

## New Business Rates Only

October 2023

### Area 1 Europe

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	637.83	753.91	1,165.46	1,544.91	2,325.50
20 to 24	768.28	956.90	1,625.71	2,155.90	3,246.29
25 to 29	826.74	1,029.63	1,749.00	2,319.28	3,492.17
30 to 34	906.22	1,129.24	1,919.96	2,546.46	3,834.85
35 to 39	1,034.11	1,288.30	2,189.53	2,904.17	4,373.73
40 to 44	1,179.36	1,468.86	2,495.29	3,309.24	4,892.61
45 to 49	1,450.53	1,825.06	3,152.93	4,181.94	6,183.48
50 to 54	1,743.98	2,131.78	3,506.71	4,651.13	6,877.16
55 to 59	2,401.23	2,936.01	4,832.08	6,409.44	9,477.54
60 to 64	3,031.75	3,705.96	6,705.96	8,452.94	12,180.76
65 to 69	4,032.06	4,964.28	9,096.37	11,348.01	16,198.02
70 to 74	5,192.38	6,347.34	11,486.38	14,478.50	20,863.33

## New Business Rates Only

October 2023

### Area 2 Worldwide excluding USA, China, Singapore and Hong Kong

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	707.73	824.35	1,237.78	1,641.58	3,246.05
20 to 24	844.10	1,051.50	1,786.80	2,370.50	3,370.89
25 to 29	920.83	1,170.66	2,056.39	2,728.20	3,735.92
30 to 34	1,004.53	1,305.75	2,373.65	3,149.70	4,313.79
35 to 39	1,280.85	1,565.39	2,574.19	3,415.57	4,677.63
40 to 44	1,463.56	1,788.91	2,942.40	3,902.83	5,343.49
45 to 49	1,774.42	2,169.26	3,569.16	4,734.75	6,483.15
50 to 54	2,235.33	2,648.96	4,115.45	5,433.85	7,411.46
55 to 59	3,406.09	3,967.20	5,956.53	7,900.12	10,815.49
60 to 64	4,033.06	4,696.92	7,755.65	10,098.06	14,972.86
65 to 69	5,165.71	6,069.56	10,201.56	13,429.75	20,099.22
70 to 74	6,560.05	7,646.33	12,647.49	16,497.65	24,500.15

## New Business Rates Only

October 2023

### Area 3 Worldwide excluding USA

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	916.19	1,067.14	1,602.33	2,125.06	4,202.08
20 to 24	1,092.69	1,361.18	2,313.05	3,068.68	4,363.69
25 to 29	1,192.03	1,515.44	2,662.04	3,531.72	4,836.22
30 to 34	1,300.39	1,690.32	3,072.73	4,077.35	5,584.29
35 to 39	1,658.09	2,026.43	3,332.33	4,421.53	6,055.29
40 to 44	1,894.62	2,315.78	3,808.99	5,052.30	6,917.26
45 to 49	2,297.04	2,808.17	4,620.33	6,129.23	8,392.57
50 to 54	2,893.68	3,429.12	5,327.54	7,034.23	9,594.29
55 to 59	4,409.26	5,135.61	7,710.85	10,226.86	14,000.86
60 to 64	5,220.89	6,080.27	10,039.86	13,072.14	19,382.68
65 to 69	6,687.11	7,857.19	13,206.14	17,385.09	26,018.86
70 to 74	8,492.11	9,898.34	16,372.43	21,356.54	31,715.96

## New Business Rates Only

October 2023

### Area 4 Worldwide

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,269.08	1,478.19	2,480.65	3,100.26	6,744.07
20 to 24	1,513.59	1,885.48	3,580.96	4,476.83	7,003.46
25 to 29	1,651.18	2,099.16	4,121.23	5,152.37	7,761.87
30 to 34	1,801.29	2,341.40	4,757.05	5,948.34	8,962.45
35 to 39	2,296.76	2,806.97	5,158.95	6,450.46	9,718.38
40 to 44	2,624.38	3,207.77	5,896.89	7,370.81	11,101.78
45 to 49	3,181.80	3,889.81	7,152.97	8,941.89	13,469.55
50 to 54	4,008.28	4,749.96	8,247.81	10,264.64	15,398.26
55 to 59	6,107.65	7,113.77	12,565.83	15,297.01	22,472.41
60 to 64	7,231.91	8,422.29	16,361.22	19,579.85	31,107.98
65 to 69	9,262.90	10,883.65	21,521.13	26,018.47	41,758.66
70 to 74	11,763.14	13,711.02	26,681.07	31,984.05	50,902.16

## Evacuation to home country £/\$/€

Child	75
Adult	120

## Policy excess

Excess per person	Premium reduction
£/\$/€	%
100	10%
250	15%
500	20%
1000	25%
2500	30%
5000	40%
7500	50%
10000	60%

## Out-Patient claim co-insurance options

Co-insurance	Premium reduction
%	%
10% co-insurance	5%
20% co-insurance	10%

The excess does not apply to the following benefits:

- Evacuation and repatriation
- Wellness benefit
- Cash benefits
- Dental benefit

## Service fees

Annual	0%
Semi-Annual	4%
Quarterly	5%
Monthly	8%

## Family discount

### On policies with more than 1 insured

Couple	5% (eligibility: 2 adults)
Family of 3	10% (eligibility: 2 adults)
Family of 4	15% (eligibility: 2 adults)
Family of 5+	15% up to 4 dependants (two parents/two children) but fifth child will be normal premium