

UltraCare Premiums

Valid from 1 July 2006

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 & quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly & 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

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

Nil excess applies to the UltraCare Standard Plan.

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.

£ 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 (*)	62	177	658	69	196	729	144	414	1,538	50	142	527
18 - 25	74	213	789	82	235	872	171	493	1,832	59	170	632
26 - 29	86	247	917	95	273	1,014	199	573	2,132	69	198	734
30 - 34	98	282	1,047	109	312	1,158	228	656	2,440	79	226	839
35 - 39	110	316	1,174	122	350	1,299	256	737	2,739	88	253	940
40 - 44	125	359	1,333	138	397	1,476	291	838	3,117	100	287	1,066
45 - 49	146	421	1,563	162	467	1,734	342	985	3,664	117	337	1,252
50 - 54	186	534	1,984	206	592	2,200	435	1,252	4,657	149	427	1,588
55 - 59	227	654	2,432	252	726	2,699	534	1,537	5,719	182	523	1,946
60 - 64	285	819	3,044	316	909	3,379	669	1,926	7,166	228	655	2,436
65 - 69	341	982	3,652	379	1,091	4,056	804	2,313	8,605	273	786	2,923
70 - 74	682	1,964	7,305	758	2,180	8,111	1,607	4,625	17,209	546	1,571	5,844

* 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 (*)	48	138	512	54	154	572	115	330	1,227	39	111	410
18 - 25	58	167	620	65	185	688	137	394	1,466	47	134	496
26 - 29	68	195	722	75	216	803	160	461	1,712	54	156	578
30 - 34	78	224	830	86	248	921	184	528	1,964	62	179	664
35 - 39	88	251	933	97	279	1,037	206	594	2,207	70	201	747
40 - 44	100	286	1,063	111	318	1,181	235	677	2,516	80	229	851
45 - 49	117	337	1,252	130	374	1,391	277	797	2,962	94	270	1,002
50 - 54	149	429	1,594	166	477	1,772	353	1,014	3,773	120	343	1,276
55 - 59	184	528	1,962	204	586	2,180	433	1,247	4,639	147	422	1,570
60 - 64	230	662	2,461	256	736	2,735	544	1,565	5,820	184	530	1,969
65 - 69	277	795	2,958	307	884	3,286	653	1,881	6,996	221	637	2,367
70 - 74	555	1,597	5,939	616	1,773	6,597	1,309	3,768	14,020	444	1,278	4,752

* 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 (*)	44	126	467	49	139	516	104	300	1,114	35	101	374
18 - 25	53	152	563	59	168	624	125	358	1,331	42	121	450
26 - 29	62	177	656	69	196	729	145	418	1,553	50	142	526
30 - 34	71	203	753	79	225	836	167	479	1,782	57	162	602
35 - 39	80	228	847	88	253	941	187	539	2,003	64	183	679
40 - 44	91	260	965	101	289	1,072	214	614	2,283	73	208	773
45 - 49	107	306	1,136	118	340	1,263	251	723	2,689	85	245	909
50 - 54	136	389	1,447	151	433	1,608	320	921	3,424	109	312	1,159
55 - 59	167	479	1,780	185	532	1,978	394	1,132	4,211	134	384	1,426
60 - 64	209	601	2,233	232	668	2,482	493	1,420	5,281	167	481	1,787
65 - 69	251	722	2,684	279	802	2,984	593	1,707	6,348	201	578	2,147
70 - 74	504	1,449	5,390	559	1,610	5,987	1,188	3,420	12,723	403	1,159	4,312

* 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 (*)	31	87	323	34	96	356	71	203	753	25	70	258
18 - 25	38	109	405	42	121	447	88	253	939	31	88	325
26 - 29	44	127	469	49	140	519	103	295	1,094	35	101	375
30 - 34	51	145	537	56	160	593	117	337	1,251	41	116	430
35 - 39	57	162	601	63	180	667	132	378	1,404	45	130	481
40 - 44	64	184	683	71	204	756	150	430	1,597	52	148	548
45 - 49	75	216	802	83	239	888	176	505	1,878	60	173	642
50 - 54	95	274	1,016	106	303	1,127	223	642	2,388	76	219	814
55 - 59	117	335	1,246	130	372	1,383	274	788	2,931	94	268	997
60 - 64	146	420	1,561	162	466	1,732	343	988	3,674	117	336	1,249
65 - 69	175	504	1,873	195	559	2,080	412	1,186	4,412	140	404	1,500
70 - 74	350	1,007	3,745	389	1,118	4,158	824	2,372	8,825	280	806	2,997

