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# Health Insurance Premium Taxes
# For Persons Residing In the EU Zone
# As at 15th December 2015

The legislation - the CEA (Comité Européen Des Assurances) Codification of European Insurance Tax Directives - requires that local premium taxes in certain EU/EEA states must be accounted for. Those and other governmental levies differ according to the Country of Residence. The table here under identifies the EEA Member Countries from which we are obliged to collect the tax and the amounts involved. The tax/levy needs to be added to the premium shown in the Rating Table and is based upon where the person will be residing during the period of cover, NOT where they are when they buy the cover.

| Country of residence | Tax Applicable |
|---|---|
| Austria | 1% Premium Tax |
| Belgium | 9.25% Premium Tax |
| Bulgaria | 2.00% Premium Tax |
| Cyprus | €2.00 per person on stamp duty & €0.07 (if premium collected is over €4.00) |
| Czech Republic | Nil |
| Denmark | 1.10% Premium Tax |
| Estonia | Nil |
| Finland | Nil |
| France | 9% Premium Tax |
| Germany | Nil |
| Gibraltar | Nil |
| Greece | 15% Premium Tax |
| Hungary | Nil |
| Iceland | Nil |
| Ireland | 3% levy tax. 2% Insurance Compensation Fund (ICF) Levy. €1 per certificate stamp duty |
|  | (No stamp duty on renewals) |
| Italy | 2.5% Premium Tax |
| Latvia | Nil |
| Liechtenstein | Nil |
| Lithuania | Nil |
| Luxembourg | 4% Premium tax |
| Malta | Nil |
| Netherlands | Nil |
| Norway | Nil |
| Poland | Nil |
| Portugal | 2.5% for Emergency Fund, 5% Stamp Duty |
| Slovakia | Nil |
| Slovenia | 8.5% Premium Tax |
| Spain | 0.15% for the winding up of Insurance Companies, 0.005 per €1,000 sum insured extraordinary risk charge |
| Sweden | Nil |
| United Kingdom | 9.5% Premium Tax |

**Sample Calculation**

For example, a Uk family of 3 who are **residing** in Italy. Applicant: £675, Spouse: £600, 1st Child (4 years old): free.

| £1,275 | x | 0 | = £1275 | + | 31.88 (2.5%) | = £1,306.88 |
|---|---|---|---|---|---|---|
| Total premium | | Excess Rate Factor | | | Insurance Premium Taxes | Total Premium |

Call IMG Europe Ltd for details on +44 (0) 1444 465555, we will be happy to help.