

GlobeHopperSM Single-Trip Individual Premiums - Effective 2nd May 2018



The following pages include the individual monthly and daily premiums for GlobeHopper Single-Trip. For your convenience, below is information on how to calculate your premium as well as premium information for the additional coverage options available. To apply, please go through your intermediary or online: imgeurope.co.uk. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to the country you are physically located in at the time of purchase ("Location Country"). Where premium tax and/or levies apply, they must be added to the premium rates shown. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **For questions, more information and quotes, contact your intermediary or visit imgeurope.co.uk.**

Additional Coverage Options - These are optional and only applicable if selected and purchased at the time of original application. With the exception of the Enhanced Personal Accident - AD&D Option, options apply to all individuals listed on the application form.

	Up to \$50,000/£30,000/€40,000 additional coverage	Up to \$100,000/£60,000/€75,000 additional coverage	Up to \$150,000/£90,000/€112,500 additional coverage	Up to \$200,000/£120,000/€150,000 additional coverage
Enhanced Personal Accident - AD&D Option <i>(Available to the primary insured only. Available with a minimum purchase of three months. Premium is charged in whole month increments.)</i>	\$8/£5/€6	\$16/£10/€12	\$24/£15/€18	\$32/£20/€25
Evacuation Plus <i>(Must be purchased for a minimum of three months regardless of the minimum number of days being travelled. Premium is charged in whole month increments.)</i>	\$45/£28/€35			
Adventure Sports Option	Enter .20 rate factor to the right of the 1. in the Premium Calculation box (+20%)			
Voluntary Medical Excess Options <i>(Note: Choose carefully as you cannot select a lower excess if you extend/renew your policy)</i>	Per Person, Per Period of Insurance	Excess Rate/Change Factor	Per Person, Per Period of Insurance	Excess Rate/Change Factor
	\$0/£0/€0	+25% (multiply by 1.25)	\$500/£300/€400	-10% (multiply by .90)
	\$100/£60/€75	+10% (multiply by 1.10)	\$1,000/£600/€800	-20% (multiply by .80)
	\$250/£150/€200	0% (multiply by 1.00)	\$2,500/£1,600/€2,000	-30% (multiply by .70)

Premium Calculation

Currency: \$ US Dollar £ GB Pounds € Euros **Area of Cover:** Europe Worldwide excluding USA & Canada Worldwide

To arrive at your payment, please complete the rate calculation below:

Enter the premium for each Family Member <i>(from rate tables on following pages)</i>					End of Trip Home Country Coverage		
Monthly Amount	# Months of Travel Coverage	Daily Rate	# of Days		Monthly Amount Total (A)	# Months of Home Country Coverage	Total Home Country Coverage Premium
Applicant	x =	x =	x =				Subtotal (D)
Spouse	x =	x =	x =				
1st Child	x =	x =	x =				
2nd Child	x =	x =	x =				
3rd Child	x =	x =	x =				
Subtotals					(A)	(B)	(C)
					Enhanced Personal Accident - AD&D Option		
					# of Months	Rate from Above	Subtotal (E)
					Evacuation Plus		
					# of Months	# of insureds	Subtotal (F)
					$\text{Subtotal B} + \text{Subtotal C} + \text{Subtotal D} \times \text{Excess rate factor} \times 1. \text{ Adventure Sports Option} + \text{Subtotal E} + \text{Subtotal F} + \$20/\text{£15}/\text{€15} \text{ Postal Fulfilment Fee - Optional} = \text{Total Premium Due}$		

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GlobeHopperSM Single-Trip Individual Monthly Premiums - Effective 2nd May 2018



All Areas of Cover exclude coverage within Your Home Country. USA citizens returning briefly to the USA may only apply for up to 60 days return coverage. Premiums listed are based on a \$250/£150/€200 excess. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to the country you are physically located in at the time of purchase ("Location Country"). Where premium tax and/or levies apply, they must be added to the premium rates shown. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **For questions, more information and quotes, contact your intermediary or visit imgeurope.co.uk.**

