

GlobalFusionSM

INTERNATIONAL MEDICAL INSURANCE



Flexible, long-term, international medical insurance plan for individuals and families

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BRONZE SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Note: On the Bronze sub-plan there is no pre-existing medical condition coverage irrespective of your choice of medical underwriting.) Refer to Silver and Gold Plus plans for Full Medical Underwriting or Moratorium Underwriting options in regard to pre-existing medical conditions.

Area of Cover: Europe (Refer to the Policy Wording for full country listing and definition of Europe)

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	704	354	301	230	205	186	165
10-18	736	386	317	246	221	200	179
19-24	1,083	677	615	455	403	337	259
25-29	1,196	748	683	506	446	378	276
30-34	1,331	833	759	588	508	424	324
35-39	1,462	915	824	635	557	468	342
40-44	1,727	1,080	962	745	661	531	419
45-49	1,869	1,168	1,047	814	721	574	451
50-54	2,151	1,344	1,215	948	861	705	553
55-59	2,624	1,639	1,503	1,173	1,035	871	680
60-64	3,874	2,421	2,233	1,859	1,697	1,381	1,137
65-69	8,066	5,040	4,846	4,456	3,545	3,070	2,530
70-74	13,963	8,728	8,389	7,715	6,118	5,300	4,366

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	501	237	202	154	138	126	111
10-18	524	260	212	165	149	133	119
19-24	726	454	412	306	270	226	175
25-29	801	501	458	339	298	254	185
30-34	893	557	508	395	342	284	218
35-39	979	612	552	425	374	313	229
40-44	1,157	723	643	499	443	357	281
45-49	1,251	784	701	545	484	385	301
50-54	1,442	901	814	635	578	473	371
55-59	1,757	1,098	1,006	786	692	584	456
60-64	2,595	1,622	1,497	1,246	1,137	926	763
65-69	5,402	3,376	3,246	2,985	2,376	2,055	1,695
70-74	9,354	5,847	5,620	5,171	4,100	3,551	2,926

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	419	196	166	127	113	103	92
10-18	435	212	175	134	122	110	97
19-24	595	372	338	250	222	185	142
25-29	658	411	375	279	246	208	152
30-34	733	458	417	323	280	233	179
35-39	803	502	452	349	308	258	189
40-44	950	593	528	410	363	292	230
45-49	1,029	643	577	448	397	315	247
50-54	1,184	739	669	520	475	388	305
55-59	1,442	901	825	645	570	479	375
60-64	2,131	1,331	1,229	1,022	933	760	625
65-69	4,436	2,772	2,665	2,451	1,949	1,689	1,390
70-74	7,678	4,800	4,613	4,243	3,366	2,915	2,403

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days -18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



BRONZE SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Note: On the Bronze sub-plan there is no pre-existing medical condition coverage irrespective of your choice of medical underwriting.) Refer to Silver and Gold Plus plans for Full Medical Underwriting or Moratorium Underwriting options in regard to pre-existing medical conditions.

Area of Cover: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	838	422	357	275	244	222	198
10-18	874	460	378	291	264	238	213
19-24	1,301	812	738	549	484	405	311
25-29	1,436	897	820	608	534	454	331
30-34	1,599	998	910	704	611	509	389
35-39	1,756	1,098	987	762	670	562	412
40-44	2,073	1,295	1,152	893	794	640	503
45-49	2,244	1,402	1,259	978	866	689	540
50-54	2,581	1,613	1,461	1,138	1,034	846	664
55-59	3,149	1,967	1,803	1,408	1,241	1,046	816
60-64	4,640	2,900	2,676	2,227	2,034	1,656	1,363
65-69	9,646	6,029	5,796	5,329	4,239	3,671	3,026
70-74	16,652	10,409	10,004	9,204	7,296	6,320	5,210

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	596	284	240	185	165	148	132
10-18	621	308	253	198	176	158	141
19-24	872	543	496	366	324	271	210
25-29	962	601	549	408	359	305	223
30-34	1,072	670	609	472	409	340	261
35-39	1,175	736	661	510	448	377	274
40-44	1,389	869	772	599	533	428	337
45-49	1,504	939	843	655	579	461	363
50-54	1,730	1,080	978	762	691	566	445
55-59	2,108	1,318	1,208	943	831	701	547
60-64	3,109	1,944	1,793	1,492	1,361	1,109	913
65-69	6,462	4,040	3,882	3,571	2,839	2,461	2,028
70-74	11,157	6,973	6,704	6,168	4,891	4,235	3,490

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	499	233	198	152	136	121	108
10-18	519	253	207	159	147	132	117
19-24	715	447	406	301	267	223	171
25-29	791	494	449	334	294	251	183
30-34	879	550	500	388	336	281	215
35-39	965	604	543	418	367	310	226
40-44	1,141	713	634	493	435	351	278
45-49	1,235	771	691	537	475	379	297
50-54	1,420	887	802	627	568	465	364
55-59	1,730	1,082	992	774	682	575	448
60-64	2,552	1,596	1,472	1,225	1,120	911	750
65-69	5,305	3,316	3,187	2,931	2,331	2,018	1,664
70-74	9,158	5,725	5,501	5,062	4,013	3,477	2,865

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

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Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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BRONZE SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Note: On the Bronze sub-plan there is no pre-existing medical condition coverage irrespective of your choice of medical underwriting.) Refer to Silver and Gold Plus plans for Full Medical Underwriting or Moratorium Underwriting options in regard to pre-existing medical conditions.

