



The following annual premiums are valid for the period from 1st January 2008. Premiums are based on the countries in which you wish to receive your medical treatment. Please refer to "Geographical Coverage Schedule".

Taxes and Government Levies

Some countries may apply a premium tax to be charged in addition to the premium. Please refer to your insurance advisor who will be able to confirm what taxes are due to be paid, if any. If in doubt please feel free to call one of the Expatriate Healthcare Advisors on +44 (0)870 428 5140.

Company and Affinity Group Schemes

If healthcare is being arranged for a company or affinity group, please contact one of the Expatriate Healthcare Advisors on +44 (0)870 428 5140 to find out the discounts to which you are entitled.

We are also happy to provide terms for tailored underwriting for larger groups, including options for 'Medical History Disregarded' and 'Continuation of Previous Medical Exclusion' underwriting.

Notes:

All premiums are payable per person, per annum.

All members of a family applying for cover must apply for the same Area of cover, benefits and excess.

The excess is the amount payable by you, before any amount can be reclaimed under your insurance. The excess is applicable per person, per medical condition.

Instalment premium options are available upon request.

Premiums contained in this rates guide are in Euros. You may also choose to pay premium to a Pound Sterling or US Dollar account. Please call us for a currency equivalent, or use the Quick Quote online at www.expatriatehealthcare.com.



Area 1 - Primary

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€469	N/A	N/A	N/A	€434
19-25	€527	N/A	N/A	N/A	€487
26-30	€576	N/A	N/A	N/A	€533
31-35	€725	N/A	N/A	N/A	€670
36-40	€776	N/A	N/A	N/A	€718
41-45	€823	N/A	N/A	N/A	€761
46-50	€988	N/A	N/A	N/A	€914
51-55	€1,383	N/A	N/A	N/A	€1,279
56-60	€1,580	N/A	N/A	N/A	€1,461
61-65*	€2,165	N/A	N/A	N/A	€2,003
66-70*	€2,741	N/A	N/A	N/A	€2,536
71-75*	€3,720	N/A	N/A	N/A	€3,441
76-80*	€4,708	N/A	N/A	N/A	€4,355

Area 1 - Primary+

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€910	€758	€682	€569	€508
19-25	€1,022	€852	€767	€639	€571
26-30	€1,120	€933	€840	€700	€625
31-35	€1,406	€1,172	€1,054	€879	€785
36-40	€1,505	€1,255	€1,129	€941	€841
41-45	€1,599	€1,332	€1,199	€999	€893
46-50	€1,918	€1,599	€1,439	€1,199	€1,071
51-55	€2,685	€2,238	€2,014	€1,678	€1,499
56-60	€3,067	€2,556	€2,300	€1,917	€1,713
61-65*	€4,203	€3,503	€3,153	€2,627	€2,347
66-70*	€5,323	€4,436	€3,992	€3,327	€2,972
71-75*	€7,223	€6,019	€5,417	€4,515	€4,033
76-80*	€9,142	€7,618	€6,856	€5,713	€5,104

Area 1 - Select

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,615	€1,346	€1,211	€1,010	€902
19-25	€1,780	€1,483	€1,335	€1,112	€994
26-30	€1,922	€1,601	€1,441	€1,201	€1,073
31-35	€2,343	€1,953	€1,758	€1,465	€1,308
36-40	€2,488	€2,074	€1,866	€1,555	€1,383
41-45	€2,626	€2,188	€1,970	€1,641	€1,466
46-50	€3,094	€2,578	€2,321	€1,934	€1,728
51-55	€4,219	€3,516	€3,164	€2,637	€2,355
56-60	€4,780	€3,983	€3,585	€2,987	€2,669
61-65*	€6,447	€5,372	€4,835	€4,029	€3,600
66-70*	€8,088	€6,740	€6,066	€5,055	€4,516
71-75*	€10,875	€9,063	€8,156	€6,797	€6,072
76-80*	€13,690	€11,408	€10,267	€8,556	€7,643

*Only available for renewal customers

Instalment premiums are available on request



Area 2 - Primary

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€497	N/A	N/A	N/A	€460
19-25	€558	N/A	N/A	N/A	€516
26-30	€611	N/A	N/A	N/A	€565
31-35	€768	N/A	N/A	N/A	€710
36-40	€822	N/A	N/A	N/A	€761
41-45	€872	N/A	N/A	N/A	€807
46-50	€1,047	N/A	N/A	N/A	€969
51-55	€1,466	N/A	N/A	N/A	€1,356
56-60	€1,674	N/A	N/A	N/A	€1,549
61-65*	€2,295	N/A	N/A	N/A	€2,123
66-70*	€2,906	N/A	N/A	N/A	€2,688
71-75*	€3,943	N/A	N/A	N/A	€3,648
76-80*	€4,991	N/A	N/A	N/A	€4,616