US\$ - Area of Cover - Europe					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$24	\$29	\$35	\$40	\$52
30-39	\$29	\$35	\$46	\$53	\$68
40-49	\$53	\$56	\$64	\$71	\$94
50-59	\$85	\$96	\$108	\$113	\$144
60-64	\$102	\$121	\$144	\$169	\$211
65-69	\$121	\$130	\$166	\$178	\$229
Dep Child	\$22	\$26	\$31	\$35	\$38
Child Alone	\$24	\$29	\$35	\$40	\$49

US\$ - Area of Cover - Worldwide Excluding USA & Canada					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$29	\$35	\$42	\$48	\$61
30-39	\$35	\$42	\$55	\$65	\$82
40-49	\$64	\$68	\$77	\$85	\$112
50-59	\$102	\$116	\$130	\$136	\$174
60-64	\$124	\$146	\$174	\$204	\$260
65-69	\$146	\$156	\$199	\$215	\$276
Dep Child	\$26	\$31	\$38	\$42	\$47
Child Alone	\$29	\$35	\$42	\$48	\$59

US\$ - Area of Cover - Worldwide					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$44	\$58	\$74	\$90	\$116
30-39	\$59	\$78	\$98	\$115	\$149
40-49	\$88	\$114	\$150	\$168	\$218
50-59	\$128	\$174	\$212	\$245	\$318
60-64	\$162	\$220	\$260	\$312	\$407
65-69	\$185	\$262	\$284	\$341	\$443
Dep Child	\$41	\$52	\$67	\$74	\$97
Child Alone	\$44	\$58	\$74	\$83	\$108

GBP£ - Area of Cover - Europe					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£14	£18	£22	£25	£31
30-39	£18	£22	£29	£34	£42
40-49	£32	£35	£40	£44	£58
50-59	£53	£60	£67	£70	£90
60-64	£64	£76	£90	£106	£132
65-69	£76	£80	£102	£110	£142
Dep Child	£13	£17	£19	£22	£24
Child Alone	£14	£18	£22	£25	£30

GBP£ - Area of Cover - Worldwide Excluding USA & Canada					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£18	£22	£25	£30	£38
30-39	£22	£25	£35	£40	£50
40-49	£40	£42	£48	£53	£70
50-59	£64	£72	£80	£84	£108
60-64	£77	£91	£108	£126	£162
65-69	£91	£97	£124	£133	£172
Dep Child	£17	£19	£24	£25	£29
Child Alone	£18	£22	£25	£30	£37

GBP£ - Area of Cover - Worldwide					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£28	£36	£46	£55	£72
30-39	£37	£48	£61	£71	£92
40-49	£54	£71	£92	£104	£136
50-59	£80	£108	£132	£151	£197
60-64	£101	£136	£162	£193	£252
65-69	£114	£162	£176	£211	£275
Dep Child	£25	£32	£42	£46	£60
Child Alone	£28	£36	£46	£52	£67

EUR€ - Area of Cover - Europe					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€ 18	€ 23	€ 26	€ 31	€ 40
30-39	€ 23	€ 26	€ 36	€ 41	€ 53
40-49	€ 41	€ 43	€ 49	€ 55	€ 72
50-59	€ 65	€ 74	€ 83	€ 86	€ 112
60-64	€ 79	€ 94	€ 112	€ 131	€ 163
65-69	€ 94	€ 100	€ 127	€ 137	€ 176
Dep Child	€ 17	€ 20	€ 24	€ 26	€ 30
Child Alone	€ 18	€ 23	€ 26	€ 31	€ 38

