



# UltraCare Plans

HealthCare Plans

**INGLE**<sup>™</sup>  
INTERNATIONAL

 **InterGlobal**  
International Private Medical Insurance

InterGlobal provides international health insurance (also known as 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 private medical insurance coverage.

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# International health insurance for you



## 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 that you can relax and use your time and money to do the things that you enjoy.

## Who are InterGlobal?

We are an award-winning provider of international health insurance based in the UK.

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.

Wherever you are,  
be in safe hands



Our UltraCare  
Plans provide private  
healthcare insurance  
cover for expatriates,  
frequent travellers and  
international business  
people all over  
the world.

#### Why choose InterGlobal?

- Personal and efficient customer service with sales and underwriting all in-house
- Freedom to choose the hospital where you will receive your treatment
- Flexibility: a choice of four plans, plus optional add-on plans and choice of currency, payment frequency and area of cover
- A prompt claims settlement service as long as we have all the information we need
- Cover for red24 worldwide security assistance included as standard on your plan. See page 5 for more information
- Access to our 24 hour, multi-lingual International Helpline, plus staff at our global offices are always ready to help during office hours
- Great benefits: cover for chronic and terminal conditions, complementary medicine, HIV/AIDS (subject to waiting periods), wellness and preventative tests and a comprehensive emergency medical evacuation benefit taking the whole family with the patient
- Keep your premiums down with our no claims discount, family friendly pricing and choice of plan excesses
- Award-winning, great value cover for your medical treatment needs

# The UltraCare Plans

Our UltraCare Plans provide private healthcare insurance cover for expatriates, frequent travellers and international business people 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 four plans ranging from in-patient medical treatment only, right through to a full refund for most in- and out-patient medical treatment. These plans can be easily extended giving you additional cover and extra flexibility with our Optional Add-on Plans.

Choose the right plan for you?

## UltraCare Plus

All the benefits of the Comprehensive plan but with higher limits.  
Includes red24 ActionResponse.



## UltraCare Comprehensive

As for the Select plan but with higher limits and cover for primary consultations, dental and wellness benefits, plus red24 ActionResponse.



## UltraCare Select

Full in-patient and daycare treatment with limited cover for out-patient treatment, including primary consultations.  
Includes red24 AdviceLine.



## UltraCare Standard

Full in-patient and daycare treatment, plus red24 AdviceLine.



Please see the insert in the back of this brochure for more information about our plans and benefits.

## Optional Add-on Plans

We also offer three Optional Add-on Plans, giving you extra flexibility and cover for things that might be important to you:

### Personal Travel

If you take a lot of trips away from your country of residence, travel insurance is essential. This annual 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 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.

### Maternity

If you are planning to have a baby, you want to know that you can access the best healthcare available. Our Optional Maternity Plan will cover most maternity medical needs, including care during normal pregnancy and childbirth and cover for complications. This plan is not available with the UltraCare Standard Plan.

*Please see the insert in the back of this brochure for more information about our plans and benefits.*

### Areas of cover

Once you have chosen your plan, you can choose from three areas of geographic cover: Europe; Worldwide, excluding the USA or Worldwide, including the USA.

### Excesses

We have a standard excess of £25/\$42.50/€37.50 that applies per medical condition per plan year to out-patient treatment, but if you want to reduce your premium you can choose to have a higher excess. Our maximum excess gives a premium discount of 40%.

### Who can be covered by an UltraCare Plan?

Our plans are available to people of all nationalities and their dependants, except:

- Citizens of the USA residing in the USA;
- People who are subject to exchange controls or local licensing regulations; or
- Where cover is illegal under local legislation

The maximum entry age of an applicant is 74 years attained.

### 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 UltraCare Plan Guide. A help sheet is available on request.

### 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 differ from those of your current insurer.

### Corporate or affinity groups

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

- Additional flexibility: more areas of cover; benefits can be changed, added or removed
- 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 inserted in the back of this brochure 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.



## 24/7 Worldwide security assistance

We have entered into a unique and exclusive partnership in the international private medical insurance market with security experts red24 to provide you and your immediate family with 24/7 security services as part of your membership.

### **24/7 Worldwide security assistance**

red24 cover will give you the support of 400 specialists worldwide who can help you reduce the risk of things going wrong whilst abroad and to be at hand for any security related incident.

If you are relocating to a part of the world you have never visited and want to know the cultural norms of the country...

There are two levels of red24 support:

**AdviceLine** – included as standard on UltraCare Select and Standard.

- 24/7 access to a personal safety advisor via a telephone hotline
- Tailored pre-location or pre-travel advisories
- Full access to red24's continuously updated website with information on visiting over 170 countries

**Action Response** – included as standard on UltraCare Plus and Comprehensive.

- All the support of AdviceLine, plus an emergency security evacuation service in the event of a life-threatening situation affecting you or your immediate family

If you are moving to a city and want to know about the different parts of town...



## How we take care of you

We are completely in control of our business – from sale to claim, everything is organised by us. This means that we take full responsibility for our business and, as a result, we aim to take great care of you.

### **Making a claim is easy**

As soon as you become an InterGlobal member you will have access to our multi-lingual, International Helpline, 24 hours a day, 365 days a year.

Staff at the International Helpline will pre-authorise your in-patient and daycare treatment so that we can settle the costs directly with the hospital. They will also arrange an emergency medical evacuation if needed and can answer your general medical questions. All you have to do is call – you will be given the toll free number on your membership documents.

We have a team of experienced claims assessors to give you advice and assistance during office hours. They will liaise closely with you, our International Helpline and any medical practitioners who have treated you to make sure all your claims are dealt with efficiently and sympathetically.

A prompt claims settlement service, as long as we have all the information we need.

### **We give you international support**

We work with a worldwide network of brokers and advisers who sell our plans. We also have offices across the globe offering local support.

### **Finding out more**

Our website has information about our products and global offices, company news and updates; we provide an online quote and buy facility and a special section containing policy information and other services for InterGlobal customers.

Visit us at [www.interglobalpmi.com](http://www.interglobalpmi.com)

You can also call us or e-mail [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com). Contact details for each of our regional offices can be found on our website. We look forward to hearing from you and meeting your international private medical insurance needs.

## How to buy

Please make sure that you have read the UltraCare Plan Guide before applying to ensure you understand the terms and conditions of the cover we provide. If you need a copy please let us know.

### Through your broker or adviser

We sell our plans through a worldwide network of independent intermediaries. If you would like independent advice on international health insurance, speak to your broker or adviser. If you do not already have a broker or adviser, we will be happy to put you in touch with one.