Area 2 - Primary+

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€965	€804	€724	€603	€539
19-25	€1,082	€902	€812	€677	€604
26-30	€1,186	€988	€889	€741	€662
31-35	€1,490	€1,242	€1,118	€931	€832
36-40	€1,573	€1,311	€1,180	€983	€878
41-45	€1,693	€1,411	€1,270	€1,058	€945
46-50	€2,032	€1,693	€1,524	€1,270	€1,135
51-55	€2,845	€2,371	€2,134	€1,778	€1,588
56-60	€3,250	€2,708	€2,437	€2,031	€1,815
61-65*	€4,453	€3,710	€3,339	€2,783	€2,486
66-70*	€5,639	€4,699	€4,229	€3,524	€3,148
71-75*	€7,654	€6,378	€5,740	€4,784	€4,273
76-80*	€9,686	€8,072	€7,264	€6,054	€5,408

Area 2 - Select

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,697	€1,414	€1,273	€1,061	€947
19-25	€1,870	€1,558	€1,402	€1,169	€1,044
26-30	€2,020	€1,683	€1,515	€1,263	€1,128
31-35	€2,467	€2,056	€1,850	€1,542	€1,378
36-40	€2,589	€2,158	€1,942	€1,618	€1,446
41-45	€2,765	€2,304	€2,074	€1,728	€1,544
46-50	€3,261	€2,718	€2,446	€2,038	€1,821
51-55	€4,454	€3,711	€3,340	€2,783	€2,487
56-60	€5,048	€4,207	€3,786	€3,155	€2,819
61-65*	€6,813	€5,677	€5,109	€4,258	€3,804
66-70*	€8,551	€7,126	€6,414	€5,345	€4,775
71-75*	€11,506	€9,589	€8,630	€7,192	€6,424
76-80*	€14,487	€12,072	€10,865	€9,054	€8,088

*Only available for renewal customers

Instalment premiums are available on request



Area 3 - Primary

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€558	N/A	N/A	N/A	€516
19-25	€627	N/A	N/A	N/A	€580
26-30	€686	N/A	N/A	N/A	€634
31-35	€862	N/A	N/A	N/A	€798
36-40	€923	N/A	N/A	N/A	€854
41-45	€979	N/A	N/A	N/A	€906
46-50	€1,176	N/A	N/A	N/A	€1,087
51-55	€1,646	N/A	N/A	N/A	€1,522
56-60	€1,880	N/A	N/A	N/A	€1,739
61-65*	€2,576	N/A	N/A	N/A	€2,383
66-70*	€3,262	N/A	N/A	N/A	€3,017
71-75*	€4,427	N/A	N/A	N/A	€4,095
76-80*	€5,603	N/A	N/A	N/A	€5,182

Area 3 - Primary+

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,085	€904	€814	€678	€606
19-25	€1,218	€1,015	€913	€761	€680
26-30	€1,332	€1,110	€999	€832	€744
31-35	€1,674	€1,395	€1,256	€1,046	€935
36-40	€1,770	€1,475	€1,328	€1,106	€988
41-45	€1,903	€1,586	€1,427	€1,189	€1,062
46-50	€2,284	€1,903	€1,713	€1,427	€1,275
51-55	€3,198	€2,665	€2,398	€1,998	€1,785
56-60	€3,654	€3,045	€2,740	€2,284	€2,040
61-65*	€5,005	€4,171	€3,753	€3,128	€2,794
66-70*	€6,336	€5,280	€4,752	€3,960	€3,538
71-75*	€8,601	€7,167	€6,451	€5,376	€4,802
76-80*	€10,885	€9,071	€8,164	€6,803	€6,077

Area 3 - Select

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,837	€1,560	€1,404	€1,170	€1,045
19-25	€2,068	€1,723	€1,551	€1,292	€1,155
26-30	€2,235	€1,863	€1,676	€1,397	€1,248
31-35	€2,737	€2,281	€2,053	€1,711	€1,528
36-40	€2,876	€2,397	€2,157	€1,798	€1,606
41-45	€3,072	€2,560	€2,304	€1,920	€1,715
46-50	€3,630	€3,025	€2,722	€2,269	€2,027
51-55	€4,970	€4,141	€3,727	€3,106	€2,775
56-60	€5,640	€4,700	€4,230	€3,525	€3,149
61-65*	€7,621	€6,351	€5,716	€4,763	€4,255
66-70*	€9,575	€7,979	€7,181	€5,984	€5,346
71-75*	€12,897	€10,747	€9,673	€8,061	€7,201
76-80*	€16,245	€13,538	€12,184	€10,153	€9,070

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Area 4 - Primary

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€718	N/A	N/A	N/A	€664
19-25	€806	N/A	N/A	N/A	€745
26-30	€882	N/A	N/A	N/A	€816
31-35	€1,019	N/A	N/A	N/A	€1,026
36-40	€1,187	N/A	N/A	N/A	€1,098
41-45	€1,259	N/A	N/A	N/A	€1,165
46-50	€1,511	N/A	N/A	N/A	€1,398
51-55	€2,116	N/A	N/A	N/A	€1,957
56-60	€2,417	N/A	N/A	N/A	€2,236
61-65*	€3,312	N/A	N/A	N/A	€3,064
66-70*	€4,194	N/A	N/A	N/A	€3,880
71-75*	€5,692	N/A	N/A	N/A	€5,265
76-80*	€7,203	N/A	N/A	N/A	€6,663