* 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 (*)	105	301	1,119	116	334	1,240	245	703	2,615	84	241	896
18 - 25	126	361	1,342	139	399	1,483	291	837	3,115	101	289	1,075
26 - 29	146	419	1,559	161	464	1,724	339	975	3,625	117	336	1,248
30 - 34	167	479	1,780	184	530	1,969	388	1,115	4,148	134	384	1,427
35 - 39	187	537	1,996	207	594	2,209	435	1,252	4,657	150	430	1,598
40 - 44	212	610	2,267	235	675	2,510	495	1,425	5,299	170	488	1,813
45 - 49	248	715	2,658	276	793	2,948	582	1,674	6,229	199	573	2,129
50 - 54	315	907	3,373	350	1,006	3,740	739	2,128	7,917	252	726	2,700
55 - 59	386	1,112	4,135	429	1,234	4,589	908	2,613	9,723	309	890	3,309
60 - 64	483	1,391	5,175	537	1,544	5,745	1,138	3,274	12,183	387	1,113	4,142
65 - 69	580	1,669	6,209	644	1,854	6,896	1,366	3,932	14,629	464	1,336	4,970
70 - 74	1,160	3,338	12,419	1,287	3,706	13,789	2,731	7,863	29,256	928	2,670	9,935

* 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 (*)	82	234	871	91	262	973	195	561	2,086	66	188	697
18 - 25	99	284	1,054	110	315	1,170	233	670	2,493	79	227	844
26 - 29	115	330	1,228	128	367	1,366	272	783	2,911	92	265	983
30 - 34	132	380	1,411	147	421	1,566	312	898	3,339	106	304	1,129
35 - 39	149	427	1,587	165	474	1,763	351	1,009	3,752	119	342	1,270
40 - 44	169	486	1,808	188	540	2,008	400	1,150	4,278	136	389	1,447
45 - 49	199	573	2,129	221	636	2,365	470	1,354	5,036	159	458	1,704
50 - 54	253	729	2,710	282	810	3,013	599	1,724	6,415	203	583	2,170
55 - 59	312	897	3,336	346	996	3,706	737	2,120	7,887	250	718	2,669
60 - 64	391	1,125	4,184	434	1,250	4,650	924	2,660	9,894	313	900	3,348
65 - 69	470	1,352	5,029	522	1,502	5,587	1,111	3,197	11,894	376	1,082	4,024
70 - 74	943	2,714	10,097	1,047	3,015	11,215	2,225	6,406	23,834	754	2,172	8,079

* 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 (*)	75	214	794	82	236	878	177	509	1,894	60	171	636
18 - 25	90	258	958	100	286	1,061	212	609	2,263	72	206	765
26 - 29	105	300	1,116	116	334	1,240	247	710	2,641	84	241	895
30 - 34	120	345	1,281	133	382	1,422	283	815	3,030	96	276	1,024
35 - 39	135	387	1,440	150	430	1,600	318	916	3,406	108	311	1,155
40 - 44	154	441	1,641	171	490	1,823	363	1,044	3,882	123	354	1,315
45 - 49	181	520	1,932	201	578	2,148	427	1,229	4,572	145	416	1,546
50 - 54	230	662	2,460	256	735	2,734	544	1,565	5,821	184	530	1,971
55 - 59	283	814	3,026	314	904	3,363	669	1,924	7,159	227	652	2,425
60 - 64	355	1,021	3,797	394	1,134	4,220	838	2,413	8,978	284	817	3,038
65 - 69	426	1,227	4,563	474	1,364	5,073	1,008	2,901	10,792	341	981	3,650
70 - 74	856	2,463	9,163	950	2,736	10,178	2,019	5,813	21,630	685	1,971	7,331

* 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 (*)	52	148	550	57	163	606	120	345	1,281	41	118	439
18 - 25	65	186	689	71	205	760	149	430	1,597	52	149	553
26 - 29	75	215	798	83	238	883	174	500	1,860	60	172	638
30 - 34	86	246	913	95	271	1,009	199	572	2,127	69	197	731
35 - 39	96	275	1,022	106	305	1,134	223	642	2,387	77	220	818
40 - 44	109	313	1,162	120	346	1,286	254	730	2,715	87	251	932
45 - 49	128	367	1,364	141	406	1,510	298	859	3,193	102	294	1,092
50 - 54	162	465	1,728	179	515	1,916	379	1,092	4,060	130	372	1,384
55 - 59	198	570	2,119	220	632	2,352	466	1,340	4,983	159	456	1,695
60 - 64	248	714	2,654	275	792	2,945	583	1,679	6,246	199	571	2,124
65 - 69	298	856	3,185	331	951	3,536	701	2,016	7,501	238	686	2,550
70 - 74	595	1,711	6,367	660	1,900	7,069	1,401	4,032	15,003	476	1,370	5,095