### Online

We have an online quote and buy facility available on our website. Our online service will guide you through the process of getting a price and then buying the cover you have selected. Getting international health cover has never been easier with InterGlobal.

Visit [www.interglobalpmi.com](http://www.interglobalpmi.com)

### If you don't want to buy online

All the information you need is contained in this brochure so you can check out your premiums and cover options. Once you have decided what you want, all you have to do is fill in the application form and post, fax or email it to us.

## Need us to guide you?

If you are not sure which product best suits your needs, you can speak to your broker or adviser for independent advice or call our in-house sales team for guidance on InterGlobal plans.

Our in-house sales team will also be able to provide you or your adviser with a formal quotation. We would recommend this if:

- You are considering transferring your medical cover from another provider
- You are moving to a country where insurance premium tax applies
- You have any pre-existing medical conditions
- You are moving to an unstable area or an area where a government is recommending that you do not travel

The Terms & Conditions can be found on our website.

Call us today on +44 (0) 1252 745 900

(UK office hours only – 08:30 to 17:00 GMT)

or email [sales@interglobalpmi.com](mailto:sales@interglobalpmi.com)

[www.interglobalpmi.com](http://www.interglobalpmi.com)



## Other products

We offer niche products for international teachers, students and professional yacht crews.

### **International Schools Plans**

Competitively priced plans for teachers and staff at international schools. We offer three levels of cover, ranging from in-patient only through to full cover for most in- and out-patient medical treatment.

### **UltraCare Marine**

Specialised healthcare plans for professional yacht crews, including cover for ship to shore transportation in the event of a medical emergency.

### **International Students**

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

Visit [www.interglobalpmi.com](http://www.interglobalpmi.com) for more information.

UK China Japan Kuwait Qatar Singapore South Africa Thailand UAE Vietnam

[www.interglobalpmi.com](http://www.interglobalpmi.com)

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# UltraCare Plans

## Table of Benefits

Overall Limits	Plus	Comprehensive	Select	Standard
Under the terms and conditions of the <b>plan</b> , we will pay necessary, <b>reasonable and customary</b> expenses up to an overall maximum, per <b>insured person</b> per <b>plan year</b> (unless a lifetime limit is specified):	£2,000,000 \$3,400,000 €3,000,000	£1,000,000 \$1,700,000 €1,500,000	£750,000 \$1,275,000 €1,125,000	£500,000 \$850,000 €750,000
<b>In-Patient and Daycare Treatment</b>				
<b>Accidents and emergencies</b> , intensive care and theatre costs				
<b>Hospital</b> accommodation				
Nursing fees, medical expenses and ancillary charges				
Surgeons', <b>consultants'</b> , anaesthetists' and <b>medical practitioners'</b> fees				
Prescribed medicines and drugs				
Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>				
Prostheses: Artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body				
MRI, PET and CT scans	Covered in Full	Covered in Full	Covered in Full	Covered in Full
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>				
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy				
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>				
Parent accommodation, insured parent with an insured child under 18 years of age in <b>hospital</b>				
Accidental damage to <b>natural teeth</b>				
<b>Psychiatric treatment</b> up to 30 days available after 12 months continuous cover under the <b>plan</b>		Not Covered	Not Covered	Not Covered
<b>Out-Patient Treatment<sup>1</sup></b>				
<b>Primary</b> consultations and <b>treatment</b> to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings				
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>	Covered in Full			
<b>Specialists'</b> and <b>consultants'</b> fees for consultations, prescribed medicines, drugs and dressings				
<b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b>	Covered up to £2,000 \$3,400 €3,000	Covered up to £5,000 \$8,500 €7,500	Covered up to £3,000 \$5,100 €4,500	
Complementary medicine and <b>treatment</b> by a <b>therapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> . This <b>benefit</b> extends to osteopathic, chiropractic, homeopathic and acupuncture <b>treatment</b> *	Covered up to £2,000 \$3,400 €3,000	*Complementary medicine and <b>treatment</b> , traditional Chinese medicine and physiotherapy up to a maximum sub-limit of £1,000 \$1,700 €1,500	*Complementary medicine and <b>treatment</b> , traditional Chinese medicine and physiotherapy up to a maximum sub-limit of £750 \$1,275 €1,125	Not Covered
Traditional Chinese medicine*				
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> *				
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy	Covered in Full			
MRI, PET and CT scans		Covered in Full	Covered in Full	
<b>Out-patient</b> surgical operations				
<b>Post-hospitalisation treatment</b>	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days
<b>Out-Patient Dental Treatment<sup>2</sup></b> (available after 6 months continuous cover)				
<b>Treatment</b> for the immediate relief of <b>dental</b> pain, accidental damage to <b>natural teeth</b> and the restoration of <b>natural teeth</b> including x-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b> , semi-precious and replacement crowns	Covered up to 75% of £750 \$1,275 €1,125	Covered up to 75% of £500 \$850 €750	Not Covered	Not Covered
<b>Wellness Benefit</b>				
Adults (18+): <b>Routine health checks</b> including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests (e.g. blood pressure, cholesterol checks) and vaccinations	Covered up to £500 \$850 €750	Covered up to £400 \$680 €600	Not Covered	Not Covered
Children (0-17): Well child tests and vaccinations				
<b>Chronic Medical Conditions</b>				
Stabilisation of <b>acute</b> exacerbations/episodes of <b>chronic medical conditions</b>	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient and daycare section and immediately following <b>in-patient</b> or <b>daycare treatment</b> for a period of 90 days after discharge
Maintenance, routine checkups, prescribed drugs and dressings and <b>palliative treatment</b>	Covered up to a lifetime limit of £60,000 \$102,000 €90,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered
Please note: In the event of a <b>chronic medical condition</b> being deemed <b>terminal</b> , cover under the Chronic Medical Conditions <b>benefit</b> will cease. <b>Terminal medical conditions</b> can only be covered under the Terminal Illness <b>benefit</b>				
<b>Terminal Illness</b>				
<b>Palliative treatment</b> and <b>hospice</b> care on diagnosis of a <b>terminal</b> condition	Covered up to a lifetime limit of £60,000 \$102,000 €90,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £40,000 \$68,000 €60,000	Not Covered