EUR€ - Area of Cover - Worldwide Excluding USA & Canada					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€ 23	€ 28	€ 32	€ 37	€ 48
30-39	€ 28	€ 32	€ 43	€ 49	€ 64
40-49	€ 48	€ 53	€ 59	€ 66	€ 86
50-59	€ 78	€ 89	€ 100	€ 104	€ 134
60-64	€ 95	€ 113	€ 134	€ 157	€ 200
65-69	€ 113	€ 120	€ 154	€ 164	€ 212
Dep Child	€ 20	€ 24	€ 29	€ 32	€ 36
Child Alone	€ 23	€ 28	€ 32	€ 37	€ 46

EUR€ - Area of Cover - Worldwide					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€ 34	€ 44	€ 58	€ 68	€ 90
30-39	€ 46	€ 60	€ 76	€ 89	€ 115
40-49	€ 67	€ 88	€ 115	€ 130	€ 168
50-59	€ 100	€ 134	€ 164	€ 188	€ 245
60-64	€ 125	€ 169	€ 200	€ 241	€ 313
65-69	€ 143	€ 202	€ 220	€ 262	€ 341
Dep Child	€ 31	€ 40	€ 52	€ 58	€ 74
Child Alone	€ 34	€ 44	€ 58	€ 64	€ 83

GlobeHopperSM Single-Trip Individual Daily Premiums - Effective 2nd May 2018



All Areas of Cover exclude coverage within Your Home Country. USA citizens returning briefly to the USA may only apply for up to 60 days return coverage. Premiums listed are based on a \$250/£150/€200 excess. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to the country you are physically located in at the time of purchase ("Location Country"). Where premium tax and/or levies apply, they must be added to the premium rates shown. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **For questions, more information and quotes, contact your intermediary or visit imgeurope.co.uk.**

US\$ - Area of Cover - Europe					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$0.84	\$1.00	\$1.15	\$1.36	\$1.73
30-39	\$1.00	\$1.15	\$1.57	\$1.78	\$2.30
40-49	\$1.78	\$1.88	\$2.15	\$2.40	\$3.13
50-59	\$2.82	\$3.24	\$3.61	\$3.77	\$4.81
60-64	\$3.40	\$4.08	\$4.81	\$5.65	\$7.04
65-69	\$4.08	\$4.34	\$5.02	\$5.96	\$7.63
Dep Child	\$0.73	\$0.89	\$1.04	\$1.15	\$1.31
Child Alone	\$0.84	\$1.00	\$1.15	\$1.36	\$1.67

US\$ - Area of Cover - Worldwide Excluding USA & Canada					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$1.01	\$1.20	\$1.39	\$1.64	\$2.08
30-39	\$1.20	\$1.39	\$1.90	\$2.15	\$2.77
40-49	\$2.15	\$2.27	\$2.58	\$2.90	\$3.78
50-59	\$3.41	\$3.91	\$4.34	\$4.54	\$5.80
60-64	\$4.09	\$4.92	\$5.80	\$6.80	\$8.68
65-69	\$4.92	\$5.23	\$6.05	\$7.19	\$9.20
Dep Child	\$0.89	\$1.07	\$1.26	\$1.39	\$1.57
Child Alone	\$1.01	\$1.20	\$1.39	\$1.64	\$2.02

US\$ - Area of Cover - Worldwide					
Age	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
18-29	\$1.50	\$1.96	\$2.52	\$3.02	\$3.94
30-39	\$1.98	\$2.65	\$3.28	\$3.84	\$4.99
40-49	\$2.94	\$3.78	\$5.04	\$5.60	\$7.28
50-59	\$4.32	\$5.80	\$7.12	\$8.20	\$10.64
60-64	\$5.40	\$7.37	\$8.76	\$10.52	\$13.68
65-69	\$6.18	\$8.82	\$9.58	\$11.40	\$14.82
Dep Child	\$1.38	\$1.76	\$2.27	\$2.52	\$3.28
Child Alone	\$1.50	\$1.96	\$2.52	\$2.83	\$3.68

