

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

The following pages include the group monthly and daily premiums for GlobeHopper Platinum. 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.

<b>Adventure Sports Option</b> - Enter .20 rate factor to the right of the 1. in the Premium Calculation box (+20%)		(Note: If you elect more than one option, add the corresponding rate factors and enter the total rate factor to the right of the 1. in the Premium Calculation box below.)		
<b>Chaperone/Faculty Leader Replacement</b> - Enter .10 rate factor to the right of the 1. in the Premium Calculation box (+10%)				
<b>Personal Liability Option</b> - Enter .10 rate factor to the right of the 1. in the Premium Calculation box (+10%)				
<b>Voluntary Medical Excess Options</b> <i>(Note: Choose carefully as you cannot select a lower excess if you extend/renew your policy)</i>	<b>Per Person, Per Period of Insurance</b>	<b>Excess Rate/Change Factor</b>	<b>Per Person, Per Period of Insurance</b>	<b>Excess Rate/Change Factor</b>
	\$0/£0/€0	+25% (multiply by 1.25)	\$2,500/£1,600/€2,000	-30% (multiply by .70)
	\$100/£60/€75	+10% (multiply by 1.10)	\$5,000/£3,000/€7,500	-40% (multiply by .60)
	\$250/£150/€200	0% (multiply by 1.00)	\$10,000/£6,000/€8,000	-45% (multiply by .55)
	\$500/£300/€400	-10% (multiply by .90)	\$25,000/£16,000/€20,000	-55% (multiply by .45)
	\$1,000/£600/€800	-20% (multiply by .80)		

### 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:

<b>Enter the premium for each Group Member</b> <i>(from rate tables on following pages)</i>				<b>End of Trip Home Country Coverage</b>		
Monthly Amount		Daily Rate		Monthly Amount Total (A)	# Months of Home Country Coverage	Total Home Country Coverage Premium
Applicant	_____	_____		_____	x _____	= _____ <b>Subtotal (D)</b>
Applicant	_____	_____				
Applicant	_____	_____				
Applicant	_____	_____				
Applicant	_____	_____				
	x _____ = _____	x _____ = _____		Subtotal B	+ Subtotal C	+ Subtotal D = _____ x _____ = _____
<b>Total Monthly Amount (A)</b>	<b>Number of Months (B)</b>	<b>Total Daily Rate</b>	<b>Number of Days (C)</b>	x 1. _____ = _____	+ \$20/£15/€15 Postal Fulfilment Fee - <i>Optional</i>	<b>Total Premium Due</b>

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® Platinum 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 [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	\$1,000,000	\$5,000,000	\$8,000,000	Age	\$1,000,000	\$5,000,000	\$8,000,000	Age	\$1,000,000	\$5,000,000	\$8,000,000
18-29	\$76	\$89	\$94	18-29	\$91	\$107	\$114	18-29	\$131	\$152	\$164
30-39	\$100	\$116	\$124	30-39	\$120	\$140	\$149	30-39	\$172	\$200	\$212
40-49	\$127	\$149	\$158	40-49	\$154	\$179	\$192	40-49	\$266	\$311	\$331
50-59	\$212	\$248	\$266	50-59	\$256	\$300	\$322	50-59	\$394	\$460	\$493
60-64	\$281	\$329	\$352	60-64	\$337	\$396	\$424	60-64	\$468	\$546	\$584
65-69	\$295	\$344	\$368	65-69	\$355	\$414	\$444	65-69	\$492	\$574	\$612
Dep Child	\$68	\$80	\$85	Dep Child	\$82	\$97	\$102	Dep Child	\$115	\$132	\$143
Child Alone	\$72	\$85	\$90	Child Alone	\$86	\$102	\$108	Child Alone	\$115	\$139	\$149

GBP£ - Area of Cover - Europe				GBP£ - Area of Cover - Worldwide Excluding USA & Canada				GBP£ - Area of Cover - Worldwide			
Age	£600,000	£3,000,000	£5,000,000	Age	£600,000	£3,000,000	£5,000,000	Age	£600,000	£3,000,000	£5,000,000
18-29	£47	£55	£59	18-29	£56	£66	£71	18-29	£82	£95	£102
30-39	£61	£72	£77	30-39	£74	£86	£92	30-39	£107	£125	£132
40-49	£79	£92	£98	40-49	£95	£110	£119	40-49	£164	£193	£205
50-59	£132	£155	£166	50-59	£158	£186	£199	50-59	£244	£286	£306
60-64	£174	£204	£218	60-64	£209	£245	£263	60-64	£290	£338	£362
65-69	£182	£214	£228	65-69	£221	£257	£275	65-69	£305	£355	£379
Dep Child	£42	£50	£53	Dep Child	£50	£60	£64	Dep Child	£71	£82	£89
Child Alone	£44	£53	£55	Child Alone	£54	£64	£67	Child Alone	£71	£86	£92