## Table of Benefits (continued)

Hormone Replacement Therapy	Plus	Comprehensive	Select	Standard
Hormone replacement therapy in respect of pre- and post-menopausal symptoms	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225	Covered up to £150 \$255 €225 immediately following <b>in-patient</b> or <b>daycare treatment</b> for a period of 90 days after discharge
<b>HIV/AIDS</b> (available after 4 years from the date that the <b>benefit</b> was first introduced on <b>your plan</b> )				
<b>Treatment</b> for HIV/AIDS and <b>related medical conditions</b>	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Covered up to a lifetime limit of £50,000 \$85,000 €75,000	Not Covered
<b>Emergency Local Ambulance</b>				
Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Organ Transplant</b>				
<b>Treatment</b> for and in relation to an organ transplant of either; kidney, liver, heart, lung or heart and lung, in respect of the <b>insured person</b> as recipient and not the organ donor	Covered up to £250,000 \$425,000 €375,000	Covered up to £250,000 \$425,000 €375,000	Covered up to £250,000 \$425,000 €375,000	Covered up to £250,000 \$425,000 €375,000
<b>Nursing at Home</b>				
Primary care services of a <b>registered nurse</b> in the <b>insured person's</b> home immediately after, or instead of, <b>in-patient</b> or <b>daycare treatment</b>	Covered up to £5,000 \$8,500 €7,500	Covered up to £2,500 \$4,250 €3,750	Covered up to £2,500 \$4,250 €3,750	Covered up to £1,500 \$2,550 €2,250
Please note: The Nursing at Home <b>benefit</b> does not apply to <b>terminal medical conditions</b> . <b>Terminal medical conditions</b> can only be covered under the Terminal Illness <b>benefit</b>				
<b>Compassionate Emergency Visit</b>				
Costs incurred by an <b>insured person</b> for an economy class return airfare from the <b>country of residence</b> to visit a <b>close family member</b> , up to the attained age of 75 years, in the event of a <b>medical condition</b> that results in that <b>close family member</b> being placed on a <b>critical list</b> , or his/her death. Limited to one return journey per <b>insured person</b> per <b>plan year</b>	Covered in Full	Covered in Full	Covered in Full	Not Covered
<b>Hospital Cash Benefit</b>				
Cash payment payable for each night where <b>treatment</b> is received by an <b>insured person</b> as a <b>non-paying patient</b>	£250 \$425 €375 per night, up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night, up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night, up to a maximum of £7,500 \$12,750 €11,250	£250 \$425 €375 per night, up to a maximum of £7,500 \$12,750 €11,250
<b>Legal Expenses</b>				
Legal expenses incurred by an <b>insured person</b> with <b>our</b> prior written consent in pursuit of a claim against a third party who has caused <b>bodily injury</b> to, or the death of, an <b>insured person</b>	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250	Covered up to £7,500 \$12,750 €11,250
<b>Emergency Evacuation and Repatriation</b>				
The transportation costs of an <b>insured person</b> to the nearest centre where adequate medical facilities are available. Payment of this <b>benefit</b> , including <b>treatment</b> incurred, will be subject to the <b>insured person</b> suffering from a <b>medical condition</b> ; (a) that necessitates the <b>insured person</b> being placed on a <b>critical list</b> ** , or (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the location where such <b>treatment</b> is required and/or recovery would be substantially expedited thereby				
Economy class return airfare following an <b>emergency</b> medical evacuation, to <b>country of residence</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full when relating to <b>in-patient</b> and <b>daycare treatment</b>
**Travelling, accommodation and economy class return airfare expenses for <b>pre-authorised</b> costs of a <b>close business colleague</b> or the <b>insured person's dependants</b> having to accompany the <b>insured person</b> for an <b>emergency</b> medical evacuation. This <b>benefit</b> will only become available under the conditions detailed in clause (a) above				
<b>Repatriation of Mortal Remains</b>				
In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an <b>insured person</b> , from the place of death to the <b>home country</b> , or the preparation and local burial or cremation of the mortal remains of the <b>insured person</b> , who dies outside of the <b>home country</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Emergency Medical Treatment Outside Area of Cover</b>				
<b>Emergency</b> medical <b>treatment</b> cover outside of geographic <b>area of cover</b>	Covered up to £35,000 \$59,500 €52,500	Covered up to £30,000 \$51,500 €45,000	Covered up to £20,000 \$34,000 €30,000	Not Covered
<b>Deductibles</b>				
<sup>1</sup> <b>Out-patient</b> medical <b>treatment</b> standard <b>excess</b> (applied per <b>medical condition</b> , per <b>plan year</b> )	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50	£25.00 \$42.50 €37.50
<sup>2</sup> <b>Out-patient dental treatment co-insurance</b> (applied per <b>claim</b> )	25%	25%	N/A	N/A

# UltraCare Premiums

Valid from 1 January 2010

These rates apply to plans inception or renewed from 1 January 2010. 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 UltraCare Plan you want based upon your cover needs (Plus, Comprehensive, Select or Standard).
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 (monthly, 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 the first child only (second, third and fourth children are free). 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 monthly or quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly and 7.5% for quarterly). The quarterly and monthly premiums illustrated are rounded to the nearest decimal place 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)

A list of countries and areas is available on our website: [www.interglobalpmi.com](http://www.interglobalpmi.com)

## Excesses (Deductibles) & Co-Insurance

UltraCare Plus, Comprehensive and Select Plans 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 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	+10%
£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 UltraCare Plus & Comprehensive 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.

UltraCare Standard 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 UltraCare Plan and not any add-ons you may have selected. Therefore claims against any add-ons will not affect your no claims discount. Use of the wellness benefit (if applicable on your plan) will not affect your no claims discount status.

## 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 UltraCare Plan Guide. Please Note: whilst premiums are outstanding all claims settlements will be suspended.

Monthly and 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 listed, 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](http://www.interglobalpmi.com).

# Optional Travel Add-on Plan

## WORLDWIDE COVER

Including private medical insurance cover outside of **country of residence**

### Table of Benefits and Limits per trip

This is an annual **plan**. The **benefits** apply per **insured person**, per **trip** made, of not more than 180 days at a time, during the **plan year**.

