

CREWSELECT INTERNATIONALSM

Individual Plan Rates

International Medical Group® (IMG®) Kingsgate, High Street, Redhill, Surrey, RH1 1SH, United Kingdom
Tel : +44 1737 306 710 Fax : +44 1737 860 600 E-mail : info@imgeurope.co.uk

STANDARD PLAN RATES - NEW BUSINESS RATES EFFECTIVE 1ST DECEMBER 2012

See reverse side for Elite Plan Rates.

GB£ - Annual Rates Based upon £50 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	670	735	1,791
25 - 29	808	917	2,177
30 - 34	859	1,019	2,388
35 - 39	1,019	1,070	2,592
40 - 44	1,158	1,340	3,116
45 - 49	1,478	1,653	3,640
50 - 54	1,856	2,104	4,899
55 - 59	2,839	3,087	7,032
60 - 64	4,237	4,375	8,984
65 - 69	4,950	5,562	11,910
70 - 74	8,845	9,828	19,321

U.S.\$ - Annual Rates Based upon \$85 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	1,104	1,212	2,953
25 - 29	1,333	1,513	3,589
30 - 34	1,417	1,681	3,938
35 - 39	1,681	1,765	4,274
40 - 44	1,909	2,209	5,138
45 - 49	2,437	2,725	6,002
50 - 54	3,061	3,469	8,079
55 - 59	4,682	5,090	11,597
60 - 64	6,987	7,215	14,814
65 - 69	8,163	9,172	19,640
70 - 74	14,586	16,206	31,861

Euro € - Annual Rates Based upon €60 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	776	851	2,074
25 - 29	936	1,062	2,521
30 - 34	995	1,180	2,765
35 - 39	1,180	1,239	3,001
40 - 44	1,340	1,551	3,608
45 - 49	1,711	1,914	4,215
50 - 54	2,150	2,436	5,674
55 - 59	3,288	3,574	8,144
60 - 64	4,906	5,067	10,403
65 - 69	5,733	6,441	13,792
70 - 74	10,243	11,381	22,374

To Quote Alternative Excess (Deductible) Options

From rates for £50/\$85/€60	
Nil	(x 1.12)
£50/\$85/€60	N/A
£100/\$170/€120	(x .90)
£250/\$425/€295	(x .80)
£500/\$850/€600	(x .75)
£1,000/\$1,700/€1,200	(x .70)
£2,500/\$4,250/€2,950	(x .65)
£5,000/\$8,500/€6,000	(x .60)
£10,000/\$17,000/€11,800	(x .55)

Optional Add-On Plans

Global Personal Accident Plan

First Unit of Cover - £150 / \$240 / €170
Second Unit - £110 / \$180 / €125 (19-64 years)

Global Daily Indemnity - Hospital Income Plan

Available only between ages 19-69 years (Maximum 2 units) - £60 / \$100 / €70

Premium Instalment Options - If you wish to pay your premium by instalments:

Multiply the above Annual rate by one of the modal/instalment factors shown below.

Semi-Annual (x .55)	Quarterly (x .28)	Monthly (x .10)
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Group Rates: Please contact IMG Europe or your Independent Broker/Insurance Consultant. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact your broker for further details or IMG Europe on +44 (0) 1444 46 55 55 or info@imgeurope.co.uk. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **Note:** Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium. ***Area 2 Rates:** Area 2 rates are not available to citizens or permanent residents of any of the excluded Area 2 countries. In the event an Insured Person is located in an excluded Area 2 country for more than 60 days during any Period of Insurance, the Insured Person shall be required to remit the difference between the Area 2 and Area 3 rates immediately, and Area 3 will be considered the Coverage Area for the remainder of the Period of Insurance.

Underwritten by Sirius International Insurance Corporation (the "Insurer"). Administered, as agent for and on behalf of the Insurer, by International Medical Group, Inc. ("IMG"). Coordinated, as agent for and on behalf of the Insurer for the purposes of receiving premiums, receiving and holding claims money; and receiving and holding premium refunds, by IMG Europe Ltd.

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ELITE PLAN RATES - NEW BUSINESS RATES EFFECTIVE 1ST DECEMBER 2012

See reverse side for Standard Plan Rates.

GB£ - Annual Rates Based upon £25 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	801	881	2148
25 - 29	968	1,099	2,614
30 - 34	1,070	1,201	2,868
35 - 39	1,165	1,303	2,919
40 - 44	1,558	1,747	3,742
45 - 49	1,791	1,936	4,586
50 - 54	2,315	2,643	5,780
55 - 59	3,203	3,646	8,190
60 - 64	5,081	5,642	11,794
65 - 69	6,334	8,154	16,817
70 - 74	10,600	11,932	24,366

U.S.\$ - Annual Rates Based upon \$40 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	1,321	1,453	3,541
25 - 29	1,597	1,813	4,310
30 - 34	1,765	1,981	4,730
35 - 39	1,921	2,149	4,814
40 - 44	2,569	2,881	6,170
45 - 49	2,953	3,193	7,563
50 - 54	3,818	4,358	9,532
55 - 59	5,282	6,012	13,505
60 - 64	8,379	9,304	19,448
65 - 69	10,444	13,445	27,731
70 - 74	17,479	19,676	40,180

Euro € - Annual Rates Based upon €30 Excess (Deductible)

Age	Area 1 - Europe	Area 2* - Worldwide Excluding the USA, Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan	Area 3 - Worldwide
19 - 24	927	1,020	2,487
25 - 29	1,121	1,273	3,026
30 - 34	1,239	1,391	3,322
35 - 39	1,349	1,509	3,381
40 - 44	1,804	2,023	4,333
45 - 49	2,074	2,242	5,311
50 - 54	2,681	3,060	6,694
55 - 59	3,709	4,222	9,484
60 - 64	5,884	6,533	13,657
65 - 69	7,334	9,442	19,474
70 - 74	12,274	13,817	28,216

To Quote Alternative Excess (Deductible) Options

From rates for £25/\$40/€30	
Nil	(x 1.10)
£50/\$85/€60	(x .95)
£100/\$170/€120	(x .88)
£250/\$425/€295	(x .78)
£500/\$850/€600	(x .73)
£1,000/\$1,700/€1,200	(x .68)
£2,500/\$4,250/€2,950	(x .63)
£5,000/\$8,500/€6,000	(x .58)
£10,000/\$17,000/€11,800	(x .53)

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