

# UltraCare Premiums

Valid from 1 January 2008

## 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).

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 premiums illustrated are rounded to the nearest whole number for ease of use.

## Areas of Cover

Select the area of cover from the descriptions below, based upon the location of your country of residence and your home country if you require the option of returning to your home country for treatment.

**Area 1:** Europe

**Area 2:** Worldwide, not including the USA (i.e. Europe & rest of the world except USA)

**Area 3:** Worldwide (includes USA)

**Area 4:** Australia and New Zealand

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 in this list, please contact us as we may still be able to accept it.

Cheques and bank drafts should be made payable to InterGlobal Insurance Company Limited. Please write your surname and date of birth on the reverse.

Our full bank details for payments by bank transfer are found on our application form or are available on our website: [www.interglobalpmi.com](http://www.interglobalpmi.com).

# £ GB Pounds UltraCare Premiums

## Plus

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	67	192	714	74	213	791	156	449	1669	54	154	572
18-25	80	231	857	89	255	947	186	535	1988	65	185	686
26-29	93	268	995	103	296	1101	216	622	2314	75	215	797
30-34	107	306	1136	118	338	1257	248	712	2648	85	245	911
35-39	119	343	1274	132	379	1410	278	799	2972	96	275	1020
40-44	135	389	1447	150	431	1602	316	909	3382	108	311	1157
45-49	159	456	1696	176	506	1882	372	1069	3976	127	366	1359
50-54	201	579	2153	223	642	2387	472	1358	5053	161	464	1723
55-59	247	710	2639	274	788	2929	580	1668	6206	198	568	2112
60-64	309	888	3303	343	986	3667	726	2090	7776	247	711	2644
65-69	370	1065	3963	411	1183	4401	872	2510	9337	297	853	3172
70-74	740	2131	7926	822	2366	8801	1743	5019	18672	592	1705	6341

\* Child rate is for first child only (second, third and fourth are free)

## Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	52	150	556	58	167	621	125	358	1332	42	120	445
18-25	63	181	673	70	201	747	149	428	1591	51	145	539
26-29	74	211	784	82	235	872	174	500	1858	59	169	628
30-34	85	243	901	94	269	1000	199	573	2131	68	194	721
35-39	95	273	1013	106	303	1126	224	644	2395	76	218	811
40-44	108	310	1154	120	345	1282	255	734	2730	87	249	924
45-49	127	366	1359	141	406	1510	300	864	3214	102	293	1088
50-54	162	465	1730	180	517	1923	383	1101	4094	130	373	1385
55-59	199	573	2129	221	636	2366	470	1353	5034	159	458	1704
60-64	250	718	2671	277	798	2968	590	1698	6315	200	575	2137
65-69	300	863	3210	333	959	3566	709	2040	7591	240	691	2569
70-74	602	1732	6444	669	1924	7158	1420	4089	15212	482	1386	5156

\* Child rate is for first child only (second, third and fourth are free)

## Select

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	48	137	507	53	151	560	113	325	1209	38	110	406
18-25	58	165	611	64	182	678	135	389	1445	46	132	489
26-29	67	192	712	74	213	791	158	453	1686	54	154	571
30-34	77	220	818	85	244	908	181	520	1934	61	176	654
35-39	86	247	919	96	275	1021	203	585	2174	69	198	737
40-44	98	282	1048	109	313	1164	232	666	2478	79	226	839
45-49	116	332	1233	128	369	1371	273	785	2918	93	266	987
50-54	147	422	1570	163	469	1745	347	999	3716	118	338	1258
55-59	181	520	1932	201	577	2147	427	1228	4569	145	416	1548
60-64	227	652	2423	252	724	2693	535	1540	5730	181	522	1939
65-69	272	783	2913	303	871	3238	643	1852	6888	218	627	2330
70-74	546	1572	5849	607	1746	6496	1289	3710	13805	437	1258	4679

\* Child rate is for first child only (second, third and fourth are free)

## Standard

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	33	95	351	37	104	387	77	220	818	27	76	280
18-25	42	119	440	46	131	485	96	274	1019	33	95	353
26-29	48	137	509	53	152	564	111	320	1187	38	110	407
30-34	55	157	583	61	173	644	127	365	1358	44	126	467
35-39	61	176	653	68	195	724	143	410	1524	49	141	522
40-44	70	200	742	77	221	821	162	466	1733	56	160	595
45-49	82	234	871	90	259	964	191	548	2038	66	188	697
50-54	103	297	1103	115	329	1223	242	697	2591	83	238	884
55-59	127	364	1352	141	404	1501	297	855	3181	101	291	1082
60-64	159	456	1694	176	506	1880	373	1072	3987	127	365	1356
65-69	190	547	2033	211	607	2257	447	1287	4788	152	438	1628
70-74	380	1093	4064	422	1213	4512	894	2574	9576	304	874	3252

