

## GlobeHopper Group Premiums - Effective 2<sup>nd</sup> May 2018



The following pages include the group 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](http://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](http://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 Chaperone/Faculty Leader Replacement, options apply to all individuals listed on the application form.

**Adventure Sports Option** - Enter .20 rate factor to the right of the 1. in the Premium Calculation box (+20%)  
**Chaperone/Faculty Leader Replacement** - Enter .10 rate factor to the right of the 1. in the Premium Calculation box (+10%)  
 (Note: If you elect both options, add the corresponding rate factors and enter the total rate factor to the right of the 1. in the Premium Calculation box below.)

Voluntary Medical Excess Options	Per Person, Per Period of Insurance	Excess Rate/Change Factor	Per Person, Per Period of Insurance	Excess Rate/Change Factor
(Note: Choose carefully as you cannot select a lower excess if you extend/renew your policy)	\$0/£0/€0	\$250/£150/€200	\$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 Group Member (from rate tables on following pages)

Monthly Amount	Daily Rate
Applicant _____	_____
Applicant _____	_____
Applicant _____	_____
Applicant _____	_____
Applicant _____	_____
_____ x _____ = _____	_____ x _____ = _____
<b>Total Monthly Amount (A)</b>	<b>Total Daily Rate</b>
<b>Number of Months (B)</b>	<b>Number of Days (C)</b>

#### End of Trip Home Country Coverage

Monthly Amount Total (A)    # Months of Home Country Coverage    Total Home Country Coverage Premium  
 \_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_ **Subtotal (D)**

Subtotal B + Subtotal C + Subtotal D = \_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_  
 Excess rate/change factor  
 x 1. \_\_\_\_\_ = \_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_  
**Total Premium Due**  
 Total Rate Factor from Additional Coverage Options    \$20/£15/€15 Postal Fulfilment Fee - *Optional*

Upon request, group premiums may be paid in instalments via credit/debit card at no extra charge. Contact IMG for further details.

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# GlobeHopper<sup>SM</sup> Group Monthly Premiums - Effective 2<sup>nd</sup> 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](http://imgeurope.co.uk).**

US\$ - Area of Cover - Europe					
Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
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	\$210
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	\$1,000,000	\$2,000,000
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	\$253
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	\$1,000,000	\$2,000,000
18-29	\$40	\$52	\$67	\$80	\$104
30-39	\$53	\$71	\$89	\$103	\$133
40-49	\$80	\$102	\$134	\$151	\$196
50-59	\$116	\$156	\$192	\$221	\$284
60-64	\$146	\$198	\$234	\$281	\$362
65-69	\$167	\$235	\$256	\$306	\$395
Dep Child	\$36	\$47	\$60	\$67	\$86
Child Alone	\$40	\$52	\$67	\$74	\$96

GBP£ - Area of Cover - Europe					
Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
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	£131
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	£1,250,000
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	£157
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	£1,250,000
18-29	£25	£32	£42	£50	£65
30-39	£32	£43	£55	£64	£83
40-49	£49	£64	£84	£94	£122
50-59	£72	£97	£119	£137	£178
60-64	£91	£122	£145	£174	£227
65-69	£103	£146	£158	£190	£247
Dep Child	£23	£29	£37	£42	£54
Child Alone	£25	£32	£42	£46	£59

EUR€ - Area of Cover - Europe					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
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	€ 162
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	€ 1,500,000
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	€ 194
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	€ 1,500,000
18-29	€ 31	€ 40	€ 52	€ 62	€ 82
30-39	€ 41	€ 54	€ 68	€ 79	€ 104
40-49	€ 61	€ 78	€ 104	€ 116	€ 152
50-59	€ 90	€ 120	€ 148	€ 169	€ 222
60-64	€ 113	€ 152	€ 180	€ 216	€ 283
65-69	€ 128	€ 181	€ 197	€ 235	€ 308
Dep Child	€ 28	€ 36	€ 47	€ 52	€ 67
Child Alone	€ 31	€ 40	€ 52	€ 58	€ 74

# GlobeHopper<sup>SM</sup> Group Daily Premiums - Effective 2<sup>nd</sup> 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](http://imgeurope.co.uk).**

US\$ - Area of Cover - Europe						US\$ - Area of Cover - Worldwide Excluding USA & Canada						US\$ - Area of Cover - Worldwide					
Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000	Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000	Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$0.84	\$1.00	\$1.15	\$1.36	\$1.73	18-29	\$1.01	\$1.20	\$1.39	\$1.64	\$2.08	18-29	\$1.38	\$1.76	\$2.27	\$2.71	\$3.49
30-39	\$1.00	\$1.15	\$1.57	\$1.78	\$2.30	30-39	\$1.20	\$1.39	\$1.90	\$2.15	\$2.77	30-39	\$1.80	\$2.40	\$2.96	\$3.47	\$4.46
40-49	\$1.78	\$1.88	\$2.15	\$2.40	\$3.13	40-49	\$2.15	\$2.27	\$2.58	\$2.90	\$3.78	40-49	\$2.70	\$3.41	\$4.54	\$5.04	\$6.50
50-59	\$2.82	\$3.24	\$3.61	\$3.77	\$4.81	50-59	\$3.41	\$3.91	\$4.34	\$4.54	\$5.80	50-59	\$3.90	\$5.23	\$6.43	\$7.37	\$9.50
60-64	\$3.40	\$4.08	\$4.81	\$5.65	\$7.01	60-64	\$4.09	\$4.92	\$5.80	\$6.80	\$8.44	60-64	\$4.92	\$6.61	\$7.87	\$9.46	\$12.19
65-69	\$4.08	\$4.34	\$5.02	\$5.96	\$7.63	65-69	\$4.92	\$5.23	\$6.05	\$7.19	\$9.20	65-69	\$5.58	\$7.94	\$8.57	\$10.21	\$13.16
Dep Child	\$0.73	\$0.89	\$1.04	\$1.15	\$1.31	Dep Child	\$0.89	\$1.07	\$1.26	\$1.39	\$1.57	Dep Child	\$1.20	\$1.57	\$2.02	\$2.27	\$2.93
Child Alone	\$0.84	\$1.00	\$1.15	\$1.36	\$1.67	Child Alone	\$1.01	\$1.20	\$1.39	\$1.64	\$2.02	Child Alone	\$1.32	\$1.76	\$2.27	\$2.52	\$3.25