#### Level of Benefits

#### Section A - Medical Benefits and Limits

If, during a **trip**, an **insured person** incurs a **medical condition**, **we** will pay necessary, **reasonable and customary** expenses, subject to a maximum per **insured person**, per **trip** of:

- **Dental treatment** for the immediate relief of **dental** pain up to a maximum of **£1,000/\$1,700/€1,500** per **trip**
- If **medically necessary**, extra accommodation and travel expenses, which will allow **you** to return to **your country of residence**, if **you** cannot return as originally booked
- Necessary, **reasonable and customary** in-patient/daycare/out-patient medical expenses
- **Reasonable and customary** travel and accommodation expenses of a parent or legal-guardian having to remain with his/her insured child (under 18 years of age) due to an eligible **medical condition**

£2,000,000  
\$3,400,000  
€3,000,000

#### Section B - Loss of Deposits, Cancellations or Curtailments

**We** will pay an **insured person**, or if applicable, the **insured person's** representative, for the loss of irrecoverable deposits, pre-payments and other charges paid or contractually due to be paid for travel and/or accommodation if a **trip** is cancelled, or curtailed as a direct result of one of the following:

- The death, illness or injury of:  
The **insured person**  
The person with whom the **insured person** is travelling, or had arranged to travel  
A **close family member**  
A **close business colleague**
- Jury service, attendance under subpoena as a witness in a court of law of an **insured person**, or of the person with whom the **insured person** is travelling, or had arranged to travel
- Compulsory quarantine restriction of an **insured person**, or of the person with whom the **insured person** is travelling, or had arranged to travel
- Listed natural disasters and similar force majeure causes which occur after a **trip** is booked

The amount payable in respect of cancellation **claims**, will be limited to the scale of cancellation charges as defined in the booking conditions relating to the **trip**

Covered up to  
£3,000  
\$5,100  
€4,500

#### Section C - Travel Delays

**£50/\$85/€75** for the first full twelve (12) hours delay and **£50/\$85/€75** for each subsequent twelve (12) hours delay, subject to a maximum of **£150/\$255/€225** per **trip**, due to strikes/industrial action, adverse weather conditions, mechanical breakdown, or failure of aircraft, sea vessels, train, other licensed **public transport**

Covered up to  
£150  
\$255  
€225

#### Section D - Missed Departures and Travel Disruption

**We** will pay an **insured person** up to a maximum sum shown per **trip** in respect of additional accommodation and travel costs incurred to connect the **insured person** with his/her group or tour, or to transport the **insured person** to his/her final destination in the event that he/she misses the original departure due to severe weather conditions, or an accident to, or breakdown of, the licensed **public transport** that the **insured person** was travelling in to his/her point of departure

Covered up to  
£1,000  
\$1,700  
€1,500

#### Section E - Hijack

**£100/\$170/€150** for each full twenty-four (24) hour period that the **insured person** is prevented from reaching his/her destination for a maximum of 15 days following the forced hijack of a conveyance on which the **insured person** is travelling

Covered up to  
£1,500  
\$2,550  
€2,250

#### Section F - Baggage and Personal Effects

Subject to the terms and conditions of the **plan**, **we** will indemnify an **insured person** for the intrinsic value, or cost of repairs, or re-issue, whichever is the lesser, of property which, during the period of insurance, is lost, damaged or stolen whilst taken on a **trip**, or purchased during a **trip** by the **insured person**, or sent in advance up to twenty-four (24) hours prior to the **insured person's** departure date shown on the itinerary relating to the **insured person's trip**, up to a maximum value of **£2,000/\$3,400/€3,000** per **trip**, subject to a maximum of **£300/\$510/€450** for any one article, pair or set of articles; **we** will pay: For losses from vehicles hired or owned by the **insured person**, providing the property concerned was secured in a locked boot or glove compartment, up to **£300/\$510/€450** (in total) in respect of 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

Covered up to  
£2,000  
\$3,400  
€3,000

#### Section G - Delayed Baggage

In the event of baggage being delayed or misdirected by a carrier on the outward journey for at least twelve (12) hours from the time of an **insured person's** arrival, **we** will pay up to a maximum of **£100/\$170/€150** per **trip** for the purchase of essential toiletries and clothing

Covered up to  
£100  
\$170  
€150

#### Section H - Loss of Money

In respect of theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by an **insured person**

Covered up to  
£500 \$850 €750

#### Section I - Loss of Passport, Travel Documents

Cost of replacing a passport and/or travel documents stolen or accidentally lost, owned or held by an **insured person**. Cost of reasonable additional travel and accommodation expenses incurred necessarily abroad during **your plan year** to obtain a replacement of the lost or stolen passport

Covered up to  
£500  
\$850  
€750

**EXCESS PAYMENT** A standard amount of **£25/\$42.50/€37.50** excess will be deducted from each **claim you** submit under this Optional Travel Add-on Plan. The excess is applied once per **claim** and allows full cover **benefit** after deduction of the excess.

**VALIDITY OF COVER** Cover under the Optional Travel Add-on Plan is only valid if the underlying UltraCare or International Schools **plan** is in force.

#### Yearly Premiums (payable in advance)

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

# Optional Personal Accident Add-on Plan

WORLDWIDE COVER

Table of Benefits and Limits	Level of Benefits
<p>If during the <b>plan year</b>, an <b>insured person</b> sustains <b>bodily injury</b>, due to an <b>accident</b>, we will pay up to an overall maximum per unit of:</p>	<p>£50,000 \$85,000 €75,000 per unit (maximum 5 units: £250,000 \$425,000 €375,000)</p>
<p><b>A – Accidental Death Benefit</b> Following accidental death of an <b>insured person</b>, <b>benefit</b> to be paid to the estate of the <b>insured person</b>, or <b>insured person's</b> representative</p>	<p>£50,000 \$85,000 €75,000 per unit</p>
<p><b>B – Permanent Total Disablement</b> Permanent total disablement due to one or more of the following:</p> <ul style="list-style-type: none"> <li>• Total incurable insanity</li> <li>• Total loss of sight of both eyes</li> <li>• Total deafness of both ears</li> <li>• Total removal of the lower jaw</li> <li>• Total loss of one arm and one leg</li> <li>• Total loss of one arm and one foot</li> <li>• Total loss of one hand and one leg</li> <li>• Total loss of one hand and one foot</li> <li>• Total loss of both arms or both hands</li> <li>• Total loss of both legs or both feet</li> </ul>	<p>£50,000 \$85,000 €75,000 per unit</p>
<p><b>C – Permanent Partial Disablement</b> Permanent partial disablement payable as a percentage of the <b>benefit</b> limit shown, as specified in the scale below. The total compensation payable in respect of several partial disablements due to the same <b>accident</b> is arrived at by adding together the various sums, but shall not exceed the total sum insured per <b>insured person</b></p> <p><b>Head</b></p> <p>Loss of osseous substance of the skull in all its thickness with a surface of less than 3 sq cm</p> <p>Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 sq cm</p> <p>Loss of osseous substance of the skull in all its thickness with a surface of at least 6 sq cm</p> <p>Total loss of sight of one eye</p> <p>Total deafness of one ear</p> <p>Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone</p> <p><b>Upper Limbs</b></p> <p>Loss of one arm or one hand</p> <p>Extensive loss of osseous substance of the arm (definite and incurable lesion)</p> <p>Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)</p> <p>Total paralysis of the upper limb (incurable lesion of the nerves)</p> <p>Total paralysis of the axillary nerve</p> <p>Total paralysis of the median nerve</p> <p>Total paralysis of the radial nerve at the torsion cradle</p> <p>Total paralysis of the cubital nerve</p> <p>Total paralysis of the forearm radial nerve</p> <p>Total paralysis of the hand radial nerve</p> <p>Loss of the ungual phalanx of one thumb</p> <p>Total loss of one thumb</p> <p>Loss of the ungual phalanx of one forefinger</p> <p>Loss of two phalanges of one forefinger</p> <p>Total loss of one forefinger</p> <p>Total loss of one median finger</p>	<p>£25,000 \$42,500 €37,500 per unit</p> <p>10%</p> <p>20%</p> <p>40%</p> <p>40%</p> <p>30%</p> <p>40%</p> <p>100%</p> <p>50%</p> <p>40%</p> <p>65%</p> <p>20%</p> <p>45%</p> <p>40%</p> <p>30%</p> <p>30%</p> <p>20%</p> <p>10%</p> <p>20%</p> <p>5%</p> <p>10%</p> <p>15%</p> <p>10%</p>

