafts and cheques must be in the currency of your plan and payable to InterGlobal.

Bank transfers must also be in the currency of your plan. Please make sure that you give your full name and quotation or plan number as the reference for your bank transfer.

You can find our full bank details for payments by bank transfer on our application form or on our website at www.interglobalpmi.com.

GB pounds (£) International Schools premiums - Japan

	Age band	Area 2		Area 3	
		Every three months	Yearly	Every three months	Yearly
Gold	0-17	103.36	384.57	278.57	1036.53
	18-25	156.19	581.17	438.28	1630.78
	26-29	189.36	704.58	535.56	1992.78
	30-34	204.78	761.97	584.21	2173.79
	35-39	235.64	876.78	665.44	2476.04
	40-44	293.48	1092.01	796.23	2962.70
	45-49	317.78	1182.41	839.83	3124.92
	50-54	363.67	1353.18	891.69	3317.88
	55-59	461.24	1716.22	984.39	3662.82
	60-64	589.27	2192.62	1312.06	4882.05
	65-69	706.90	2630.29	1574.10	5857.08
70-74	1413.78	5260.57	3148.18	11714.15	
Silver	0-17	96.80	360.18	270.77	1007.50
	18-25	143.86	535.26	401.56	1494.17
	26-29	175.09	651.48	494.27	1839.11
	30-34	192.83	717.48	546.58	2033.77
	35-39	220.21	819.37	624.13	2322.34
	40-44	275.36	1024.57	772.83	2875.61
	45-49	290.78	1081.96	817.80	3042.95
	50-54	345.54	1285.72	862.78	3210.31
	55-59	442.73	1647.34	955.94	3556.95
	60-64	565.36	2103.65	1273.96	4740.31
	65-69	678.74	2525.53	1528.67	5688.04
70-74	1356.71	5048.20	3057.78	11377.76	
Bronze	0-17	64.80	241.08	169.35	630.11
	18-25	99.50	370.23	255.63	951.15
	26-29	119.94	446.28	311.16	1157.77
	30-34	128.81	479.28	337.31	1255.10
	35-39	146.94	546.73	389.63	1449.77
	40-44	183.96	684.49	482.79	1796.41
	45-49	214.04	796.41	505.73	1881.78
	50-54	236.41	879.65	538.32	2003.04
	55-59	297.34	1106.36	595.23	2214.78
	60-64	374.85	1394.79	786.60	2926.85
	65-69	450.06	1674.61	943.54	3510.84
70-74	900.10	3349.19	1887.08	7021.66	

US dollars (\$) International Schools premiums - Japan

	Age band	Area 2		Area 3	
		Every three months	Yearly	Every three months	Yearly
Gold	0-17	175.71	653.77	473.56	1762.08
	18-25	265.52	987.98	745.06	2772.30
	26-29	321.91	1197.77	910.45	3387.72
	30-34	348.13	1295.35	993.15	3695.44
	35-39	400.58	1490.50	1131.24	4209.26
	40-44	498.92	1856.42	1353.59	5036.59
	45-49	540.22	2010.10	1427.70	5312.37
	50-54	618.23	2300.38	1515.86	5640.39
	55-59	784.10	2917.56	1673.45	6226.77
	60-64	1001.76	3727.46	2230.49	8299.47
	65-69	1201.72	4471.49	2675.96	9957.04
70-74	2403.43	8942.97	5351.91	19914.07	
Silver	0-17	164.56	612.30	460.31	1712.75
	18-25	244.54	909.91	682.65	2540.06
	26-29	297.65	1107.51	840.24	3126.45
	30-34	327.80	1219.72	929.18	3457.40
	35-39	374.35	1392.92	1061.02	3947.98
	40-44	468.10	1741.75	1313.80	4888.53
	45-49	494.32	1839.33	1390.25	5173.02
	50-54	587.42	2185.73	1466.71	5457.50
	55-59	752.63	2800.47	1625.08	6046.79
	60-64	961.11	3576.21	2165.73	8058.52
	65-69	1153.86	4293.40	2598.72	9669.64
70-74	2306.39	8581.91	5198.22	19342.18	
Bronze	0-17	110.15	409.83	287.88	1071.18
	18-25	169.15	629.38	434.55	1616.93
	26-29	203.89	758.66	528.96	1968.19
	30-34	218.98	814.78	573.43	2133.66
	35-39	249.79	929.42	662.36	2464.59
	40-44	312.73	1163.62	820.73	3053.87
	45-49	363.86	1353.89	859.74	3199.03
	50-54	401.89	1495.38	915.14	3405.14
	55-59	505.47	1880.81	1011.88	3765.10
	60-64	637.25	2371.13	1337.20	4975.61
	65-69	765.09	2846.82	1604.02	5968.41
70-74	1530.17	5693.63	3208.02	11936.81	