\* Child rate is for first child only (second, third and fourth are free)

# \$ US Dollar UltraCare Premiums

Plus

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	114	327	1214	126	362	1345	265	763	2837	91	262	973
18-25	136	392	1456	151	433	1609	316	909	3380	109	314	1166
26-29	158	455	1692	175	503	1871	368	1057	3933	127	364	1354
30-34	181	520	1932	200	575	2136	421	1210	4501	145	416	1548
35-39	203	582	2166	224	644	2397	472	1358	5053	162	466	1734
40-44	230	661	2459	255	732	2723	537	1546	5750	184	529	1967
45-49	270	775	2883	299	860	3199	631	1817	6759	216	621	2310
50-54	342	984	3660	379	1091	4058	802	2309	8590	274	788	2930
55-59	419	1206	4486	465	1338	4979	985	2835	10549	336	965	3590
60-64	525	1509	5615	582	1676	6233	1234	3553	13218	420	1208	4494
65-69	629	1811	6737	699	2011	7482	1482	4266	15872	504	1449	5392
70-74	1258	3622	13475	1397	4021	14961	2963	8531	31742	1007	2897	10780

\* Child rate is for first child only (second, third and fourth are free)

Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	89	254	945	99	284	1056	212	609	2264	71	204	757
18-25	107	308	1144	119	342	1270	253	727	2705	86	246	915
26-29	125	358	1332	139	399	1482	295	849	3158	100	287	1067
30-34	143	412	1531	159	457	1699	339	974	3623	115	330	1225
35-39	161	463	1721	179	515	1913	380	1095	4071	129	371	1378
40-44	183	527	1961	204	586	2179	434	1248	4641	147	422	1570
45-49	216	621	2310	240	690	2566	510	1469	5464	173	497	1849
50-54	275	791	2941	306	879	3269	650	1871	6960	220	633	2354
55-59	338	973	3619	376	1081	4022	799	2300	8557	271	779	2896
60-64	424	1220	4540	471	1356	5045	1002	2886	10735	339	977	3632
65-69	510	1467	5457	566	1629	6062	1205	3468	12905	408	1174	4366
70-74	1023	2945	10955	1136	3271	12169	2414	6950	25860	819	2356	8766

\* Child rate is for first child only (second, third and fourth are free)

Select

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	81	232	862	89	256	952	192	553	2055	65	186	690
18-25	97	280	1039	108	310	1151	230	660	2456	78	224	831
26-29	113	326	1210	126	362	1345	268	770	2865	91	261	971
30-34	130	374	1389	144	415	1542	307	884	3287	104	299	1111
35-39	146	420	1563	162	467	1736	345	993	3695	117	337	1253
40-44	167	479	1780	185	532	1978	394	1132	4211	134	384	1426
45-49	196	564	2096	218	627	2330	463	1333	4960	157	451	1677
50-54	250	718	2669	277	798	2966	590	1698	6316	200	575	2138
55-59	307	883	3284	341	981	3649	725	2088	7768	246	707	2631
60-64	385	1107	4119	428	1231	4579	910	2618	9741	308	886	3297
65-69	463	1331	4951	514	1480	5504	1093	3147	11709	370	1065	3961
70-74	928	2672	9942	1031	2968	11044	2191	6307	23468	743	2138	7954

\* Child rate is for first child only (second, third and fourth are free)

Standard

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	56	161	596	62	177	657	130	374	1389	45	128	476
18-25	70	201	748	77	222	825	162	466	1732	56	162	600
26-29	81	233	866	90	258	958	189	543	2018	65	186	692
30-34	93	267	991	103	294	1094	216	621	2308	75	214	794
35-39	104	298	1109	115	331	1231	242	696	2590	83	239	888
40-44	118	339	1260	131	375	1395	275	792	2946	95	272	1011
45-49	139	398	1480	153	441	1638	324	931	3464	111	319	1185
50-54	175	504	1875	195	559	2079	412	1184	4405	141	404	1502
55-59	215	618	2299	239	686	2551	505	1453	5407	172	495	1839
60-64	269	774	2880	299	859	3195	633	1822	6777	216	620	2304
65-69	323	929	3455	359	1032	3837	760	2188	8138	259	744	2767
70-74	645	1857	6908	716	2062	7670	1520	4375	16278	516	1486	5528