Area 4 - Primary+

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,389	€1,158	€1,042	€868	€776
19-25	€1,558	€1,298	€1,168	€974	€870
26-30	€1,705	€1,421	€1,279	€1,066	€952
31-35	€2,143	€1,786	€1,607	€1,340	€1,197
36-40	€2,265	€1,887	€1,698	€1,415	€1,264
41-45	€2,436	€2,030	€1,827	€1,522	€1,360
46-50	€2,923	€2,436	€2,192	€1,827	€1,632
51-55	€4,091	€3,409	€3,068	€2,557	€2,284
56-60	€4,675	€3,896	€3,506	€2,922	€2,610
61-65*	€6,405	€5,338	€4,804	€4,003	€3,576
66-70*	€8,110	€6,758	€6,083	€5,069	€4,528
71-75*	€11,009	€9,174	€8,257	€6,880	€6,147
76-80*	€13,931	€11,610	€10,449	€8,707	€7,778

Area 4 - Select

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€2,318	€1,932	€1,739	€1,449	€1,294
19-25	€2,567	€2,139	€1,925	€1,604	€1,433
26-30	€2,782	€2,318	€2,087	€1,739	€1,553
31-35	€3,423	€2,853	€2,567	€2,139	€1,911
36-40	€3,603	€3,003	€2,702	€2,252	€2,012
41-45	€3,853	€3,211	€2,890	€2,408	€2,151
46-50	€4,567	€3,806	€3,426	€2,855	€2,550
51-55	€6,281	€5,234	€4,711	€3,926	€3,507
56-60	€7,139	€5,949	€5,354	€4,462	€3,986
61-65*	€9,676	€8,063	€7,257	€6,048	€5,403
66-70*	€12,176	€10,146	€9,132	€7,610	€6,798
71-75*	€16,427	€13,689	€12,320	€10,267	€9,172
76-80*	€20,714	€17,262	€15,536	€12,947	€11,566

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Area 5 - Primary

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€1,144	N/A	N/A	N/A	€1,059
19-25	€1,285	N/A	N/A	N/A	€1,188
26-30	€1,406	N/A	N/A	N/A	€1,301
31-35	€1,768	N/A	N/A	N/A	€1,635
36-40	€1,893	N/A	N/A	N/A	€1,751
41-45	€2,008	N/A	N/A	N/A	€1,858
46-50	€2,410	N/A	N/A	N/A	€2,230
51-55	€3,374	N/A	N/A	N/A	€3,121
56-60	€3,854	N/A	N/A	N/A	€3,565
61-65*	€5,282	N/A	N/A	N/A	€4,886
66-70*	€6,689	N/A	N/A	N/A	€6,187
71-75*	€9,077	N/A	N/A	N/A	€8,397
76-80*	€11,488	N/A	N/A	N/A	€10,626

Area 5 - Primary+

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€2,221	€1,851	€1,666	€1,388	€1,240
19-25	€2,495	€2,079	€1,871	€1,559	€1,393
26-30	€2,727	€2,273	€2,045	€1,705	€1,523
31-35	€3,429	€2,857	€2,572	€2,143	€1,914
36-40	€3,626	€3,021	€2,719	€2,266	€2,024
41-45	€3,897	€3,247	€2,922	€2,435	€2,176
46-50	€4,677	€3,898	€3,508	€2,923	€2,612
51-55	€6,548	€5,457	€4,911	€4,093	€3,656
56-60	€7,484	€6,237	€5,613	€4,677	€4,179
61-65*	€10,251	€8,542	€7,688	€6,407	€5,723
66-70*	€12,979	€10,816	€9,735	€8,112	€7,247
71-75*	€17,620	€14,683	€13,215	€11,012	€9,838
76-80*	€22,297	€18,581	€16,723	€13,936	€12,449

Area 5 - Select

Age	Nil Excess	€50 Excess	€100 Excess	€250 Excess	€500 Excess
0-18	€3,538	€2,949	€2,654	€2,211	€1,976
19-25	€3,940	€3,284	€2,955	€2,463	€2,200
26-30	€4,281	€3,567	€3,210	€2,675	€2,390
31-35	€5,311	€4,426	€3,983	€3,319	€2,965
36-40	€5,598	€4,665	€4,198	€3,499	€3,125
41-45	€5,997	€4,998	€4,498	€3,748	€3,348
46-50	€7,141	€5,951	€5,356	€4,463	€3,987
51-55	€9,886	€8,238	€7,414	€6,178	€5,519
56-60	€11,258	€9,381	€8,443	€7,036	€6,286
61-65*	€15,316	€12,763	€11,487	€9,573	€8,552
66-70*	€19,319	€16,099	€14,489	€12,074	€10,786
71-75*	€26,123	€21,769	€19,592	€16,327	€14,585
76-80*	€32,983	€27,486	€24,737	€20,614	€18,415

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