

Rates applicable to policies from 01/04/2023

April 2025

Area 1 Europe

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	746.54	882.40	1,364.09	1,808.21	2,721.85
20 to 24	899.22	1,119.99	1,902.79	2,523.34	3,799.57
25 to 29	967.65	1,205.12	2,047.09	2,714.57	4,087.36
30 to 34	1,060.67	1,321.70	2,247.19	2,980.47	4,488.44
35 to 39	1,210.36	1,507.87	2,562.71	3,399.14	5,119.16
40 to 44	1,380.37	1,719.21	2,920.57	3,873.26	5,726.49
45 to 49	1,697.75	2,136.11	3,690.30	4,894.69	7,237.36
50 to 54	2,041.22	2,495.12	4,104.38	5,443.84	8,049.27
55 to 59	2,810.48	3,436.41	5,655.64	7,501.84	11,092.84
60 to 64	3,548.47	4,337.59	7,848.89	9,893.62	14,256.79
65 to 69	4,719.26	5,810.37	10,646.71	13,282.11	18,958.73
70 to 74	6,077.34	7,429.15	13,444.06	16,946.14	24,419.18

Rates applicable to policies from 01/04/2023

April 2025

Area 2

Worldwide excluding USA, China, Singapore and Hong Kong

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	828.36	964.85	1,448.74	1,921.36	3,799.29
20 to 24	987.96	1,230.71	2,091.34	2,774.52	3,945.41
25 to 29	1,077.77	1,370.18	2,406.87	3,193.19	4,372.66
30 to 34	1,175.74	1,528.29	2,778.20	3,686.52	5,049.01
35 to 39	1,499.16	1,832.19	3,012.93	3,997.71	5,474.87
40 to 44	1,713.00	2,093.80	3,443.88	4,568.01	6,254.21
45 to 49	2,076.84	2,538.98	4,177.47	5,541.71	7,588.11
50 to 54	2,616.30	3,100.43	4,816.87	6,359.97	8,674.64
55 to 59	3,986.61	4,643.35	6,971.73	9,246.57	12,658.83
60 to 64	4,720.44	5,497.44	9,077.49	11,819.12	17,524.76
65 to 69	6,046.12	7,104.03	11,940.27	15,718.65	23,524.83
70 to 74	7,678.11	8,949.54	14,803.07	19,309.43	28,675.83

Rates applicable to policies from 01/04/2023

April 2025

Area 3 Worldwide excluding USA

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,072.34	1,249.02	1,875.42	2,487.24	4,918.27
20 to 24	1,278.92	1,593.17	2,707.28	3,591.69	5,107.42
25 to 29	1,395.19	1,773.72	3,115.74	4,133.64	5,660.49
30 to 34	1,522.03	1,978.41	3,596.43	4,772.28	6,536.05
35 to 39	1,940.68	2,371.80	3,900.28	5,175.11	7,087.32
40 to 44	2,217.52	2,710.46	4,458.18	5,913.39	8,096.21
45 to 49	2,688.53	3,286.78	5,407.80	7,173.86	9,822.96
50 to 54	3,386.86	4,013.56	6,235.53	8,233.11	11,229.49
55 to 59	5,160.75	6,010.89	9,025.05	11,969.87	16,387.10
60 to 64	6,110.71	7,116.56	11,751.00	15,300.09	22,686.16
65 to 69	7,826.83	9,196.33	15,456.93	20,348.12	30,453.39
70 to 74	9,939.46	11,585.36	19,162.87	24,996.44	37,121.47

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Area 4 Worldwide

	Standard	Standard Plus	Comprehensive	Premium	Elite
Age	£/\$/€	£/\$/€	£/\$/€	£/\$/€	£/\$/€
Child	1,485.37	1,730.12	2,903.44	3,628.66	7,893.50
20 to 24	1,771.56	2,206.84	4,191.28	5,239.84	8,197.09
25 to 29	1,932.60	2,456.93	4,823.63	6,030.52	9,084.76
30 to 34	2,108.29	2,740.46	5,567.81	6,962.14	10,489.96
35 to 39	2,688.21	3,285.38	6,038.22	7,549.84	11,374.73
40 to 44	3,071.66	3,754.48	6,901.93	8,627.05	12,993.91
45 to 49	3,724.09	4,552.77	8,372.09	10,465.90	15,765.23
50 to 54	4,691.43	5,559.52	9,653.53	12,014.10	18,022.66
55 to 59	7,148.61	8,326.21	14,707.49	17,904.16	26,302.49
60 to 64	8,464.48	9,857.75	19,149.74	22,916.95	36,409.87
65 to 69	10,841.63	12,738.60	25,189.08	30,452.92	48,875.80
70 to 74	13,767.99	16,047.85	31,228.46	37,435.25	59,577.67

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