Continued overleaf

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Loss of the ungual phalanx of both thumbs	25%
Total loss of both thumbs	50%
Loss of the ungual phalanx of both forefingers	12.5%
Loss of two phalanges of both forefingers	25%
Total loss of both forefingers	37.5%
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%
<b>Lower Limbs</b>	
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 at least 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%

#### VALIDITY OF COVER

- Cover under the Optional Personal Accident Add-on Plan is only valid if the underlying UltraCare or International Schools **plan** is in force
- Cover under the Optional Personal Accident Add-on Plan is only available to **insured persons** aged 18 - 74 years attained at entry
- The Optional Personal Accident Add-on Plan does not include **accidents** arising from manual or hazardous occupations, dangerous, winter or professional sports, pursuits, or activities. If **your** occupation is not purely office-based or **you** take part in any of the above, please contact **us** with further information and **we** may then be able to advise if **we** are able to cover the increased risk

#### ACCUMULATION LIMIT

- Known accumulation cover limit for multiple **insured persons** covered under this Optional Personal Accident Add-on Plan for any one location/any one conveyance of £2,500,000 /\$4,250,000 /€3,750,000

Personal Accident Premiums				
Number of Units	Level of Benefits	Yearly Premiums (payable in advance)		
1 unit	£50,000 / \$85,000 / €75,000	£95	\$160	€ 142
2 units	£100,000 / \$170,000 / €150,000	£190	\$320	€ 284
3 units	£150,000 / \$255,000 / €225,000	£285	\$480	€ 426
4 units	£200,000 / \$340,000 / €300,000	£380	\$640	€ 568
5 units	£250,000 / \$425,000 / €375,000	£475	\$800	€ 710

# Optional Maternity Add-on Plan

Table of Benefits and Limits	Area 1	Area 2	Area 3
Overall maximum per pregnancy, per <b>plan year</b> :	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000
<b>Section 1 - Normal Pregnancy and Childbirth</b> Delivery costs, antenatal and post-natal checkups, examinations, and <b>customary</b> and <b>reasonable hospital</b> accommodation costs and nursing charges. <b>We</b> will consider cover for a maximum of three (3) routine antenatal ultrasound scans (one in each trimester) during the term of a normal non-complicated pregnancy. If any additional ultrasounds are required, <b>your</b> treating doctor must provide full reasons in the medical section of the <b>claim</b> form. <b>We</b> will consider twelve (12) routine antenatal visits during the term of a normal pregnancy. If any additional antenatal visits are required, <b>your</b> treating doctor must provide full reasons in the medical section of the <b>claim</b> form. Under the childbirth <b>benefit</b> , <b>we</b> will cover the following for the newborn baby: <ul style="list-style-type: none"> <li>One (1) consultation charge which includes the physical examination; vitamin K, Hepatitis B and BCG vaccine</li> <li>One (1) hearing test</li> <li>Routine blood tests: PKU, Congenital Hypothyroidism and G6PD</li> <li>Accommodation charge of up to a maximum of four (4) nights for the newborn if the mother is admitted and not suffering any complications</li> </ul> <b>Co-insurance</b> <sup>1</sup> deduction - Section 1: A <b>co-insurance</b> will be deducted from each <b>claim</b> submitted under Section 1. Based on <b>your</b> choice, <b>you</b> can have a nil <b>co-insurance</b> or 10% or 20% <b>co-insurance</b> <sup>1</sup> on the Optional Maternity Add-on Plan. The total <b>benefit</b> <b>we</b> will pay to <b>you</b> for an eligible <b>claim</b> under this section will be either 100% or 90% or 80% of the <b>benefit</b> limit shown depending on the <b>co-insurance</b> <sup>1</sup> <b>you</b> opt for and the <b>area of cover</b> of <b>your</b> UltraCare Plan	Covered up to £5,000 \$8,500 €7,500	Covered up to £5,000 \$8,500 €7,500	Covered up to £7,500 \$12,750 €11,250
<b>Section 2 - Complications in Pregnancy during the Antenatal Period and Childbirth</b> <b>Treatment</b> as an in-patient or an out-patient of a medical complication which arises during the antenatal period and childbirth due to a <b>medical condition</b>	Covered in Full	Covered in Full	Covered in Full
<b>Section 3 - Birth Defects and Congenital Abnormalities</b> Investigation and <b>treatment</b> of <b>birth defects</b> and <b>congenital abnormalities</b> , including birth trauma, provided that such are diagnosed in the first six (6) months from birth. Please note: This <b>benefit</b> is available per eligible pregnancy for a period of twelve (12) months from the initial diagnosis date	Covered up to £20,000 \$34,000 €30,000	Covered up to £20,000 \$34,000 €30,000	Covered up to £30,000 \$51,000 €45,000
<b>Section 4 - Termination of Pregnancy</b> Termination of pregnancy when <b>medically necessary</b>	Covered in Full	Covered in Full	Covered in Full
<b>Section 5 - Newborn Accommodation</b> <b>Hospital</b> accommodation costs for a newborn child to accompany its mother while she is receiving <b>treatment</b> as an in-patient in a <b>hospital</b> for a <b>medical condition</b> covered under the Optional Maternity Add-on Plan	Covered in Full	Covered in Full	Covered in Full
<b>Section 6 - Local Ambulance Services</b> Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full	Covered in Full	Covered in Full

## ELIGIBILITY

- Available to female **insured persons** aged 18 - 44 years attained at entry
- Cover becomes available for **treatment** received 12 months after the **inception date** of **your** Optional Maternity Add-on Plan