Area of Cover: Worldwide

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,207	695	587	447	404	361	325
10-18	1,266	756	616	478	435	386	352
19-24	1,984	1,241	1,124	857	756	616	475
25-29	2,190	1,370	1,249	926	816	692	504
30-34	2,439	1,523	1,388	1,051	933	775	595
35-39	2,676	1,674	1,506	1,160	1,022	857	626
40-44	3,164	1,978	1,757	1,363	1,211	974	768
45-49	3,421	2,138	1,920	1,492	1,320	1,048	826
50-54	3,937	2,461	2,227	1,735	1,576	1,290	1,014
55-59	4,801	3,000	2,750	2,147	1,894	1,595	1,243
60-64	7,043	4,401	4,061	3,382	3,086	2,512	2,068
65-69	15,844	9,902	8,752	8,050	6,401	5,546	4,571
70-74	24,940	15,588	14,982	13,782	10,929	9,467	7,802

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	811	444	375	287	259	233	207
10-18	850	482	394	306	278	246	225
19-24	1,329	832	754	575	509	415	319
25-29	1,468	919	837	622	548	464	339
30-34	1,634	1,021	931	706	626	520	398
35-39	1,944	1,122	1,010	779	687	575	420
40-44	2,122	1,326	1,179	914	812	652	514
45-49	2,293	1,433	1,288	1,000	884	705	553
50-54	2,638	1,649	1,493	1,161	1,057	866	680
55-59	3,185	1,990	1,825	1,427	1,258	1,059	827
60-64	4,581	2,866	2,643	2,201	2,008	1,635	1,344
65-69	10,309	6,443	5,696	5,237	4,166	3,609	2,975
70-74	16,225	10,139	9,746	8,967	7,110	6,159	5,075

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	711	381	323	246	223	199	180
10-18	742	415	338	262	239	212	192
19-24	1,091	682	618	471	417	340	262
25-29	1,205	753	687	509	448	382	277
30-34	1,340	837	765	580	513	427	326
35-39	1,473	921	829	639	564	471	343
40-44	1,740	1,088	967	750	666	536	422
45-49	1,880	1,175	1,056	819	725	575	455
50-54	2,166	1,353	1,225	954	867	710	557
55-59	2,640	1,650	1,511	1,182	1,042	876	684
60-64	3,873	2,421	2,234	1,859	1,695	1,382	1,137
65-69	8,713	5,446	4,813	4,427	3,521	3,050	2,514
70-74	13,718	8,573	8,240	7,581	6,012	5,205	4,290

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$570 / £314 / €381

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

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Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Europe (Refer to the Policy Wording for full country listing and definition of Europe)

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,334	472	414	320	281	260	228
10-18	1,344	483	432	357	331	311	271
19-24	1,621	949	877	677	592	469	411
25-29	1,715	1,043	966	745	648	526	437
30-34	1,854	1,159	1,047	811	708	563	490
35-39	2,138	1,337	1,138	883	767	622	515
40-44	2,511	1,570	1,319	957	839	719	636
45-49	2,784	1,741	1,453	1,124	979	786	699
50-54	3,249	2,032	1,735	1,344	1,184	993	884
55-59	3,798	2,376	2,063	1,597	1,392	1,175	1,048
60-64	5,800	3,625	3,294	2,709	2,470	2,054	1,829
65-69	12,189	7,620	7,291	6,745	5,115	4,648	4,134
70-74	18,642	11,652	11,149	10,314	7,823	7,105	6,325

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	964	315	276	216	188	172	152
10-18	975	325	290	237	221	211	182
19-24	1,018	636	588	454	396	315	275
25-29	1,117	698	646	499	435	352	294
30-34	1,242	777	701	542	475	377	327
35-39	1,432	894	761	590	515	417	345
40-44	1,683	1,053	884	643	563	481	428
45-49	1,866	1,164	974	755	657	527	469
50-54	2,177	1,360	1,163	901	793	668	593
55-59	2,546	1,591	1,382	1,070	934	789	702
60-64	3,886	2,427	2,206	1,816	1,656	1,377	1,224
65-69	8,169	5,107	4,884	4,519	3,426	3,113	2,770
70-74	12,489	7,807	7,470	6,909	5,241	4,761	4,239

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	814	260	228	179	154	143	127
10-18	821	267	237	195	182	170	150
19-24	953	523	481	372	326	258	226
25-29	1,006	574	530	410	357	288	241
30-34	1,069	636	575	447	389	309	269
35-39	1,175	735	626	486	422	343	283
40-44	1,381	864	726	527	461	397	350
45-49	1,531	956	800	618	539	430	385
50-54	1,786	1,117	956	739	653	546	488
55-59	2,090	1,306	1,133	879	766	646	575
60-64	3,189	1,994	1,812	1,491	1,359	1,131	1,007
65-69	6,706	4,190	4,010	3,710	2,813	2,557	2,277
70-74	10,253	6,408	6,133	5,673	4,303	3,910	3,479

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
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Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