GBP£ - Area of Cover - Europe					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£0.52	£0.61	£0.71	£0.84	£1.07
30-39	£0.61	£0.71	£0.97	£1.10	£1.43
40-49	£1.10	£1.16	£1.33	£1.49	£1.94
50-59	£1.75	£2.02	£2.23	£2.34	£2.99
60-64	£2.11	£2.53	£2.99	£3.50	£4.39
65-69	£2.53	£2.69	£3.11	£3.70	£4.73
Dep Child	£0.46	£0.55	£0.65	£0.71	£0.82
Child Alone	£0.52	£0.61	£0.71	£0.84	£1.03

GBP£ - Area of Cover - Worldwide Excluding USA & Canada					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£0.62	£0.74	£0.86	£1.02	£1.28
30-39	£0.74	£0.86	£1.18	£1.33	£1.72
40-49	£1.33	£1.40	£1.60	£1.80	£2.34
50-59	£2.11	£2.42	£2.70	£2.81	£3.59
60-64	£2.54	£3.05	£3.59	£4.22	£5.38
65-69	£3.05	£3.24	£3.74	£4.45	£5.70
Dep Child	£0.55	£0.66	£0.78	£0.86	£0.97
Child Alone	£0.62	£0.74	£0.86	£1.02	£1.25

GBP£ - Area of Cover - Worldwide					
Age	£30,000	£60,000	£300,000	£600,000	£1.25 Mill.
18-29	£0.94	£1.21	£1.56	£1.87	£2.44
30-39	£1.22	£1.64	£2.03	£2.39	£3.10
40-49	£1.82	£2.34	£3.12	£3.48	£4.52
50-59	£2.68	£3.59	£4.42	£5.08	£6.60
60-64	£3.35	£4.57	£5.42	£6.53	£8.48
65-69	£3.83	£5.47	£5.94	£7.07	£9.19
Dep Child	£0.85	£1.09	£1.40	£1.56	£2.03
Child Alone	£0.94	£1.21	£1.56	£1.75	£2.28

EUR€ - Area of Cover - Europe					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€0.65	€0.77	€0.89	€1.04	€1.33
30-39	€0.77	€0.89	€1.21	€1.37	€1.78
40-49	€1.37	€1.45	€1.66	€1.85	€2.41
50-59	€2.17	€2.50	€2.78	€2.90	€3.71
60-64	€2.62	€3.14	€3.71	€4.34	€5.45
65-69	€3.14	€3.34	€3.86	€4.60	€5.88
Dep Child	€0.56	€0.68	€0.80	€0.89	€1.01
Child Alone	€0.65	€0.77	€0.89	€1.04	€1.28

EUR€ - Area of Cover - Worldwide Excluding USA & Canada					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€0.78	€0.92	€1.07	€1.26	€1.60
30-39	€0.92	€1.07	€1.45	€1.64	€2.14
40-49	€1.64	€1.75	€1.99	€2.23	€2.92
50-59	€2.62	€3.01	€3.35	€3.49	€4.46
60-64	€3.16	€3.78	€4.46	€5.24	€6.68
65-69	€3.78	€4.03	€4.66	€5.53	€7.08
Dep Child	€0.68	€0.83	€0.97	€1.07	€1.21
Child Alone	€0.78	€0.92	€1.07	€1.26	€1.55

EUR€ - Area of Cover - Worldwide					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1.5 Mill.
18-29	€1.15	€1.50	€1.94	€2.33	€3.02
30-39	€1.52	€2.04	€2.52	€2.96	€3.85
40-49	€2.27	€2.92	€3.88	€4.32	€5.62
50-59	€3.32	€4.46	€5.48	€6.31	€8.20
60-64	€4.16	€5.68	€6.74	€8.10	€10.54
65-69	€4.76	€6.79	€7.37	€8.78	€11.41
Dep Child	€1.07	€1.36	€1.75	€1.94	€2.52
Child Alone	€1.15	€1.50	€1.94	€2.18	€2.83