Euros (€) International Schools premiums - Japan

	Age band	Area 2		Area 3	
		Every three months	Yearly	Every three months	Yearly
Gold	0-17	155.04	576.86	417.85	1554.76
	18-25	234.29	871.74	657.41	2446.14
	26-29	284.03	1056.85	803.34	2989.17
	30-34	307.18	1142.96	876.31	3260.68
	35-39	353.45	1315.15	998.15	3714.04
	40-44	440.22	1638.01	1194.34	4444.03
	45-49	476.67	1773.62	1259.74	4687.37
	50-54	545.50	2029.75	1337.52	4976.80
	55-59	691.86	2574.33	1476.57	5494.21
	60-64	883.90	3288.93	1968.07	7323.04
Silver	0-17	145.20	540.27	406.15	1511.24
	18-25	215.78	802.87	602.33	2241.22
	26-29	262.63	977.22	741.39	2758.65
	30-34	289.24	1076.22	819.86	3050.64
	35-39	330.31	1229.05	936.20	3483.51
	40-44	413.03	1536.85	1159.23	4313.40
	45-49	436.17	1622.95	1226.70	4564.44
	50-54	518.32	1928.60	1294.15	4815.44
	55-59	664.09	2471.01	1433.90	5335.41
	60-64	848.04	3155.48	1910.94	7110.46
Bronze	0-17	97.19	361.61	254.02	945.18
	18-25	149.26	555.35	383.43	1426.71
	26-29	179.91	669.42	466.73	1736.65
	30-34	193.22	718.93	505.96	1882.63
	35-39	220.40	820.08	584.44	2174.64
	40-44	275.94	1026.72	724.18	2694.60
	45-49	321.06	1194.61	758.60	2822.68
	50-54	354.61	1319.45	807.47	3004.53
	55-59	446.01	1659.54	892.83	3322.15
	60-64	562.28	2092.18	1179.89	4390.26
65-69	675.08	2511.91	1415.31	5266.24	
70-74	1350.15	5023.81	2830.61	10532.49	

Optional add-on plans

We also offer two optional add-on plans, giving you extra flexibility and cover for things that might be important to you:

Travel insurance

If you take a lot of trips away from the country where you live, travel insurance is essential. This yearly plan covers emergency medical treatment, lost, damaged or delayed baggage and personal belongings, travel cancellation, missed departure, hijack, theft and accidental loss of money or passports.

Personal accident

You may need to pay for more than just medical treatment if you suffer an injury. Our optional personal accident add-on plan will give a lump sum payment for loss of sight, loss of limbs, permanent total disablement or death as a result of an accident.

Who can be covered by an International Schools plan?

Our plans are available to teachers and staff of all nationalities at international schools and their dependants, except:

- Citizens of the USA residing in the USA;
- People who are governed by exchange controls or local licensing regulations;
- Where cover is illegal under local laws; or
- Anyone who is older than 74 at their International School plan start date.

Pre-existing medical conditions

We underwrite our plans on a 24 month moratorium basis. This means that any pre-existing medical conditions that have existed in the two years before your plan starts will not be covered until you have been free of symptoms or treatment for two years after the start date of the plan.

For a full definition of pre-existing medical conditions and an explanation of our moratorium, please see the International Schools plan guide.

Transfers

If you already have a health insurance plan with another provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our policy terms, conditions and benefits may be different from those offered by other insurers.



Table of benefits - optional personal accident add-on plan

Worldwide cover

The optional personal accident add-on plan does not provide cover for sickness or disease

Overall limit	
Under the terms and conditions of the plan , if you suffer bodily injury during the plan year , due to any one or more accidents , we will pay up to an overall maximum for each unit of:	£50,000, \$85,000, €75,000 paid for each unit (maximum of 5 units: £250,000, \$425,000, €375,000)

Section A – Accidental death benefit	
If you die because of an accident and your death is within 12 months of the accident , this benefit will be paid to your personal representative:	£50,000, \$85,000, €75,000 paid for each unit

Section B – Permanent total disablement	
If you suffer a permanent total disablement because of an accident within 12 months of the accident which results in one or more of the following:	£50,000, \$85,000, €75,000 paid for each unit
Total incurable insanity	
Total loss of sight of both eyes	
Total deafness of both ears	
Total removal of the lower jaw	
Total loss of one arm and one leg	
Total loss of one arm and one foot	
Total loss of one hand and one leg	
Total loss of one hand and one foot	
Total loss of both arms or both hands	
Total loss of both legs or both feet	