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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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,534	543	476	368	324	297	262
10-18	1,548	557	495	410	380	359	313
19-24	1,864	1,091	1,008	778	680	539	473
25-29	1,971	1,199	1,109	855	746	604	502
30-34	2,130	1,331	1,203	931	814	646	563
35-39	2,458	1,535	1,309	1,014	880	716	592
40-44	2,886	1,804	1,517	1,102	964	826	733
45-49	3,200	2,000	1,671	1,293	1,126	904	806
50-54	3,734	2,334	1,995	1,545	1,362	1,142	1,017
55-59	4,367	2,729	2,371	1,835	1,600	1,352	1,204
60-64	6,665	4,166	3,785	3,114	2,840	2,362	2,102
65-69	14,012	8,759	8,381	7,753	5,879	5,342	4,753
70-74	21,427	13,390	12,814	11,857	8,990	8,167	7,270

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,109	363	317	248	216	198	177
10-18	1,120	373	333	274	255	242	211
19-24	1,170	731	675	523	454	361	317
25-29	1,284	803	744	574	499	404	337
30-34	1,428	893	807	624	545	433	377
35-39	1,647	1,029	876	679	592	479	396
40-44	1,934	1,210	1,017	738	646	555	491
45-49	2,145	1,339	1,119	866	756	606	539
50-54	2,501	1,563	1,337	1,035	912	767	681
55-59	2,926	1,829	1,588	1,230	1,071	906	807
60-64	4,465	2,789	2,536	2,088	1,902	1,583	1,408
65-69	9,391	5,869	5,614	5,195	3,939	3,579	3,185
70-74	14,355	8,971	8,585	7,944	6,023	5,472	4,871

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	936	299	262	203	179	165	145
10-18	943	308	274	225	211	196	172
19-24	1,095	600	555	428	374	297	259
25-29	1,156	659	608	472	411	332	276
30-34	1,228	733	661	513	448	356	309
35-39	1,352	846	720	557	486	395	324
40-44	1,588	993	835	606	530	455	403
45-49	1,760	1,099	919	710	619	497	441
50-54	2,053	1,284	1,098	850	749	629	561
55-59	2,402	1,501	1,303	1,010	881	743	662
60-64	3,666	2,291	2,082	1,714	1,562	1,300	1,157
65-69	7,707	4,818	4,609	4,264	3,234	2,939	2,615
70-74	11,831	7,365	7,048	6,523	4,944	4,492	3,998

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Worldwide

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	2,126	899	783	609	533	489	434
10-18	2,146	918	818	675	629	592	519
19-24	2,677	1,673	1,549	1,197	1,041	828	724
25-29	2,939	1,838	1,700	1,316	1,143	927	770
30-34	3,268	2,043	1,846	1,428	1,249	992	860
35-39	3,764	2,354	2,003	1,554	1,351	1,095	906
40-44	4,428	2,768	2,327	1,687	1,479	1,263	1,124
45-49	4,909	3,068	2,563	1,984	1,728	1,387	1,233
50-54	5,909	3,582	3,061	2,369	2,087	1,752	1,558
55-59	6,699	4,187	3,639	2,815	2,456	2,076	1,845
60-64	10,166	6,354	5,773	4,750	4,330	3,602	3,207
65-69	21,267	13,293	12,717	11,766	8,922	8,105	7,214
70-74	32,225	20,141	19,269	17,830	14,364	12,282	10,932

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,528	601	526	408	355	327	292
10-18	1,539	614	548	452	421	397	351
19-24	1,793	1,122	1,038	800	698	554	486
25-29	1,970	1,230	1,139	882	767	621	516
30-34	2,190	1,368	1,235	959	838	665	576
35-39	2,523	1,579	1,343	1,041	905	732	608
40-44	2,966	1,854	1,558	1,130	990	846	754
45-49	3,288	2,055	1,717	1,330	1,157	930	827
50-54	3,837	2,398	2,050	1,587	1,397	1,174	1,046
55-59	4,488	2,803	2,438	1,887	1,646	1,390	1,237
60-64	6,810	4,257	3,869	3,183	2,901	2,414	2,149
65-69	14,249	8,906	8,520	7,883	5,978	5,433	4,832
70-74	21,591	13,495	12,910	11,946	9,622	8,230	7,324

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,284	495	432	335	292	270	241
10-18	1,291	504	449	370	344	324	287
19-24	1,492	920	851	657	573	455	398
25-29	1,617	1,011	935	724	628	509	424
30-34	1,797	1,124	1,017	786	687	546	475
35-39	2,073	1,295	1,101	855	743	603	500
40-44	2,435	1,522	1,279	928	813	695	619
45-49	2,700	1,687	1,409	1,092	951	765	679
50-54	3,152	1,970	1,682	1,303	1,146	963	857
55-59	3,683	2,303	2,002	1,550	1,350	1,141	1,016
60-64	5,592	3,495	3,178	2,612	2,382	1,981	1,764
65-69	11,696	7,311	6,996	6,471	4,908	4,457	3,970
70-74	17,723	11,076	10,599	9,806	7,900	6,754	6,014

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):		
Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium Above: \$570 / £314 / €381

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



GOLD PLUS SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Europe (Refer to the Policy Wording for full country listing and definition of Europe)