## CEASING OF COVER

- Cover under the Optional Maternity Add-on Plan will cease upon the first **renewal date** after the age 46 years has been attained

## VALIDITY OF COVER

- Cover under the Optional Maternity Add-on Plan is only valid if the underlying UltraCare Plus, Comprehensive or Select Plan is in force

## PLAN OPTIONS

- Two age bands and two premium levels:
  - Ages 18 - 34
  - Ages 35 - 45
- Three levels of **co-insurance**<sup>1</sup> to choose from:
  - Nil
  - 10%
  - 20%
- Three geographical **areas of cover**

<sup>1</sup> **Co-insurance** means an uninsured percentage of money, which a **planholder/insured person** must pay towards the cost of a covered **claim** per **plan year**

Please note: Geographical area is determined by the **area of cover** **you** have selected under **your** UltraCare Plan

# Maternity Premiums

## Premium Table: Nil Co-insurance

For a nil **co-insurance**

Age Bands	Area 1			Area 2			Area 3		
	£	\$	€	£	\$	€	£	\$	€
18 - 34	1,114	1,895	1,672	1,283	2,184	1,926	2,308	3,922	3,462
35 - 44	1,535	2,610	2,303	1,771	3,012	2,659	2,948	5,013	4,424

## Premium Table: 10% Co-insurance

For a 10% **co-insurance**<sup>2</sup> (applicable only to Section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3		
	£	\$	€	£	\$	€	£	\$	€
18 - 34	891	1,516	1,338	1,026	1,747	1,541	1,846	3,138	2,769
35 - 44	1,228	2,088	1,842	1,417	2,410	2,127	2,358	4,010	3,538

<sup>2</sup> A percentage of 10% **co-insurance** will be deducted from each **claim** submitted under Section 1 of this Optional Add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 10% **co-insurance** will be limited to maximums of:

£500	\$850	€750	in total and allows a maximum <b>benefit</b> of:
£4,500	\$7,650	€6,750	after deduction of 10% <b>co-insurance</b> in respect of areas 1 and 2; and
£750	\$1,275	€1,125	in total and allows a maximum <b>benefit</b> of:
£6,750	\$11,475	€10,125	after deduction of 10% <b>co-insurance</b> in respect of area 3.

## Premium Table: 20% Co-insurance

For a 20% **co-insurance**<sup>3</sup> (applicable only to Section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3		
	£	\$	€	£	\$	€	£	\$	€
18 - 34	713	1,213	1,069	822	1,398	1,234	1,476	2,511	2,215
35 - 44	982	1,671	1,474	1,134	1,929	1,702	1,887	3,209	2,831

<sup>3</sup> A percentage of 20% **co-insurance** will be deducted from each **claim** submitted under Section 1 of this Optional Add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 20% **co-insurance** will be limited to maximums of:

£1,000	\$1,700	€1,500	in total and allows a maximum <b>benefit</b> of:
£4,000	\$6,800	€6,000	after deduction of 20% <b>co-insurance</b> in respect of areas 1 and 2; and
£1,500	\$2,550	€2,250	in total and allows a maximum <b>benefit</b> of:
£6,000	\$10,200	€9,000	after deduction of 20% <b>co-insurance</b> in respect of area 3

Please note: Optional Maternity Add-on Plan premiums are payable yearly or in the same frequency as your UltraCare **plan**. Due to increased administration costs the annual total of any monthly or quarterly premiums will be higher than paying the premiums yearly (approximately 12% for monthly and 7.5% for quarterly).

## £ GB Pounds UltraCare Premiums

Plus	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	80.12	230.69	858.37	88.76	255.59	951.00	187.26	539.21	2006.34	
18-25	96.07	276.62	1029.27	106.17	305.72	1137.53	223.06	642.28	2389.87	
26-29	111.65	321.50	1196.25	123.46	355.50	1322.77	259.58	747.46	2781.21	
30-34	127.48	367.07	1365.83	141.00	405.98	1510.62	297.09	855.44	3183.01	
35-39	142.94	411.60	1531.50	158.16	455.42	1694.57	333.49	960.26	3573.06	
40-44	162.30	467.34	1738.92	179.72	517.48	1925.47	379.51	1092.79	4066.16	
45-49	190.31	547.98	2038.96	211.13	607.92	2262.02	446.11	1284.56	4779.73	
50-54	241.57	695.57	2588.15	267.87	771.30	2869.93	567.02	1632.69	6075.11	
55-59	296.11	852.63	3172.57	328.62	946.24	3520.88	696.32	2005.01	7460.50	
60-64	370.63	1067.19	3970.93	411.41	1184.64	4407.94	872.50	2512.31	9348.12	
65-69	444.65	1280.35	4764.07	493.84	1421.99	5291.09	1047.70	3016.80	11225.30	
70-74	889.42	2561.04	9529.44	987.55	2843.62	10580.88	2095.27	6033.25	22449.29	

Comprehensive	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	62.34	179.51	667.91	69.65	200.54	746.18	149.40	430.18	1600.64	
18-25	75.49	217.37	808.80	83.77	241.21	897.51	178.50	513.97	1912.41	
26-29	87.91	253.13	941.86	97.78	281.53	1047.54	208.45	600.21	2233.33	
30-34	101.06	290.99	1082.75	112.14	322.90	1201.47	239.13	688.56	2562.07	
35-39	113.60	327.11	1217.12	126.27	363.57	1352.79	268.72	773.76	2879.07	
40-44	129.43	372.68	1386.71	143.80	414.05	1540.64	306.34	882.08	3282.15	
45-49	152.44	438.94	1633.25	169.37	487.67	1814.58	360.64	1038.44	3863.96	
50-54	194.08	558.84	2079.40	215.75	621.25	2311.60	459.38	1322.77	4921.92	
55-59	238.89	687.86	2559.45	265.43	764.28	2843.83	564.82	1626.38	6051.62	
60-64	299.64	862.80	3210.40	333.00	958.86	3567.84	708.61	2040.42	7592.25	
65-69	360.15	1037.04	3858.74	400.09	1152.03	4286.62	851.80	2452.71	9126.35	
70-74	723.10	2082.14	7747.49	803.22	2312.83	8605.86	1707.00	4915.23	18289.22	

