

## Rates

January 2020

### Area 1 Europe

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	622.91	736.28	1,138.20	1,508.78	2,271.12
20 to 24	750.31	934.53	1,587.69	2,105.48	3,170.37
25 to 29	807.41	1,005.55	1,708.10	2,265.05	3,410.50
30 to 34	885.02	1,102.83	1,875.06	2,486.91	3,745.17
35 to 39	1,009.93	1,258.17	2,138.33	2,836.25	4,271.44
40 to 44	1,151.78	1,434.51	2,436.93	3,231.85	4,778.19
45 to 49	1,416.61	1,782.37	3,079.19	4,084.14	6,038.88
50 to 54	1,703.20	2,081.93	3,424.70	4,542.36	6,716.33
55 to 59	2,345.07	2,867.35	4,719.08	6,259.55	9,255.89
60 to 64	2,960.85	3,619.30	6,549.13	8,255.26	11,895.91
65 to 69	3,937.76	4,848.19	8,883.65	11,082.62	15,819.21
70 to 74	5,070.95	6,198.90	11,217.76	14,139.91	20,375.42

## Rates

January 2020

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

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	691.18	805.08	1,208.83	1,603.19	3,170.13
20 to 24	824.36	1,026.90	1,745.02	2,315.06	3,292.06
25 to 29	899.29	1,143.28	2,008.30	2,664.40	3,648.56
30 to 34	981.04	1,275.21	2,318.14	3,076.04	4,212.91
35 to 39	1,250.90	1,528.78	2,513.99	3,335.70	4,568.24
40 to 44	1,429.34	1,747.07	2,873.58	3,811.56	5,218.53
45 to 49	1,732.92	2,118.53	3,485.69	4,624.02	6,331.54
50 to 54	2,183.05	2,587.01	4,019.21	5,306.78	7,238.14
55 to 59	3,326.44	3,874.42	5,817.23	7,715.36	10,562.56
60 to 64	3,938.75	4,587.08	7,574.28	9,861.90	14,622.70
65 to 69	5,044.90	5,927.62	9,962.99	13,115.68	19,629.18
70 to 74	6,406.63	7,467.52	12,351.72	16,111.84	23,927.19

## Rates

January 2020

### Area 3 Worldwide excluding USA

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	894.76	1,042.18	1,564.86	2,075.36	4,103.82
20 to 24	1,067.14	1,329.35	2,258.96	2,996.91	4,261.64
25 to 29	1,164.15	1,480.00	2,599.78	3,449.12	4,723.12
30 to 34	1,269.98	1,650.79	3,000.87	3,982.00	5,453.69
35 to 39	1,619.31	1,979.04	3,254.40	4,318.12	5,913.68
40 to 44	1,850.31	2,261.62	3,719.91	4,934.15	6,755.50
45 to 49	2,243.32	2,742.49	4,512.28	5,985.89	8,196.30
50 to 54	2,826.00	3,348.93	5,202.95	6,869.73	9,369.92
55 to 59	4,306.14	5,015.51	7,530.53	9,987.69	13,673.43
60 to 64	5,098.80	5,938.08	9,805.06	12,766.43	18,929.39
65 to 69	6,530.73	7,673.44	12,897.30	16,978.52	25,410.39
70 to 74	8,293.51	9,666.85	15,989.55	20,857.09	30,974.25

## Rates

January 2020

### Area 4 Worldwide

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,239.40	1,443.62	2,422.63	3,027.76	6,586.36
20 to 24	1,478.20	1,841.39	3,497.21	4,372.14	6,839.67
25 to 29	1,612.57	2,050.07	4,024.85	5,031.88	7,580.35
30 to 34	1,759.16	2,286.65	4,645.80	5,809.23	8,752.85
35 to 39	2,243.05	2,741.33	5,038.30	6,299.61	9,491.10
40 to 44	2,563.00	3,132.75	5,758.99	7,198.44	10,842.15
45 to 49	3,107.39	3,798.84	6,985.69	8,732.77	13,154.55
50 to 54	3,914.54	4,638.88	8,054.93	10,024.59	15,038.15
55 to 59	5,964.82	6,947.41	12,271.97	14,939.28	21,946.87
60 to 64	7,062.78	8,225.33	15,978.60	19,121.96	30,380.49
65 to 69	9,046.28	10,629.12	21,017.84	25,410.00	40,782.09
70 to 74	11,488.05	13,390.37	26,057.10	31,236.07	49,711.76

## Evacuation to home country £/\$/€

Child	75
Adult	120

## Policy excess

Excess per person	Premium reduction
£/\$/€	%
100	5%
250	10%
500	15%
1000	20%
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%