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,750	881	749	573	514	462	410
10-18	1,830	962	787	612	551	498	446
19-24	2,718	1,699	1,542	1,147	1,015	847	652
25-29	3,000	1,876	1,713	1,272	1,117	951	693
30-34	3,341	2,089	1,902	1,475	1,277	1,064	815
35-39	3,669	2,294	2,065	1,593	1,401	1,175	858
40-44	4,335	2,710	2,410	1,867	1,659	1,336	1,051
45-49	4,692	2,931	2,630	2,043	1,810	1,438	1,130
50-54	5,396	3,373	3,052	2,378	2,160	1,769	1,389
55-59	6,581	4,112	3,769	2,944	2,594	2,185	1,706
60-64	9,703	6,064	5,595	4,659	4,251	3,460	2,849
65-69	20,166	12,603	12,116	11,142	8,863	7,677	6,327
70-74	34,815	21,760	20,914	19,241	15,256	13,216	10,890

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,247	592	501	385	344	310	273
10-18	1,300	646	528	410	367	332	298
19-24	1,821	1,138	1,035	768	679	565	436
25-29	2,012	1,256	1,148	852	749	636	465
30-34	2,239	1,399	1,274	987	855	711	547
35-39	2,459	1,537	1,382	1,065	939	788	575
40-44	2,905	1,817	1,614	1,252	1,112	894	705
45-49	3,142	1,964	1,762	1,370	1,213	963	758
50-54	3,616	2,261	2,044	1,593	1,448	1,186	929
55-59	4,411	2,757	2,525	1,971	1,739	1,464	1,144
60-64	6,501	4,063	3,749	3,119	2,849	2,318	1,909
65-69	13,510	8,446	8,117	7,465	5,937	5,142	4,254
70-74	23,328	14,579	14,013	12,893	10,221	8,854	7,297

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,045	487	412	316	284	253	227
10-18	1,086	528	433	337	303	273	244
19-24	1,494	934	848	629	558	465	357
25-29	1,652	1,032	942	698	615	522	381
30-34	1,839	1,150	1,046	810	704	586	447
35-39	2,017	1,260	1,136	876	770	646	472
40-44	2,383	1,490	1,325	1,026	913	735	579
45-49	2,580	1,612	1,447	1,123	995	791	622
50-54	2,969	1,855	1,677	1,308	1,189	972	763
55-59	3,619	2,263	2,074	1,620	1,427	1,202	939
60-64	5,336	3,334	3,077	2,562	2,338	1,903	1,565
65-69	11,092	6,933	6,663	6,128	4,873	4,221	3,481
70-74	19,147	11,966	11,502	10,581	8,390	7,269	5,990

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):				
Semi-Annual Rate = x 0.55		Quarterly Rate = x 0.28	Monthly Rate = x 0.10	
Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only				
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625				
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308				
Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)				
Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



GOLD PLUS SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	2,012	1,013	862	660	589	532	471
10-18	2,103	1,104	904	703	633	571	512
19-24	3,125	1,953	1,772	1,318	1,165	972	749
25-29	3,450	2,156	1,968	1,462	1,284	1,091	796
30-34	3,841	2,400	2,187	1,694	1,468	1,223	937
35-39	4,217	2,636	2,372	1,830	1,609	1,350	986
40-44	4,984	3,115	2,770	2,146	1,907	1,535	1,208
45-49	5,392	3,370	3,023	2,347	2,081	1,653	1,300
50-54	6,204	3,876	3,508	2,732	2,484	2,033	1,597
55-59	7,564	4,728	4,333	3,383	2,983	2,512	1,961
60-64	11,152	6,969	6,432	5,354	4,886	3,978	3,274
65-69	23,181	14,488	13,927	12,807	10,188	8,825	7,271
70-74	40,019	25,010	24,040	22,115	17,536	15,189	12,517

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,432	680	578	444	396	355	316
10-18	1,495	742	605	471	423	382	343
19-24	2,093	1,308	1,189	882	781	651	502
25-29	2,312	1,444	1,319	980	861	730	534
30-34	2,574	1,608	1,465	1,136	983	819	628
35-39	2,826	1,766	1,588	1,227	1,078	906	662
40-44	3,339	2,089	1,856	1,438	1,279	1,029	810
45-49	3,611	2,259	2,026	1,573	1,392	1,108	872
50-54	4,157	2,599	2,351	1,830	1,664	1,363	1,070
55-59	5,069	3,169	2,903	2,266	1,998	1,682	1,314
60-64	7,472	4,669	4,309	3,585	3,274	2,666	2,193
65-69	15,529	9,707	9,329	8,581	6,825	5,910	4,871
70-74	26,813	16,757	16,107	14,819	11,750	10,178	8,386

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,201	560	473	364	326	293	260
10-18	1,249	607	498	387	350	314	280
19-24	1,717	1,074	976	723	641	534	411
25-29	1,898	1,186	1,084	803	707	600	437
30-34	2,114	1,321	1,203	931	809	673	515
35-39	2,319	1,450	1,305	1,007	885	743	544
40-44	2,739	1,713	1,523	1,180	1,049	845	666
45-49	2,967	1,855	1,663	1,291	1,144	908	715
50-54	3,412	2,132	1,928	1,503	1,366	1,117	878
55-59	4,160	2,601	2,383	1,861	1,641	1,382	1,079
60-64	6,134	3,834	3,537	2,946	2,687	2,189	1,800
65-69	12,749	7,968	7,660	7,044	5,601	4,853	4,001
70-74	22,007	13,754	13,222	12,164	9,645	8,355	6,885

Semi-Annual, Quarterly or Monthly Premium Options				
(If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):				
	Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10	
Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only				
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625				
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308				
Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)				
Optional Add-On Plans	Monthly	Quarterly	Semi-Annual	Annual
(Use pre-calculated rates and add onto your final GlobalFusion premium)				
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



Gold Plus Sub-Plan Annual premiums apply to all new business purchased 02 January 2020, or later.

