

International Schools premiums 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 month, 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 1: Europe

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 (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 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

US dollars (\$) International Schools premiums

Age band	Area 1		Area 2		Area 3		
	Every three months	Yearly	Every three months	Yearly	Every three months	Yearly	
Gold	0-17	158.63	590.22	158.63	590.22	428.38	1593.94
	18-25	239.70	891.87	239.70	891.87	673.23	2505.02
	26-29	290.81	1082.05	290.81	1082.05	822.66	3061.06
	30-34	315.04	1172.23	315.04	1172.23	897.64	3340.03
	35-39	362.18	1347.64	362.18	1347.64	1022.43	3804.36
	40-44	450.74	1677.17	450.74	1677.17	1223.24	4551.59
	45-49	479.39	1783.74	488.20	1816.53	1290.88	4803.24
	50-54	549.88	2046.04	559.14	2080.49	1370.57	5099.79
	55-59	671.05	2496.90	708.94	2637.89	1512.66	5628.50
	60-64	858.74	3195.31	905.45	3369.09	2017.06	7505.32
65-69	1030.14	3833.06	1086.10	4041.27	2419.21	9001.71	
70-74	2059.39	7662.82	2173.06	8085.80	4838.41	18003.38	
Silver	0-17	140.12	521.36	140.12	521.36	391.68	1457.39
	18-25	207.97	773.84	207.97	773.84	580.43	2159.72
	26-29	252.91	941.06	252.91	941.06	714.13	2657.20
	30-34	278.03	1034.52	278.03	1034.52	789.63	2938.14
	35-39	318.12	1183.70	318.12	1183.70	901.84	3355.65
	40-44	397.88	1480.45	397.88	1480.45	1116.81	4155.54
	45-49	415.06	1544.38	419.91	1562.42	1181.30	4395.50
	50-54	490.84	1826.36	499.21	1857.52	1246.84	4639.37
	55-59	604.52	2249.35	639.76	2380.49	1381.06	5138.82
	60-64	772.83	2875.62	816.45	3037.93	1840.36	6847.85
65-69	927.04	3449.42	980.35	3647.81	2208.44	8217.43	
70-74	1853.63	6897.21	1959.81	7292.31	4416.87	16434.84	
Bronze	0-17	93.42	347.58	93.42	347.58	244.34	909.15
	18-25	144.08	536.11	144.08	536.11	369.65	1375.43
	26-29	173.16	644.31	173.16	644.31	449.35	1671.97
	30-34	185.95	691.87	185.95	691.87	487.62	1814.39
	35-39	211.94	788.60	211.94	788.60	562.60	2093.38
	40-44	265.69	988.60	265.69	988.60	697.88	2596.74
	45-49	289.92	1078.77	309.31	1150.90	730.91	2719.63
	50-54	309.31	1150.90	341.92	1272.23	777.57	2893.28
	55-59	389.06	1447.66	430.04	1600.12	859.89	3199.58
	60-64	493.48	1836.19	541.95	2016.53	1136.21	4227.73
65-69	592.62	2205.08	649.90	2418.21	1363.24	5072.49	
70-74	1183.91	4405.23	1300.23	4838.04	2725.94	10143.01	

Age band	Area 1		Area 2		Area 3		
	Every three months	Yearly	Every three months	Yearly	Every three months	Yearly	
Gold	0-17	269.66	1003.35	269.66	1003.35	728.24	2709.71
	18-25	407.48	1516.17	407.48	1516.17	1144.49	4258.56
	26-29	494.37	1839.48	494.37	1839.48	1398.53	5203.80
	30-34	535.56	1992.77	535.56	1992.77	1525.98	5678.06
	35-39	615.71	2290.98	615.71	2290.98	1738.12	6467.42
	40-44	766.26	2851.19	766.26	2851.19	2079.51	7737.71
	45-49	814.95	3032.35	829.93	3088.09	2194.49	8165.53
	50-54	934.79	3478.28	950.53	3536.83	2329.97	8669.65
	55-59	1140.78	4244.74	1205.20	4484.43	2571.53	9568.48
	60-64	1459.86	5432.03	1539.26	5727.46	3429.00	12759.05
65-69	1751.23	6516.19	1846.36	6870.17	4112.66	15302.89	
70-74	3500.96	13026.81	3694.20	13745.85	8225.30	30605.76	
Silver	0-17	238.20	886.30	238.20	886.30	665.84	2477.53
	18-25	353.55	1315.50	353.55	1315.50	986.73	3671.52
	26-29	429.95	1599.80	429.95	1599.80	1214.02	4517.25
	30-34	472.64	1758.66	472.64	1758.66	1342.37	4994.86
	35-39	540.81	2012.29	540.81	2012.29	1533.12	5704.60
	40-44	676.38	2516.75	676.38	2516.75	1898.57	7064.42
	45-49	705.59	2625.45	713.83	2656.10	2008.20	7472.36
	50-54	834.43	3104.82	848.66	3157.78	2119.62	7886.93
	55-59	1027.67	3823.88	1087.59	4046.83	2347.80	8735.99
	60-64	1313.80	4888.54	1387.96	5164.47	3128.62	11641.36
65-69	1575.95	5864.00	1666.59	6201.26	3754.33	13969.60	
70-74	3151.16	11725.24	3331.67	12396.91	7508.66	27939.20	
Bronze	0-17	158.80	590.87	158.80	590.87	415.37	1545.56
	18-25	244.94	911.39	244.94	911.39	628.41	2338.25
	26-29	294.38	1095.35	294.38	1095.35	763.89	2842.38
	30-34	316.10	1176.15	316.10	1176.15	828.96	3084.48
	35-39	360.29	1340.61	360.29	1340.61	956.42	3558.77
	40-44	451.67	1680.62	451.67	1680.62	1186.39	4414.45
	45-49	492.87	1833.91	525.83	1956.54	1242.54	4623.37
	50-54	525.83	1956.54	581.25	2162.78	1321.87	4918.57
	55-59	661.40	2461.01	731.06	2720.19	1461.81	5439.26
	60-64	838.92	3121.54	921.31	3428.11	1931.55	7187.13
65-69	1007.45	3748.64	1104.82	4110.95	2317.50	8623.22	
70-74	2012.64	7488.88	2210.39	8224.68	4634.09	17243.12	