Section C – Permanent total disablement	
If you suffer a permanent partial disablement because of an accident within 12 months of the accident which results in one or more of the following, we will pay the percentage of the benefit limit shown, as specified in the scale below.	£25,000, \$42,500, €37,500 paid for each unit
The total amount payable for one or more permanent partial disablements because of the same accident is worked out by adding together the amount payable for each permanent partial disablement, but will not exceed the amount paid to you for each unit	
Head	
Loss of osseous substance of the skull in all its thickness with a surface of less than 3 sq cm	10%
Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 sq cm	20%
Loss of osseous substance of the skull in all its thickness with a surface of more than 6 sq cm	40%
Total loss of sight of one eye	40%
Total deafness of one ear	30%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	40%
Upper limbs	
Loss of one arm or one hand	100%
Extensive loss of osseous substance of the arm (definite and incurable lesion)	50%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%
Total paralysis of the upper limb (incurable lesion of the nerves)	65%
Total paralysis of the axillary nerve	20%
Total paralysis of the median nerve	45%
Total paralysis of the radial nerve at the torsion cradle	40%
Total paralysis of the cubital nerve	30%
Total paralysis of the forearm radial nerve	30%
Total paralysis of the hand radial nerve	20%
Loss of the unguis phalanx of one thumb	10%
Total loss of one thumb	20%
Loss of the unguis phalanx of one forefinger	5%
Loss of two phalanges of one forefinger	10%

Upper limbs (continued)	
Total loss of one forefinger	15%
Total loss of one median finger	10%
Loss of the unguis phalanx of both thumbs	25%
Total loss of both thumbs	50%
Loss of the unguis phalanx of both forefingers	13%
Loss of two phalanges of both forefingers	25%
Total loss of both forefingers	38%
Total loss of a finger excluding thumb, forefinger and median	7%
Total loss of thumb and forefinger of one hand	35%
Total loss of thumb and finger of one hand, excluding forefinger	25%
Total loss of two fingers of one hand, excluding thumb and forefinger	12%
Total loss of three fingers of one hand, excluding thumb and forefinger	20%
Total loss of four fingers of one hand, excluding thumb	40%
Total loss of four fingers of one hand, including thumb	45%
Lower limbs	
Total loss of one leg	100%
Total loss of foot (tibio-tarsal disarticulation)	100%
Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Loss of osseous substance from thigh or both bones of the leg (definite and incurable lesion)	60%
Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb by 1 to 3 cm	10%
Shortening of the lower limb by 3 to 5 cm	20%
Shortening of the lower limb by more than 5 cm	30%
Total paralysis of lower limb (definite and incurable lesion)	100%
Total paralysis of the external popliteal sciatic nerve	30%
Total paralysis of the internal popliteal sciatic nerve	20%
Total paralysis of both the external and internal popliteal sciatic nerves	40%
Total loss of one big toe	10%
Total loss of one toe, excluding big toe	3%
Total loss of both big toes	25%
Total loss of two toes of one foot, excluding big toe	5%
Total loss of four toes of one foot, excluding big toe	10%
Total loss of four toes of one foot, including big toe	20%
Total loss of all the toes of one foot	25%

Eligibility

- Cover under this **plan** is only valid if **your** International Schools plan is in force
- You** must be aged 18 to 74 when joining this **plan**
- We** provide cover for managerial, clerical and administrative occupations only. If **you** regularly take part in any occupation, sport, pastime or other activity which puts **you** at greater risk of a **bodily injury** caused by an **accident**, the **planholder** or **your plan administrator** must tell **us**. **We** will tell the **planholder** or **plan administrator** if **we** agree to cover **you** and let them know any extra premium that will apply.

Accumulation limit

- We** will not pay any compensation higher than £2,500,000, \$4,250,000 or €3,750,000 for multiple members, from all sources for any one location or conveyance.

Optional personal accident add-on plan premiums

Yearly premiums				
Number of units	Benefit limits	Yearly premiums		
1 unit	Paid up to an overall limit of £50,000, \$85,000 or €75,000 for each unit	£95	\$160	€142
2 units		£190	\$320	€284
3 units		£285	\$480	€426
4 units		£380	\$640	€568
5 units		£475	\$800	€710

Table of benefits - optional travel add-on plan

Worldwide cover

Under the terms and conditions of the **plan**, cover is provided for **trips you** make of no more than 180 days at a time during the **plan year**. We will pay **reasonable** costs up to the limits shown for each benefit below:

Section A - Medical benefits and limits	
<p>If you suffer a medical condition during a trip, we will pay for:</p> <ul style="list-style-type: none"> • In-patient, daycare and out-patient medical treatment • accommodation and travel costs, if medically necessary to return to the country where you live because you cannot return as originally booked • accommodation and travel costs for an insured parent to stay with an insured child under the age of 18 because of an eligible medical condition up to 30 days • dental treatment for the immediate relief of dental pain* 	<p>Paid up to £2,000,000, \$3,400,000, or €3,000,000 in each plan year</p> <p>*Dental treatment limited to £1,000, \$1,700, or €1,500 for each trip</p>