\* Child rate is for first child only (second, third and fourth are free)

# € Euro UltraCare Premiums

## Plus

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	100	288	1071	111	319	1187	234	673	2504	81	231	858
18-25	120	346	1285	133	382	1420	279	802	2982	97	277	1029
26-29	140	402	1493	155	444	1651	324	933	3470	112	322	1195
30-34	160	458	1704	176	507	1885	371	1068	3972	128	367	1366
35-39	179	514	1911	198	569	2115	417	1199	4458	143	412	1530
40-44	203	584	2170	225	646	2403	474	1364	5073	162	467	1735
45-49	238	684	2544	264	759	2823	557	1603	5964	191	548	2038
50-54	302	868	3229	335	963	3581	708	2037	7580	242	695	2585
55-59	370	1064	3959	410	1181	4393	869	2502	9308	296	852	3168
60-64	463	1332	4955	514	1478	5500	1089	3135	11663	371	1066	3965
65-69	555	1598	5944	617	1775	6602	1308	3764	14005	445	1279	4758
70-74	1110	3196	11889	1233	3548	13201	2615	7528	28008	888	2557	9512

\* Child rate is for first child only (second, third and fourth are free)

## Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	78	224	834	87	251	931	187	537	1997	63	180	668
18-25	95	272	1010	105	301	1120	223	642	2386	76	217	808
26-29	110	316	1176	122	352	1307	261	749	2787	88	253	941
30-34	127	364	1351	140	403	1499	299	860	3197	101	291	1081
35-39	142	409	1519	158	454	1688	336	966	3592	114	327	1216
40-44	162	465	1731	180	517	1923	383	1101	4095	130	373	1385
45-49	191	548	2038	212	609	2264	450	1296	4821	153	439	1631
50-54	243	698	2595	270	776	2884	574	1651	6141	194	559	2077
55-59	299	859	3194	332	954	3548	705	2030	7550	239	687	2556
60-64	374	1077	4006	416	1197	4452	885	2546	9473	300	862	3205
65-69	450	1294	4815	500	1438	5348	1063	3060	11386	360	1036	3853
70-74	903	2598	9666	1003	2886	10737	2130	6133	22818	722	2079	7734

\* Child rate is for first child only (second, third and fourth are free)

## Select

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	71	205	761	79	226	840	170	488	1814	57	164	609
18-25	86	247	917	95	273	1016	203	583	2167	69	197	733
26-29	100	287	1068	111	319	1187	236	680	2528	80	231	857
30-34	115	330	1226	127	366	1361	271	780	2901	92	264	980
35-39	129	371	1379	143	412	1532	305	877	3260	104	297	1106
40-44	147	423	1571	163	469	1745	347	999	3716	118	339	1259
45-49	173	497	1849	192	553	2056	409	1177	4377	139	398	1480
50-54	220	633	2355	245	704	2618	521	1498	5573	177	507	1887
55-59	271	779	2897	301	866	3220	640	1842	6854	217	624	2321
60-64	340	977	3635	378	1086	4040	803	2310	8595	272	782	2909
65-69	408	1174	4369	454	1306	4857	965	2777	10332	327	940	3495
70-74	819	2358	8773	910	2619	9744	1933	5565	20707	655	1887	7018

\* Child rate is for first child only (second, third and fourth are free)

## Standard

AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
Child (*)	50	142	526	55	156	580	115	330	1226	40	113	420
18-25	62	178	660	68	196	728	143	411	1529	50	143	529
26-29	72	206	764	79	228	845	167	479	1781	57	165	611
30-34	82	235	874	91	260	966	191	548	2036	66	189	700
35-39	92	263	979	102	292	1086	214	615	2286	74	211	783
40-44	104	299	1112	115	331	1231	243	699	2600	84	240	892
45-49	122	351	1306	135	389	1446	286	822	3057	98	281	1045
50-54	155	445	1654	172	493	1835	363	1045	3887	124	357	1325
55-59	190	545	2028	211	605	2251	446	1282	4771	152	437	1623
60-64	238	683	2541	264	758	2819	559	1607	5980	190	547	2033
65-69	285	820	3049	316	910	3386	671	1930	7181	228	657	2442
70-74	569	1639	6095	632	1819	6768	1341	3860	14363	456	1311	4878

\* Child rate is for first child only (second, third and fourth are free)