

Rates

January 2023

Area 1 Europe

Area 1 - Europe also includes cover for Area 5 - Africa (excluding the Republic of South Africa), India, Pakistan, Bangladesh and Sri Lanka.

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	745.94	979.66	1,514.45	2,007.52	3,021.86
20 to 24	898.50	1,243.44	2,112.52	2,801.47	4,218.38
25 to 29	966.87	1,337.95	2,272.73	3,013.78	4,537.88
30 to 34	1,059.82	1,467.39	2,494.88	3,308.99	4,983.18
35 to 39	1,209.39	1,674.07	2,845.18	3,773.81	5,683.42
40 to 44	1,379.26	1,908.71	3,242.49	4,300.18	6,357.68
45 to 49	1,696.40	2,371.56	4,097.06	5,434.20	8,035.10
50 to 54	2,039.59	2,770.14	4,556.78	6,043.88	8,936.49
55 to 59	2,808.24	3,815.18	6,279.03	8,328.72	12,315.53
60 to 64	3,545.63	4,815.70	8,714.02	10,984.13	15,828.23
65 to 69	4,715.49	6,450.81	11,820.24	14,746.11	21,048.43
70 to 74	6,072.48	8,248.01	14,925.91	18,814.01	27,110.75

Rates

January 2023

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

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	827.69	1,071.20	1,608.42	2,133.14	4,218.06
20 to 24	987.18	1,366.36	2,321.85	3,080.33	4,380.29
25 to 29	1,076.91	1,521.20	2,672.17	3,545.15	4,854.63
30 to 34	1,174.80	1,696.75	3,084.42	4,092.86	5,605.53
35 to 39	1,497.96	2,034.14	3,345.02	4,438.35	6,078.33
40 to 44	1,711.64	2,324.58	3,823.48	5,071.52	6,943.57
45 to 49	2,075.19	2,818.83	4,637.92	6,152.54	8,424.50
50 to 54	2,614.21	3,442.17	5,347.80	7,060.99	9,630.79
55 to 59	3,983.43	5,155.16	7,740.18	10,265.76	14,054.13
60 to 64	4,716.67	6,103.39	10,078.04	13,121.87	19,456.40
65 to 69	6,041.30	7,887.06	13,256.37	17,451.22	26,117.83
70 to 74	7,671.98	9,935.99	16,434.72	21,437.79	31,836.59

Rates

January 2023

Area 3 Worldwide excluding USA

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,071.48	1,386.69	2,082.14	2,761.40	5,460.38
20 to 24	1,277.90	1,768.78	3,005.69	3,987.58	5,670.38
25 to 29	1,394.08	1,969.23	3,459.17	4,589.27	6,284.41
30 to 34	1,520.81	2,196.47	3,992.84	5,298.29	7,256.48
35 to 39	1,939.13	2,633.23	4,330.18	5,745.53	7,868.51
40 to 44	2,215.75	3,009.22	4,949.57	6,565.18	8,988.60
45 to 49	2,686.38	3,649.06	6,003.87	7,964.60	10,905.69
50 to 54	3,384.15	4,455.96	6,922.84	9,140.60	12,467.25
55 to 59	5,156.63	6,673.44	10,019.83	13,289.24	18,193.34
60 to 64	6,105.83	7,900.98	13,046.24	16,986.52	25,186.72
65 to 69	7,820.58	10,209.99	17,160.66	22,590.97	33,810.08
70 to 74	9,931.52	12,862.34	21,275.07	27,751.64	41,213.15

Rates

January 2023

Area 4 Worldwide

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,484.19	1,920.82	3,223.46	4,028.62	8,763.55
20 to 24	1,770.15	2,450.08	4,653.26	5,817.39	9,100.61
25 to 29	1,931.06	2,727.74	5,355.31	6,695.22	10,086.12
30 to 34	2,106.61	3,042.52	6,181.52	7,729.54	11,646.20
35 to 39	2,686.07	3,647.50	6,703.77	8,382.01	12,628.50
40 to 44	3,069.21	4,168.31	7,662.68	9,577.96	14,426.15
45 to 49	3,721.12	5,054.59	9,294.89	11,619.49	17,502.94
50 to 54	4,687.68	6,172.31	10,717.58	13,338.34	20,009.18
55 to 59	7,142.90	9,243.95	16,328.60	19,877.63	29,201.65
60 to 64	8,457.72	10,944.31	21,260.50	25,442.94	40,423.11
65 to 69	10,832.97	14,142.70	27,965.52	33,809.56	54,263.07
70 to 74	13,757.00	17,816.71	34,670.58	41,561.51	66,144.55

Rates

January 2023

Area 5 Africa (excluding the Republic of South Africa), India, Pakistan, Bangladesh and Sri Lanka.

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	634.05	832.71	1,287.28	1,706.39	2,568.58
20 to 24	763.72	1,056.93	1,795.64	2,381.25	3,585.62
25 to 29	821.84	1,137.26	1,931.82	2,561.71	3,857.20
30 to 34	900.85	1,247.28	2,120.65	2,812.64	4,235.70
35 to 39	1,027.98	1,422.96	2,418.40	3,207.73	4,830.90
40 to 44	1,172.38	1,622.40	2,756.11	3,655.15	5,404.03
45 to 49	1,441.94	2,015.82	3,482.50	4,619.07	6,829.83
50 to 54	1,733.65	2,354.62	3,873.26	5,137.30	7,596.02
55 to 59	2,387.00	3,242.90	5,337.17	7,079.41	10,468.20
60 to 64	3,013.79	4,093.34	7,406.92	9,336.51	13,454.00
65 to 69	4,008.17	5,483.19	10,047.20	12,534.19	17,891.17
70 to 74	5,161.61	7,010.81	12,687.03	15,991.91	23,044.14

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%

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 (to parents/two children) but fifth child will be normal premium