Full Medical Underwriting (Moratorium Underwriting basis rates also available)

Area of Cover: Worldwide

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	2,903	1,673	1,407	1,074	970	869	784
10-18	3,045	1,816	1,480	1,146	1,045	929	841
19-24	4,767	2,979	2,704	2,059	1,820	1,480	1,140
25-29	5,266	3,291	3,003	2,229	1,960	1,663	1,211
30-34	5,858	3,662	3,336	2,529	2,241	1,865	1,426
35-39	6,433	4,021	3,618	2,788	2,457	2,059	1,503
40-44	7,604	4,751	4,223	3,275	2,908	2,339	1,843
45-49	8,222	5,137	4,613	3,582	3,173	2,518	1,982
50-54	9,460	5,912	5,348	4,167	3,787	3,102	2,435
55-59	11,536	7,211	6,609	5,160	4,551	3,831	2,990
60-64	16,922	10,576	9,759	8,126	7,413	6,037	4,968
65-69	38,074	23,797	21,034	19,343	15,386	13,328	10,982
70-74	59,932	37,457	36,001	33,122	26,262	22,751	18,747

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	2,046	1,120	944	720	650	582	527
10-18	2,143	1,214	992	771	698	621	562
19-24	3,192	1,995	1,811	1,379	1,219	993	763
25-29	3,529	2,204	2,011	1,493	1,312	1,116	812
30-34	3,925	2,452	2,234	1,695	1,501	1,248	956
35-39	4,311	2,695	2,424	1,869	1,646	1,378	1,007
40-44	5,094	3,185	2,829	2,194	1,949	1,569	1,237
45-49	5,508	3,442	3,092	2,399	2,125	1,689	1,328
50-54	6,337	3,962	3,582	2,791	2,539	2,079	1,631
55-59	7,729	4,829	4,427	3,457	3,050	2,568	2,002
60-64	11,338	7,086	6,539	5,446	4,967	4,045	3,329
65-69	25,509	15,943	14,093	12,960	10,308	8,929	7,359
70-74	40,153	25,096	24,120	22,191	17,596	15,241	12,562

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,708	920	775	593	534	479	433
10-18	1,787	999	817	630	575	512	465
19-24	2,622	1,638	1,487	1,134	1,001	813	629
25-29	2,895	1,811	1,650	1,227	1,078	916	667
30-34	3,221	2,015	1,835	1,391	1,232	1,023	784
35-39	3,538	2,212	1,990	1,533	1,351	1,132	826
40-44	4,183	2,614	2,322	1,800	1,601	1,286	1,015
45-49	4,520	2,826	2,536	1,970	1,745	1,386	1,091
50-54	5,205	3,251	2,940	2,292	2,084	1,705	1,338
55-59	6,345	3,966	3,635	2,840	2,504	2,108	1,644
60-64	9,306	5,816	5,368	4,468	4,078	3,320	2,733
65-69	20,940	13,088	11,569	10,638	8,462	7,332	6,042
70-74	32,962	20,602	19,800	18,217	14,446	12,510	10,310

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):				
		Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10
Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only				
Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625				
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$570 / £314 / €381				
Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)				
Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Europe (Refer to the Policy Wording for full country listing and definition of Europe)

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,467	520	455	352	309	286	251
10-18	1,479	531	475	393	364	342	298
19-24	1,783	1,044	965	745	651	516	452
25-29	1,886	1,147	1,062	819	713	578	481
30-34	2,039	1,275	1,152	892	778	619	539
35-39	2,352	1,470	1,252	971	844	684	566
40-44	2,762	1,727	1,451	1,053	923	791	700
45-49	3,062	1,915	1,598	1,237	1,077	865	769
50-54	3,574	2,235	1,909	1,478	1,302	1,093	973
55-59	4,178	2,613	2,270	1,756	1,531	1,292	1,153
60-64	6,380	3,987	3,623	2,980	2,718	2,259	2,012

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,060	346	304	237	206	189	167
10-18	1,072	358	319	261	243	232	200
19-24	1,120	700	646	499	436	346	302
25-29	1,229	768	710	549	478	387	323
30-34	1,366	854	771	596	522	414	360
35-39	1,575	983	838	649	566	458	379
40-44	1,851	1,158	973	707	619	530	470
45-49	2,053	1,281	1,071	830	722	580	516
50-54	2,395	1,496	1,279	991	873	734	653
55-59	2,800	1,750	1,520	1,177	1,027	867	772
60-64	4,275	2,670	2,427	1,998	1,821	1,515	1,347