Select	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	56.87	163.73	609.22	62.83	180.91	673.13	135.64	390.56	1453.23	
18-25	68.55	197.39	734.45	75.98	218.77	814.02	162.06	466.64	1736.31	
26-29	79.88	229.99	855.76	88.76	255.59	951.00	189.09	544.47	2025.92	
30-34	91.69	264.00	982.31	101.79	293.10	1090.57	216.97	624.75	2324.64	
35-39	103.13	296.95	1104.93	114.58	329.91	1227.55	243.88	702.23	2612.94	
40-44	117.50	338.32	1258.86	130.53	375.83	1398.43	277.97	800.40	2978.20	
45-49	138.32	398.27	1481.93	153.78	442.80	1647.61	327.40	942.73	3507.83	
50-54	176.18	507.31	1887.63	195.79	563.75	2097.65	416.89	1200.41	4466.64	
55-59	216.73	624.05	2322.03	240.83	693.47	2580.32	512.71	1476.33	5493.29	
60-64	271.88	782.87	2912.97	302.20	870.16	3237.80	642.99	1851.46	6889.12	
65-69	326.79	940.98	3501.31	363.32	1046.16	3892.66	772.90	2225.53	8281.02	
70-74	656.26	1889.67	7031.31	728.95	2098.97	7810.10	1549.08	4460.52	16597.27	

Standard	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	39.33	113.25	421.37	43.35	124.82	464.41	91.69	264.00	982.31	
18-25	49.32	142.00	528.34	54.43	156.72	583.12	114.33	329.21	1224.94	
26-29	57.11	164.43	611.83	63.20	181.96	677.05	133.20	383.55	1427.14	
30-34	65.39	188.27	700.53	72.21	207.90	773.58	152.32	438.59	1631.95	
35-39	73.18	210.71	784.03	81.22	233.85	870.12	170.95	492.23	1831.54	
40-44	83.16	239.46	890.99	92.05	265.05	986.21	194.45	559.89	2083.31	
45-49	97.65	281.18	1046.22	108.12	311.33	1158.41	228.66	658.41	2449.88	
50-54	123.71	356.20	1325.38	137.22	395.12	1470.19	290.75	837.21	3115.17	
55-59	151.71	436.84	1625.42	168.39	484.87	1804.15	356.87	1027.58	3823.53	
60-64	190.06	547.27	2036.35	210.88	607.22	2259.41	447.33	1288.06	4792.77	
65-69	228.05	656.66	2443.36	253.25	729.23	2713.39	537.18	1546.80	5755.50	
70-74	455.97	1312.95	4885.39	506.26	1457.75	5424.15	1074.49	3093.94	11512.30	

# \$ US Dollar UltraCare Premiums

Plus	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	136.20	392.17	1459.23	150.90	434.49	1616.68	318.34	916.65	3410.77	
18-25	163.31	470.25	1749.74	180.49	519.71	1933.80	379.20	1091.87	4062.76	
26-29	189.81	546.54	2033.61	209.89	604.35	2248.72	441.29	1270.67	4728.06	
30-34	216.72	624.02	2321.90	239.69	690.17	2568.06	505.04	1454.24	5411.11	
35-39	243.00	699.71	2603.54	268.87	774.21	2880.75	566.93	1632.45	6074.20	
40-44	275.91	794.47	2956.15	305.51	879.70	3273.27	645.17	1857.73	6912.47	
45-49	323.52	931.55	3466.21	358.91	1033.46	3845.43	758.39	2183.74	8125.53	
50-54	410.66	1182.47	4399.86	455.37	1311.20	4878.86	963.92	2775.57	10327.67	
55-59	503.39	1449.47	5393.36	558.65	1608.60	5985.48	1183.74	3408.52	12682.83	
60-64	630.06	1814.22	6750.58	699.40	2013.88	7493.50	1483.24	4270.92	15891.79	
65-69	755.90	2176.59	8098.91	839.52	2417.37	8994.85	1781.09	5128.56	19083.01	
70-74	1512.01	4353.77	16200.05	1678.84	4834.14	17987.49	3561.96	10256.53	38163.80	

Comprehensive	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	105.98	305.16	1135.45	118.40	340.91	1268.50	253.97	731.30	2721.08	
18-25	128.33	369.53	1374.96	142.41	410.05	1525.76	303.44	873.74	3251.10	
26-29	149.45	430.32	1601.16	166.21	478.59	1780.78	354.36	1020.35	3796.64	
30-34	171.80	494.69	1840.68	190.64	548.92	2042.47	406.52	1170.55	4355.50	
35-39	193.12	556.07	2069.08	214.65	618.06	2299.73	456.81	1315.37	4894.39	
40-44	220.03	633.55	2357.38	244.45	703.88	2619.07	520.77	1499.54	5579.65	
45-49	259.15	746.19	2776.52	287.92	829.04	3084.77	613.09	1765.35	6568.73	
50-54	329.93	950.03	3534.96	366.78	1056.11	3929.71	780.95	2248.71	8367.26	
55-59	406.10	1169.35	4351.06	451.23	1299.28	4834.51	960.19	2764.84	10287.75	
60-64	509.39	1466.75	5457.67	566.10	1630.06	6065.32	1204.64	3468.71	12906.81	
65-69	612.26	1762.96	6559.85	680.15	1958.45	7287.25	1448.05	4169.60	15514.78	
70-74	1229.27	3539.64	13170.72	1365.47	3931.80	14629.94	2901.89	8355.89	31091.66	

Select	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	96.67	278.34	1035.66	106.81	307.54	1144.31	230.58	663.95	2470.48	
18-25	116.54	335.55	1248.55	129.16	371.91	1383.83	275.50	793.28	2951.72	
26-29	135.79	390.98	1454.79	150.90	434.49	1616.68	321.45	925.59	3444.04	
30-34	155.86	448.79	1669.91	173.04	498.26	1853.97	368.85	1062.08	3951.89	
35-39	175.32	504.81	1878.36	194.77	560.84	2086.82	414.59	1193.79	4441.98	
40-44	199.74	575.14	2140.05	221.89	638.92	2377.34	472.55	1360.67	5062.93	
45-49	235.14	677.06	2519.27	261.42	752.75	2800.92	556.58	1602.64	5963.30	
50-54	299.51	862.42	3208.97	332.83	958.37	3566.02	708.71	2040.70	7593.29	
55-59	368.43	1060.88	3947.44	409.42	1178.89	4386.54	871.61	2509.75	9338.60	
60-64	462.20	1330.87	4952.06	513.73	1479.27	5504.25	1093.08	3147.47	11711.48	
65-69	555.55	1599.66	5952.22	617.64	1778.46	6617.52	1313.93	3783.40	14077.75	
70-74	1115.64	3212.43	11953.22	1239.21	3568.24	13277.16	2633.44	7582.88	28215.34	