EUR€ - Area of Cover - Europe				EUR€ - Area of Cover - Worldwide Excluding USA & Canada				EUR€ - Area of Cover - Worldwide			
Age	€ 800,000	€ 4,000,000	€ 6,250,000	Age	€ 800,000	€ 4,000,000	€ 6,250,000	Age	€ 800,000	€ 4,000,000	€ 6,250,000
18-29	€ 58	€ 68	€ 72	18-29	€ 70	€ 83	€ 88	18-29	€ 101	€ 118	€ 126
30-39	€ 77	€ 89	€ 95	30-39	€ 92	€ 108	€ 114	30-39	€ 132	€ 155	€ 164
40-49	€ 98	€ 114	€ 122	40-49	€ 119	€ 138	€ 148	40-49	€ 205	€ 240	€ 256
50-59	€ 163	€ 192	€ 205	50-59	€ 197	€ 230	€ 247	50-59	€ 302	€ 354	€ 379
60-64	€ 216	€ 253	€ 270	60-64	€ 260	€ 305	€ 326	60-64	€ 360	€ 420	€ 450
65-69	€ 227	€ 265	€ 283	65-69	€ 274	€ 319	€ 342	65-69	€ 378	€ 442	€ 472
Dep Child	€ 53	€ 62	€ 65	Dep Child	€ 64	€ 74	€ 78	Dep Child	€ 89	€ 102	€ 109
Child Alone	€ 55	€ 65	€ 70	Child Alone	€ 67	€ 78	€ 84	Child Alone	€ 89	€ 107	€ 114

## GlobeHopper® Platinum 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 [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	\$1,000,000	\$5,000,000	\$8,000,000	Age	\$1,000,000	\$5,000,000	\$8,000,000	Age	\$1,000,000	\$5,000,000	\$8,000,000
18-29	\$2.51	\$2.98	\$3.13	18-29	\$3.02	\$3.59	\$3.78	18-29	\$4.42	\$5.10	\$5.48
30-39	\$3.35	\$3.86	\$4.13	30-39	\$4.03	\$4.67	\$4.98	30-39	\$5.74	\$6.68	\$7.12
40-49	\$4.28	\$4.97	\$5.33	40-49	\$5.17	\$5.99	\$6.43	40-49	\$8.88	\$10.39	\$11.12
50-59	\$7.12	\$8.32	\$8.89	50-59	\$8.57	\$10.02	\$10.72	50-59	\$13.10	\$15.37	\$16.44
60-64	\$9.36	\$10.98	\$11.71	60-64	\$11.28	\$13.24	\$14.11	60-64	\$15.62	\$18.20	\$19.54
65-69	\$9.83	\$11.51	\$12.29	65-69	\$11.84	\$13.86	\$14.81	65-69	\$16.38	\$19.15	\$20.41
Dep Child	\$2.30	\$2.72	\$2.82	Dep Child	\$2.77	\$3.28	\$3.41	Dep Child	\$3.84	\$4.42	\$4.79
Child Alone	\$2.40	\$2.82	\$3.04	Child Alone	\$2.90	\$3.41	\$3.66	Child Alone	\$3.97	\$4.67	\$4.98

GBP£ - Area of Cover - Europe				GBP£ - Area of Cover - Worldwide Excluding USA & Canada				GBP£ - Area of Cover - Worldwide			
Age	£600,000	£3,000,000	£5,000,000	Age	£600,000	£3,000,000	£5,000,000	Age	£600,000	£3,000,000	£5,000,000
18-29	£1.56	£1.85	£1.94	18-29	£1.87	£2.23	£2.34	18-29	£2.74	£3.17	£3.40
30-39	£2.08	£2.40	£2.56	30-39	£2.50	£2.89	£3.08	30-39	£3.55	£4.14	£4.42
40-49	£2.66	£3.08	£3.31	40-49	£3.20	£3.71	£3.98	40-49	£5.51	£6.44	£6.89
50-59	£4.40	£5.16	£5.51	50-59	£5.32	£6.22	£6.64	50-59	£8.12	£9.53	£10.20
60-64	£5.81	£6.80	£7.26	60-64	£7.00	£8.21	£8.75	60-64	£9.68	£11.29	£12.11
65-69	£6.10	£7.13	£7.62	65-69	£7.34	£8.59	£9.18	65-69	£10.15	£11.88	£12.66
Dep Child	£1.43	£1.68	£1.75	Dep Child	£1.72	£2.03	£2.11	Dep Child	£2.39	£2.74	£2.96
Child Alone	£1.49	£1.75	£1.88	Child Alone	£1.80	£2.11	£2.27	Child Alone	£2.46	£2.89	£3.08

EUR€ - Area of Cover - Europe				EUR€ - Area of Cover - Worldwide Excluding USA & Canada				EUR€ - Area of Cover - Worldwide			
Age	€ 800,000	€ 4,000,000	€ 6,250,000	Age	€ 800,000	€ 4,000,000	€ 6,250,000	Age	€ 800,000	€ 4,000,000	€ 6,250,000
18-29	€1.93	€2.29	€2.41	18-29	€2.33	€2.76	€2.92	18-29	€3.40	€3.92	€4.22
30-39	€2.58	€2.98	€3.18	30-39	€3.11	€3.59	€3.83	30-39	€4.42	€5.15	€5.48
40-49	€3.30	€3.83	€4.10	40-49	€3.97	€4.61	€4.94	40-49	€6.84	€8.00	€8.57
50-59	€5.47	€6.40	€6.84	50-59	€6.60	€7.72	€8.24	50-59	€10.09	€11.83	€12.66
60-64	€7.21	€8.46	€9.02	60-64	€8.69	€10.19	€10.87	60-64	€12.04	€14.02	€15.04
65-69	€7.57	€8.86	€9.46	65-69	€9.12	€10.67	€11.40	65-69	€12.61	€14.75	€15.72
Dep Child	€1.78	€2.09	€2.17	Dep Child	€2.14	€2.52	€2.62	Dep Child	€2.96	€3.40	€3.68
Child Alone	€1.85	€2.17	€2.34	Child Alone	€2.23	€2.62	€2.81	Child Alone	€3.06	€3.59	€3.83