Euros (€) International Schools premiums

Age band	Area 1		Area 2		Area 3	
	Every 3 months	Yearly	Every 3 months	Yearly	Every 3 months	Yearly

Gold	0-17	237.93	885.31	237.93	885.31	642.56	2390.91
	18-25	359.54	1337.80	359.54	1337.80	1009.84	3757.54
	26-29	436.21	1623.07	436.21	1623.07	1233.99	4591.59
	30-34	472.56	1758.34	472.56	1758.34	1346.46	5010.05
	35-39	543.27	2021.46	543.27	2021.46	1533.64	5706.56
	40-44	676.12	2515.77	676.12	2515.77	1834.86	6827.36
	45-49	719.07	2675.60	732.29	2724.78	1936.32	7204.88
	50-54	824.82	3069.07	838.70	3120.71	2055.86	7649.70
	55-59	1006.57	3745.36	1063.41	3956.84	2269.00	8442.76
	60-64	1288.11	4792.96	1358.17	5053.64	3025.59	11258.00
	65-69	1545.21	5749.59	1629.14	6061.90	3628.82	13502.56
	70-74	3089.08	11494.23	3259.59	12128.70	7257.62	27005.09

Silver	0-17	210.18	782.03	210.18	782.03	587.51	2186.07
	18-25	311.95	1160.74	311.95	1160.74	870.64	3239.58
	26-29	379.37	1411.58	379.37	1411.58	1071.19	3985.81
	30-34	417.04	1551.76	417.04	1551.76	1184.45	4407.22
	35-39	477.18	1775.54	477.18	1775.54	1352.75	5033.46
	40-44	596.81	2220.67	596.81	2220.67	1675.21	6233.31
	45-49	622.58	2316.57	629.85	2343.62	1771.94	6593.26
	50-54	736.26	2739.54	748.82	2786.27	1870.25	6959.06
	55-59	906.77	3374.01	959.64	3570.74	2071.59	7708.22
	60-64	1159.24	4313.42	1224.67	4556.88	2760.55	10271.78
	65-69	1390.55	5174.13	1470.53	5471.71	3312.65	12326.12
	70-74	2780.44	10345.81	2939.71	10938.44	6625.29	24652.24

Bronze	0-17	140.12	521.36	140.12	521.36	366.51	1363.73
	18-25	216.13	804.18	216.13	804.18	554.48	2063.15
	26-29	259.74	966.47	259.74	966.47	674.02	2507.97
	30-34	278.91	1037.80	278.91	1037.80	731.43	2721.59
	35-39	317.91	1182.89	317.91	1182.89	843.90	3140.08
	40-44	398.54	1482.91	398.54	1482.91	1046.82	3895.11
	45-49	434.89	1618.16	463.96	1726.36	1096.36	4079.45
	50-54	463.96	1726.36	512.87	1908.34	1166.36	4339.91
	55-59	583.59	2171.48	645.05	2400.17	1289.83	4799.34
	60-64	740.22	2754.29	812.92	3024.81	1704.31	6341.59
	65-69	888.93	3307.61	974.85	3627.33	2044.85	7608.72
	70-74	1775.86	6607.85	1950.34	7257.07	4088.91	15214.53