Standard	AGE BAND	AREA 1			AREA 2			AREA 3		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	66.86	192.51	716.31	73.69	212.18	789.49	155.86	448.79	1669.91	
18-25	83.83	241.39	898.16	92.53	266.42	991.30	194.36	559.65	2082.40	
26-29	97.08	279.53	1040.09	107.43	309.33	1150.98	226.44	652.03	2426.13	
30-34	111.15	320.06	1190.89	122.75	353.43	1315.08	258.94	745.60	2774.30	
35-39	124.40	358.20	1332.81	138.06	397.53	1479.18	290.61	836.78	3113.60	
40-44	141.37	407.07	1514.66	156.48	450.58	1676.56	330.56	951.82	3541.62	
45-49	166.01	478.00	1778.58	183.81	529.25	1969.30	388.72	1119.29	4164.78	
50-54	210.30	605.54	2253.15	233.27	671.69	2499.31	494.28	1423.25	5295.79	
55-59	257.91	742.62	2763.22	286.26	824.27	3067.04	606.67	1746.87	6499.98	
60-64	323.10	930.36	3461.77	358.50	1032.27	3840.99	760.46	2189.70	8147.70	
65-69	387.68	1116.31	4153.69	430.53	1239.68	4612.74	913.21	2629.55	9784.34	
70-74	775.15	2232.02	8305.16	860.64	2478.16	9221.05	1826.62	5259.68	19570.90	

# € Euro UltraCare Premiums

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	120.18	346.04	1287.56	133.14	383.37	1426.48	280.89	808.81	3009.51
18-25	144.10	414.93	1543.90	159.26	458.58	1706.31	334.59	963.42	3584.80
26-29	167.48	482.24	1794.36	185.19	533.25	1984.17	389.38	1121.18	4171.83
30-34	191.22	550.60	2048.74	211.49	608.98	2265.94	445.63	1283.15	4774.51
35-39	214.41	617.39	2297.25	237.24	683.12	2541.84	500.23	1440.39	5359.58
40-44	243.45	701.00	2608.37	269.57	776.21	2888.19	569.27	1639.18	6099.24
45-49	285.46	821.96	3058.43	316.69	911.88	3393.04	669.17	1926.83	7169.59
50-54	362.35	1043.35	3882.23	401.79	1156.94	4304.88	850.52	2449.03	9112.65
55-59	444.16	1278.95	4758.85	492.93	1419.36	5281.31	1044.47	3007.51	11190.73
60-64	555.93	1600.78	5956.39	617.12	1776.95	6611.90	1308.74	3768.46	14022.17
65-69	666.97	1920.52	7146.10	740.76	2132.97	7936.63	1571.55	4525.20	16837.95
70-74	1334.13	3841.56	14294.16	1481.33	4265.42	15871.31	3142.91	9049.88	33673.94

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	93.51	269.26	1001.87	104.47	300.81	1119.27	224.09	645.26	2400.95
18-25	113.24	326.05	1213.19	125.66	361.81	1346.26	267.74	770.95	2868.62
26-29	131.87	379.69	1412.79	146.66	422.29	1571.29	312.67	900.31	3349.99
30-34	151.59	436.49	1624.12	168.21	484.34	1802.18	358.69	1032.84	3843.09
35-39	170.40	490.65	1825.67	189.40	545.35	2029.18	403.07	1160.62	4318.58
40-44	194.14	559.02	2080.04	215.69	621.07	2310.94	459.51	1323.12	4923.22
45-49	228.66	658.41	2449.88	254.04	731.50	2721.85	540.96	1557.66	5795.94
50-54	291.12	838.26	3119.09	323.63	931.87	3467.39	689.07	1984.15	7382.88
55-59	358.33	1031.78	3839.18	398.14	1146.43	4265.75	847.23	2439.56	9077.42
60-64	449.46	1294.20	4815.60	499.50	1438.29	5351.75	1062.92	3060.63	11388.36
65-69	540.23	1555.56	5788.11	600.13	1728.05	6429.93	1277.69	3679.06	13689.52
70-74	1084.65	3123.21	11621.21	1204.82	3469.24	12908.77	2560.49	7372.84	27433.82

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	85.29	245.59	913.81	94.24	271.36	1009.69	203.46	585.84	2179.85
18-25	102.83	296.08	1101.66	113.97	328.16	1221.03	243.09	699.95	2604.45
26-29	119.81	344.98	1283.64	133.14	383.37	1426.48	283.63	816.70	3038.87
30-34	137.53	395.99	1473.45	152.69	439.64	1635.86	325.46	937.13	3486.97
35-39	154.69	445.43	1657.38	171.86	494.86	1841.33	365.81	1053.34	3919.39
40-44	176.25	507.48	1888.29	195.79	563.75	2097.65	416.95	1200.59	4467.29
45-49	207.47	597.40	2222.88	230.67	664.19	2471.40	491.10	1414.10	5261.74
50-54	264.27	760.95	2831.43	293.68	845.62	3146.48	625.33	1800.62	6699.96
55-59	325.09	936.07	3483.04	361.25	1040.20	3870.49	769.07	2214.49	8239.93
60-64	407.82	1174.30	4369.46	453.30	1305.24	4856.69	964.48	2777.18	10333.67
65-69	490.19	1411.47	5251.95	544.98	1569.23	5838.99	1159.35	3338.29	12421.54
70-74	984.39	2834.50	10546.96	1093.42	3148.45	11715.14	2323.62	6690.78	24895.90

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	59.00	169.87	632.04	65.02	187.22	696.62	137.53	395.99	1473.45
18-25	73.97	212.99	792.49	81.64	235.07	874.67	171.50	493.81	1837.40
26-29	85.66	246.64	917.73	94.79	272.94	1015.56	199.80	575.32	2140.71
30-34	98.08	282.40	1050.79	108.31	311.85	1160.37	228.48	657.88	2447.91
35-39	109.77	316.06	1176.03	121.82	350.77	1305.17	256.42	738.34	2747.30
40-44	124.74	359.18	1336.48	138.07	397.57	1479.32	291.67	839.84	3124.96
45-49	146.48	421.77	1569.34	162.18	466.99	1737.62	342.99	987.61	3674.81
50-54	185.56	534.30	1988.07	205.83	592.67	2205.28	436.13	1255.81	4672.76
55-59	227.56	655.26	2438.14	252.58	727.30	2706.20	535.30	1541.36	5735.27
60-64	285.09	820.91	3054.52	316.32	910.83	3389.12	670.99	1932.09	7189.16
65-69	342.07	984.98	3665.02	379.88	1093.84	4070.07	805.77	2320.19	8633.25
70-74	683.96	1969.43	7328.08	759.39	2186.62	8136.23	1611.73	4640.90	17268.44