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	895	286	251	197	169	158	140
10-18	903	294	261	214	200	187	165
19-24	1,049	575	530	410	358	284	249
25-29	1,106	631	583	451	393	317	266
30-34	1,176	700	633	492	428	340	296
35-39	1,293	809	689	534	464	378	311
40-44	1,519	950	798	580	507	437	385
45-49	1,684	1,052	880	680	593	473	423
50-54	1,965	1,229	1,052	813	718	601	537
55-59	2,299	1,436	1,246	967	843	711	633
60-64	3,507	2,194	1,993	1,640	1,495	1,244	1,108

Semi-Annual, Quarterly or Monthly Premium Options
(If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):

Semi-Annual Rate = x 0.55 Quarterly Rate = x 0.28 Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only

Maternity Coverage: (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625

Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Optional Add-On Plans
(Use pre-calculated rates and add onto your final GlobalFusion premium)

Global Personal Accident Plan	Monthly	Quarterly	Semi-Annual	Annual
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days -18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

Global Daily Indemnity - Hospital Income Plan Premiums

Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
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All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations. 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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,687	597	523	405	356	327	288
10-18	1,703	613	545	451	418	395	344
19-24	2,050	1,200	1,109	856	748	593	520
25-29	2,168	1,319	1,220	941	821	665	552
30-34	2,343	1,464	1,323	1,024	895	710	619
35-39	2,704	1,689	1,440	1,115	968	788	651
40-44	3,175	1,985	1,669	1,212	1,061	909	806
45-49	3,520	2,200	1,838	1,422	1,238	994	886
50-54	4,108	2,568	2,194	1,700	1,498	1,256	1,118
55-59	4,803	3,002	2,609	2,018	1,759	1,487	1,324
60-64	7,332	4,583	4,164	3,426	3,124	2,598	2,313

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,220	399	348	272	237	218	195
10-18	1,232	411	366	302	280	267	232
19-24	1,287	804	742	575	499	398	349
25-29	1,413	883	818	631	549	445	370
30-34	1,571	982	888	686	599	476	414
35-39	1,812	1,132	964	747	651	527	436
40-44	2,127	1,331	1,118	812	710	610	540
45-49	2,360	1,473	1,231	953	832	666	593
50-54	2,751	1,719	1,470	1,138	1,003	844	750
55-59	3,219	2,012	1,747	1,353	1,179	996	887
60-64	4,911	3,068	2,789	2,296	2,092	1,741	1,549

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,029	329	288	224	197	181	160
10-18	1,037	339	302	247	232	216	189
19-24	1,205	660	610	470	411	326	285
25-29	1,272	725	669	519	452	366	303
30-34	1,351	806	727	564	493	392	340
35-39	1,487	930	792	613	534	434	357
40-44	1,747	1,093	918	666	583	501	443
45-49	1,936	1,209	1,011	781	681	546	486
50-54	2,258	1,413	1,208	935	824	692	618
55-59	2,642	1,651	1,433	1,111	969	817	728
60-64	4,033	2,520	2,290	1,885	1,719	1,430	1,273

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above Annual rate by the rate factor shown):				
	Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10	
Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only				
Maternity Coverage: (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625				
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308				
Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



SILVER SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Worldwide

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	2,339	989	861	670	586	538	477
10-18	2,361	1,010	899	743	692	651	571
19-24	2,945	1,840	1,704	1,316	1,145	911	796
25-29	3,233	2,022	1,870	1,447	1,257	1,020	847
30-34	3,594	2,247	2,030	1,571	1,374	1,091	946
35-39	4,141	2,589	2,203	1,709	1,486	1,205	997
40-44	4,871	3,045	2,559	1,856	1,627	1,390	1,236
45-49	5,400	3,375	2,819	2,182	1,901	1,526	1,356
50-54	6,499	3,940	3,368	2,606	2,296	1,927	1,714
55-59	7,368	4,605	4,002	3,096	2,701	2,283	2,029
60-64	11,183	6,989	6,351	5,225	4,763	3,962	3,527

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,681	661	579	448	391	359	321
10-18	1,693	675	603	497	463	436	386
19-24	1,973	1,234	1,142	880	768	609	534
25-29	2,166	1,353	1,253	971	843	683	567
30-34	2,409	1,505	1,358	1,054	922	731	634
35-39	2,776	1,737	1,477	1,145	995	805	669
40-44	3,263	2,039	1,714	1,243	1,089	930	829
45-49	3,617	2,261	1,889	1,463	1,273	1,023	910
50-54	4,221	2,638	2,256	1,746	1,536	1,292	1,150
55-59	4,937	3,084	2,682	2,075	1,811	1,529	1,361
60-64	7,492	4,683	4,256	3,501	3,191	2,655	2,364

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,413	545	475	369	321	297	265
10-18	1,420	555	494	407	379	357	316
19-24	1,641	1,013	936	723	630	501	438
25-29	1,779	1,112	1,028	796	691	560	466
30-34	1,976	1,236	1,119	864	756	601	522
35-39	2,280	1,425	1,212	941	817	663	550
40-44	2,678	1,674	1,407	1,021	894	765	681
45-49	2,970	1,856	1,550	1,201	1,046	841	747
50-54	3,467	2,166	1,850	1,433	1,260	1,060	943
55-59	4,052	2,534	2,202	1,705	1,485	1,255	1,118
60-64	6,151	3,845	3,496	2,874	2,620	2,179	1,940