Section B - Loss of deposits, cancellations or curtailments	
<p>We will pay you or your representative for the loss of irrecoverable deposits, pre-payments and other costs paid or contractually due to be paid for travel or accommodation if your trip is cancelled, or curtailed as a direct result of one of the following:</p> <ul style="list-style-type: none"> • your death • a medical condition suffered by you • the death of or a medical condition suffered by: <ul style="list-style-type: none"> - the person you are travelling with, or had arranged to travel with - a close family member • if you, the person you are travelling with or the person you had arranged to travel with must attend jury service or attend as a witness under subpoena in a court of law • compulsory quarantine restriction of you, the person you are travelling with or the person you had arranged to travel with • a listed natural disaster or similar force majeure causes that happens after a trip is booked <p>The amount we will pay for cancellation claims is limited to the scale of cancellation charges as defined in the booking conditions relating to your trip</p>	<p>Paid up to £3,000, \$5,100, or €4,500 for each trip</p>

Section C - Travel delays	
<p>Cash payment made to you for each full 12 hours you are delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or failure of aircraft, sea vessels, train or other licensed public transport</p>	<p>£50, \$85, or €75 paid for each full 12 hours up to £150, \$255, €225 for each trip</p>

Section D - Missed departures and travel disruption	
<p>We will pay you for additional accommodation and travel costs you have to pay to connect with your group or tour, or to transport you to your final destination if you have missed your original departure because of severe weather conditions, damage to or breakdown of the licensed public transport that you were travelling in to your point of departure</p>	<p>Paid up to £1,000, \$1,700, or €1,500 for each trip</p>

Section E - Hijack	
<p>Cash payment made to you for each full 24 hours you are unable to reach your destination because your transport is hijacked</p>	<p>£100, \$170, €150 paid for each full 24 hours up to £1,500, \$2,550, or €2,250 for each trip</p>

Section F - Baggage and personal effects	
<p>We will pay you for the intrinsic value of, cost of repairs to or re-issue of, whichever is less, property that is lost, damaged or stolen which you take on a trip, you buy during a trip or you send in advance up to 24 hours before the departure date shown on your itinerary.</p> <p>We will pay up to £300, \$510 or €450 for any one, pair or set of articles, including losses from vehicles hired or owned by you if the articles were secured in a locked boot or glove compartment. The most we will pay for all cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals is £300, \$510 or €450 in total</p>	<p>Paid up to £2,000, \$3,400, or €3,000 for each trip</p>

Section G - Delayed baggage	
<p>If your baggage is delayed or misdirected by a carrier on the outward journey for 12 or more hours from the time of your arrival, we will pay you for the costs of essential toiletries and clothing</p>	<p>Paid up to £100, \$170, €150 for each trip</p>

Section H - Loss of money	
<p>We will pay you for theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by you</p>	<p>Covered up to £500, \$850, or €750 for each trip</p>

Section I - Loss of passport, travel documents	
<p>We will pay you for the cost of replacing a passport or travel documents owned or held by you, if they are lost or stolen. We will also pay you for additional accommodation and travel costs that you have to pay during your trip to replace the lost or stolen passport</p>	<p>Covered up to £500, \$850, or €750 for each trip</p>

Deductibles	
<p>Standard excess for each claim</p>	<p>£25.00, \$42.50, or €37.50</p>

Eligibility

- Cover under this **plan** is only valid if **your** International Schools **plan** is in force
- **You** cannot be older than 74 when joining this **plan**

Optional travel add-on plan premiums

Yearly premiums				
	Single	Couple	Family	One parent family
	£115	£230	£287.50	£172.50
	\$195	\$390	\$487.50	\$292.50
	€172	€344	€430	€258

24/7 worldwide security assistance

red24 is a 24/7 security assistance service that provides you and your immediate family with peace of mind during your travels.

Who are red24?

red24 provides you with access to round the clock advice and the support of 400 specialist travel safety advisors worldwide who aim to reduce the risk of things going wrong whilst overseas, and to be at hand for any security related incident should trouble occur.

Our partnership with red24 allows us to provide peace of mind to you when facing potentially dangerous situations, safe in the knowledge that your plan incorporates access to help, advice and evacuation should the need arise.

Choose from one of two levels of red24 support

There are two levels of red24 cover available free of charge. Both levels of cover offer access to the 24/7 travel assistance phone line, travel safety text alerts, family membership* and full access to red24's continuously updated website with in-depth safety information for over 185 countries.

AdviceLine: Tailored information before you travel as well as expert advice at the end of the phone during any situation. Available as standard on International Schools Silver and Bronze plans.

ActionResponse: Provides all of the support of AdviceLine, plus support on the ground, including an emergency security evacuation service in the event of a life-threatening situation affecting you or your immediate family. Available on the International Schools Gold plan.

*Includes partners and families living in the same household.