GBP£ - Area of Cover - Europe						GBP£ - Area of Cover - Worldwide Excluding USA & Canada						GBP£ - Area of Cover - Worldwide					
Age	£30,000	£60,000	£300,000	£600,000	£1,250,000	Age	£30,000	£60,000	£300,000	£600,000	£1,250,000	Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£0.52	£0.61	£0.71	£0.84	£1.07	18-29	£0.62	£0.74	£0.86	£1.02	£1.28	18-29	£0.85	£1.09	£1.40	£1.68	£2.18
30-39	£0.61	£0.71	£0.97	£1.10	£1.43	30-39	£0.74	£0.86	£1.18	£1.33	£1.72	30-39	£1.12	£1.49	£1.84	£2.15	£2.80
40-49	£1.10	£1.16	£1.33	£1.49	£1.94	40-49	£1.33	£1.40	£1.60	£1.80	£2.34	40-49	£1.68	£2.11	£2.81	£3.12	£4.07
50-59	£1.75	£2.02	£2.23	£2.34	£2.99	50-59	£2.11	£2.42	£2.70	£2.81	£3.59	50-59	£2.42	£3.24	£3.98	£4.57	£5.95
60-64	£2.11	£2.53	£2.99	£3.50	£4.34	60-64	£2.54	£3.05	£3.59	£4.22	£5.23	60-64	£3.05	£4.10	£4.88	£5.86	£7.62
65-69	£2.53	£2.69	£3.11	£3.70	£4.73	65-69	£3.05	£3.24	£3.74	£4.45	£5.70	65-69	£3.46	£4.92	£5.32	£6.32	£8.23
Dep Child	£0.46	£0.55	£0.65	£0.71	£0.82	Dep Child	£0.55	£0.66	£0.78	£0.86	£0.97	Dep Child	£0.78	£0.97	£1.25	£1.40	£1.82
Child Alone	£0.52	£0.61	£0.71	£0.84	£1.03	Child Alone	£0.62	£0.74	£0.86	£1.02	£1.25	Child Alone	£0.85	£1.09	£1.40	£1.56	£2.03

EUR€ - Area of Cover - Europe						EUR€ - Area of Cover - Worldwide Excluding USA & Canada						EUR€ - Area of Cover - Worldwide					
Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000	Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000	Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 0.65	€ 0.77	€ 0.89	€ 1.04	€ 1.33	18-29	€ 0.78	€ 0.92	€ 1.07	€ 1.26	€ 1.60	18-29	€ 1.07	€ 1.36	€ 1.75	€ 2.09	€ 2.71
30-39	€ 0.77	€ 0.89	€ 1.21	€ 1.37	€ 1.78	30-39	€ 0.92	€ 1.07	€ 1.45	€ 1.64	€ 2.14	30-39	€ 1.39	€ 1.85	€ 2.28	€ 2.66	€ 3.47
40-49	€ 1.37	€ 1.45	€ 1.66	€ 1.85	€ 2.41	40-49	€ 1.64	€ 1.75	€ 1.99	€ 2.23	€ 2.92	40-49	€ 2.08	€ 2.62	€ 3.49	€ 3.88	€ 5.04
50-59	€ 2.17	€ 2.50	€ 2.78	€ 2.90	€ 3.71	50-59	€ 2.62	€ 3.01	€ 3.35	€ 3.49	€ 4.46	50-59	€ 3.00	€ 4.03	€ 4.94	€ 5.68	€ 7.38
60-64	€ 2.62	€ 3.14	€ 3.71	€ 4.34	€ 5.39	60-64	€ 3.16	€ 3.78	€ 4.46	€ 5.24	€ 6.49	60-64	€ 3.79	€ 5.09	€ 6.06	€ 7.27	€ 9.46
65-69	€ 3.14	€ 3.34	€ 3.86	€ 4.60	€ 5.88	65-69	€ 3.78	€ 4.03	€ 4.66	€ 5.53	€ 7.08	65-69	€ 4.30	€ 6.11	€ 6.60	€ 7.86	€ 10.21
Dep Child	€ 0.56	€ 0.68	€ 0.80	€ 0.89	€ 1.01	Dep Child	€ 0.68	€ 0.83	€ 0.97	€ 1.07	€ 1.21	Dep Child	€ 0.97	€ 1.21	€ 1.55	€ 1.75	€ 2.27
Child Alone	€ 0.65	€ 0.77	€ 0.89	€ 1.04	€ 1.28	Child Alone	€ 0.78	€ 0.92	€ 1.07	€ 1.26	€ 1.55	Child Alone	€ 1.07	€ 1.36	€ 1.75	€ 1.94	€ 2.52