Semi-Annual, Quarterly or Monthly Premium Options (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):				
	Semi-Annual Rate = x 0.55	Quarterly Rate = x 0.28	Monthly Rate = x 0.10	
Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only				
Maternity Coverage: (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625				
Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$570 / £314 / €381				
Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



GOLD PLUS SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Europe (Refer to the Policy Wording for full country listing and definition of Europe)

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	1,925	969	824	630	565	508	451
10-18	2,013	1,058	865	673	606	547	491
19-24	2,990	1,869	1,696	1,261	1,117	931	717
25-29	3,300	2,063	1,885	1,399	1,229	1,046	762
30-34	3,675	2,298	2,093	1,622	1,405	1,170	896
35-39	4,036	2,523	2,272	1,752	1,541	1,292	944
40-44	4,768	2,981	2,651	2,054	1,824	1,470	1,157
45-49	5,162	3,225	2,893	2,247	1,991	1,582	1,243
50-54	5,936	3,710	3,357	2,615	2,376	1,946	1,528
55-59	7,240	4,523	4,146	3,238	2,853	2,403	1,877
60-64	10,673	6,671	6,154	5,124	4,676	3,807	3,134

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,372	651	551	424	379	341	300
10-18	1,431	710	581	451	404	365	328
19-24	2,003	1,252	1,138	845	746	621	480
25-29	2,213	1,382	1,263	938	824	700	512
30-34	2,463	1,539	1,402	1,086	941	782	601
35-39	2,705	1,690	1,521	1,172	1,033	867	632
40-44	3,195	1,999	1,775	1,377	1,223	984	776
45-49	3,456	2,161	1,938	1,507	1,334	1,059	834
50-54	3,977	2,487	2,248	1,752	1,593	1,305	1,022
55-59	4,852	3,033	2,777	2,168	1,913	1,611	1,259
60-64	7,151	4,469	4,124	3,431	3,134	2,550	2,099

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,150	536	453	347	312	279	249
10-18	1,195	581	477	371	334	300	269
19-24	1,644	1,027	933	692	614	512	393
25-29	1,817	1,135	1,036	768	677	574	419
30-34	2,023	1,265	1,150	891	774	645	492
35-39	2,219	1,386	1,249	964	847	711	520
40-44	2,622	1,639	1,457	1,129	1,004	808	637
45-49	2,838	1,773	1,592	1,235	1,095	870	685
50-54	3,266	2,040	1,844	1,439	1,308	1,069	839
55-59	3,981	2,489	2,282	1,782	1,570	1,322	1,033
60-64	5,870	3,667	3,384	2,818	2,571	2,093	1,722

Semi-Annual, Quarterly or Monthly Premium Options
 (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):

Semi-Annual Rate = x 0.55 Quarterly Rate = x 0.28 Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only

Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625

Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
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Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



GOLD PLUS SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	2,214	1,115	948	726	648	585	518
10-18	2,314	1,215	995	773	697	628	563
19-24	3,437	2,148	1,949	1,450	1,282	1,069	824
25-29	3,795	2,372	2,165	1,608	1,413	1,200	876
30-34	4,226	2,640	2,406	1,863	1,615	1,345	1,030
35-39	4,639	2,899	2,609	2,013	1,770	1,485	1,084
40-44	5,482	3,427	3,047	2,361	2,097	1,689	1,329
45-49	5,931	3,707	3,325	2,582	2,289	1,818	1,430
50-54	6,824	4,264	3,858	3,006	2,733	2,236	1,757
55-59	8,321	5,201	4,766	3,721	3,282	2,763	2,157
60-64	12,267	7,666	7,075	5,889	5,374	4,376	3,601

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	1,576	748	636	489	436	391	347
10-18	1,644	816	665	518	465	420	377
19-24	2,302	1,439	1,308	970	859	716	552
25-29	2,543	1,588	1,451	1,078	947	803	588
30-34	2,831	1,769	1,612	1,249	1,081	901	691
35-39	3,109	1,943	1,747	1,349	1,186	996	728
40-44	3,673	2,298	2,042	1,582	1,406	1,132	891
45-49	3,973	2,484	2,228	1,730	1,531	1,218	959
50-54	4,572	2,859	2,586	2,013	1,831	1,499	1,177
55-59	5,576	3,486	3,193	2,492	2,198	1,850	1,445
60-64	8,219	5,136	4,740	3,944	3,601	2,932	2,412

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,321	616	520	400	359	322	286
10-18	1,374	667	547	426	385	345	308
19-24	1,889	1,181	1,073	796	705	588	452
25-29	2,088	1,305	1,192	884	777	660	481
30-34	2,326	1,453	1,323	1,024	890	740	566
35-39	2,551	1,595	1,436	1,107	973	817	598
40-44	3,013	1,885	1,675	1,298	1,154	930	733
45-49	3,263	2,040	1,829	1,420	1,258	999	786
50-54	3,754	2,346	2,120	1,653	1,502	1,229	965
55-59	4,576	2,861	2,621	2,047	1,805	1,520	1,187
60-64	6,747	4,217	3,891	3,240	2,955	2,407	1,980

Semi-Annual, Quarterly or Monthly Premium Options
 (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):

Semi-Annual Rate = x 0.55 Quarterly Rate = x 0.28 Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only

Maternity Coverage (Only available to female insureds, at time of initial application): To include the optional Maternity add-on coverage, add the following Maternity annual premium to the premium above: \$4,000 / £2,200 / €2,625

Dental & Vision: To include the optional Dental & Vision add-on coverage, add the following Dental & Vision annual premium to the premium above: \$460 / £253 / €308

Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days - 18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

All rates are per person based on age and are subject to annual review. Renewal rates differ from new business rates. **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 IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

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.