* 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 (*)	93	266	987	103	294	1,094	216	621	2,307	74	213	791
18 - 25	111	319	1,184	123	352	1,308	257	739	2,748	89	255	948
26 - 29	129	370	1,376	142	409	1,521	299	860	3,198	103	296	1,101
30 - 34	147	423	1,571	163	467	1,737	342	984	3,660	118	339	1,259
35 - 39	165	474	1,761	182	524	1,949	384	1,105	4,109	132	379	1,410
40 - 44	187	538	2,000	207	596	2,214	437	1,257	4,676	150	430	1,599
45 - 49	219	631	2,345	243	700	2,601	513	1,478	5,496	176	505	1,878
50 - 54	278	800	2,976	308	887	3,300	652	1,878	6,986	223	641	2,382
55 - 59	341	981	3,648	378	1,089	4,049	801	2,306	8,579	273	785	2,919
60 - 64	427	1,228	4,566	474	1,363	5,069	1,004	2,889	10,749	342	983	3,654
65 - 69	512	1,473	5,478	568	1,636	6,084	1,205	3,469	12,908	410	1,179	4,385
70 - 74	1,023	2,945	10,958	1,136	3,270	12,167	2,410	6,938	25,814	819	2,356	8,766

* 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 (*)	72	207	768	81	231	858	172	495	1,841	58	166	615
18 - 25	87	250	930	97	278	1,032	206	591	2,199	70	200	744
26 - 29	102	292	1,083	113	324	1,205	240	691	2,568	81	234	867
30 - 34	117	335	1,245	129	372	1,382	275	792	2,946	93	268	996
35 - 39	131	377	1,400	146	419	1,556	309	890	3,311	105	302	1,121
40 - 44	149	429	1,595	166	477	1,772	353	1,015	3,774	120	344	1,277
45 - 49	176	505	1,878	195	561	2,087	415	1,195	4,443	141	404	1,503
50 - 54	224	643	2,391	249	715	2,658	529	1,521	5,660	179	515	1,914
55 - 59	275	791	2,943	306	879	3,270	650	1,871	6,959	220	633	2,355
60 - 64	345	993	3,692	383	1,103	4,103	815	2,347	8,730	276	794	2,954
65 - 69	415	1,193	4,437	461	1,325	4,929	980	2,821	10,494	332	955	3,551
70 - 74	832	2,395	8,909	924	2,660	9,896	1,963	5,652	21,030	666	1,916	7,128

* 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 (*)	66	189	701	73	209	774	156	450	1,671	53	151	561
18 - 25	79	227	845	88	252	936	187	537	1,997	63	182	675
26 - 29	92	265	984	103	294	1,094	218	627	2,330	74	213	789
30 - 34	106	304	1,130	118	338	1,254	250	719	2,673	85	243	903
35 - 39	119	342	1,271	132	380	1,412	281	808	3,005	96	274	1,019
40 - 44	136	390	1,448	151	433	1,608	320	921	3,425	109	312	1,160
45 - 49	160	458	1,704	177	510	1,895	377	1,085	4,034	128	367	1,364
50 - 54	203	584	2,171	226	649	2,412	480	1,381	5,136	163	468	1,739
55 - 59	250	718	2,670	277	798	2,967	590	1,698	6,317	200	575	2,139
60 - 64	313	901	3,350	348	1,001	3,723	740	2,129	7,922	251	721	2,681
65 - 69	376	1,082	4,026	418	1,203	4,476	889	2,560	9,522	301	866	3,221
70 - 74	755	2,173	8,085	839	2,414	8,981	1,782	5,129	19,085	604	1,739	6,468

* 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 (*)	46	131	485	50	144	534	106	304	1,130	37	105	387
18 - 25	57	164	608	63	181	671	132	379	1,409	46	132	488
26 - 29	66	190	704	73	210	779	154	442	1,641	53	152	563
30 - 34	76	217	806	84	240	890	176	505	1,877	61	174	645
35 - 39	85	243	902	94	269	1,001	197	566	2,106	68	194	722
40 - 44	96	276	1,025	106	305	1,134	224	644	2,396	77	221	822
45 - 49	113	324	1,203	125	358	1,332	263	758	2,817	90	259	963
50 - 54	143	410	1,524	158	455	1,691	335	963	3,582	114	329	1,221
55 - 59	175	503	1,869	194	558	2,075	411	1,182	4,397	140	402	1,496
60 - 64	219	630	2,342	243	699	2,598	515	1,482	5,511	175	504	1,874
65 - 69	263	756	2,810	292	839	3,120	618	1,779	6,618	210	605	2,250
70 - 74	525	1,510	5,618	583	1,677	6,237	1,236	3,558	13,238	420	1,209	4,496

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