GOLD PLUS SUB-PLAN Annual premiums apply to all new business purchased 02 January 2020, or later.

Moratorium Underwriting (Full Medical Underwriting basis rates also available)

Area of Cover: Worldwide

Please select your annual excess carefully, as you will be unable to select a lower annual excess when you renew your coverage.

Annual Excess US Dollars \$	NIL	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
14 days-9 yrs	3,193	1,840	1,548	1,181	1,068	956	862
10-18	3,350	1,997	1,628	1,261	1,150	1,022	925
19-24	5,244	3,276	2,975	2,265	2,003	1,628	1,254
25-29	5,792	3,620	3,303	2,452	2,156	1,830	1,332
30-34	6,443	4,028	3,670	2,782	2,465	2,052	1,568
35-39	7,077	4,423	3,980	3,066	2,703	2,265	1,653
40-44	8,365	5,226	4,645	3,603	3,199	2,572	2,027
45-49	9,044	5,651	5,074	3,940	3,490	2,770	2,181
50-54	10,406	6,503	5,882	4,584	4,166	3,412	2,678
55-59	12,689	7,932	7,270	5,676	5,006	4,214	3,290
60-64	18,614	11,633	10,734	8,938	8,155	6,641	5,465

Annual Excess GB Pounds £	NIL	£138	£275	£550	£1,375	£2,750	£5,500
14 days-9 yrs	1,879	1,012	853	652	587	527	476
10-18	1,966	1,099	898	693	633	563	512
19-24	2,885	1,801	1,636	1,247	1,101	895	692
25-29	3,185	1,992	1,815	1,350	1,186	1,007	734
30-34	3,543	2,216	2,018	1,530	1,355	1,126	863
35-39	3,892	2,433	2,190	1,687	1,486	1,246	909
40-44	4,601	2,876	2,555	1,980	1,761	1,415	1,117
45-49	4,972	3,109	2,789	2,167	1,920	1,524	1,200
50-54	5,725	3,576	3,234	2,521	2,292	1,875	1,471
55-59	6,980	4,362	3,999	3,124	2,755	2,318	1,809
60-64	10,237	6,398	5,904	4,915	4,485	3,652	3,006

Annual Excess Euros €	NIL	€168	€335	€670	€1,675	€3,350	€6,700
14 days-9 yrs	2,251	1,232	1,039	792	715	640	580
10-18	2,357	1,336	1,092	848	768	683	618
19-24	3,511	2,195	1,992	1,517	1,341	1,092	840
25-29	3,882	2,424	2,212	1,643	1,443	1,228	893
30-34	4,317	2,698	2,458	1,865	1,651	1,373	1,052
35-39	4,743	2,964	2,666	2,055	1,810	1,516	1,108
40-44	5,604	3,504	3,112	2,414	2,144	1,726	1,360
45-49	6,059	3,786	3,402	2,639	2,338	1,858	1,461
50-54	6,971	4,358	3,940	3,070	2,793	2,287	1,794
55-59	8,502	5,312	4,870	3,803	3,355	2,824	2,203
60-64	12,472	7,795	7,193	5,991	5,463	4,449	3,662

Semi-Annual, Quarterly or Monthly Premium Options
 (If you wish to pay your premium on a semi-annual, quarterly or monthly basis, multiply the above annual rate by the rate factor shown):

Semi-Annual Rate = x 0.55 Quarterly Rate = x 0.28 Monthly Rate = x 0.10

Optional Add-On Coverages - Bronze, Silver & Gold Plus Sub-Plans Only

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Sports Coverage: To include Listed Extreme and Amateur Sports: \$250 / £138 / €168 per person (Gold Plus only)

Optional Add-On Plans (Use pre-calculated rates and add onto your final GlobalFusion premium)	Monthly	Quarterly	Semi-Annual	Annual
Global Personal Accident Plan				
First unit of cover	\$24 / £13 / €20	\$67 / £37 / €56	\$132 / £73 / €110	\$240 / £133 / €200
Second unit (19 - 64 years)	\$18 / £10 / €15	\$50 / £28 / €42	\$99 / £55 / €83	\$180 / £100 / €150
Child (31 days -18 years)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 years (per unit - max 2)	\$10 / £6 / €8	\$28 / £16 / €23	\$55 / £31 / €46	\$100 / £56 / €83

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GlobalFusionSM



I N T E R N A T I O N A L M E D I C A L I N S U R A N C E

Flexible, long-term, international medical insurance plan for individuals and families

Full Medical Underwriting & Moratorium Rates

Effective 02 January 2020

