

(effective 1st July 2007)

(€ Euro)



This schedule contains information on **Your** premiums for the International Healthcare Plan in € Euros.

Simply decide which level of cover best suits **Your** needs, choose **Your Geographic Area** from the list of countries on page 7, find **Your** premium from the tables listed on the following pages, then contact **Us** using the Helpline numbers listed on the Contact Information Sheet or apply online at [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com)

There are five **Geographic Areas** and **You** should choose the country/area in which **You** will be resident at the time of inception of the **Policy**. **You** will be covered worldwide, but if **You** wish to include **Elective Treatment** in the USA, this is available for an extra premium and is shown in Area 5. (Please note that for Areas 1 to 4, cover in the USA is for **Accident and Emergency Treatment** only).

All premiums quoted are for annual and monthly cover and are per person, unless otherwise stated. If **You** wish to pay **Your** premium in an alternative currency to € Euros, please contact **Us**.

#### Insurance Premium Tax

In certain territories, Insurance Premium Tax or other local taxes may need to be added to these premiums. Please contact Goodhealth or **Your** Insurance Advisor for details.

### Premium Discount

**You** will enjoy a 6% discount if **You** pay **Your** premiums annually\*

## Geographic Areas

Area 1	Indian sub-continent, Middle East & Africa (excluding Nigeria)	excluding USA Elective Treatment
Area 2	South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China <b>C</b> )	
Area 3	EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino	
Area 4	China <b>C</b> , Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World	
Area 5	Worldwide including USA Elective Treatment	

**C** China includes Hong Kong, Taiwan and Macau. \*Discount already reflected in the published rates

# Area 1 - Indian sub-continent, Middle East & Africa (excluding Nigeria)

## Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	548	48.59	493	43.71	411	36.44
18 - 20	590	52.31	531	47.08	443	39.28
21 - 24	715	63.40	644	57.10	536	47.53
25 - 29	769	68.18	692	61.36	577	51.16
30 - 34	857	75.99	771	68.36	643	57.01
35 - 39	931	82.55	838	74.30	698	61.89
40 - 44	1,107	98.15	996	88.31	830	73.59
45 - 49	1,322	117.22	1,190	105.51	992	87.96
50 - 54	1,639	145.32	1,475	130.78	1,229	108.97
55 - 59	2,377	210.76	2,139	189.66	1,783	158.09
60 - 64	3,224	285.86	2,902	257.31	2,418	214.40
65 - 69*	4,223	374.44	3,801	337.02	3,167	280.81
70 - 74*	5,093	451.58	4,584	406.45	3,820	338.71
75 - 79*	5,891	522.34	5,302	470.11	4,418	391.73
80+*	6,958	616.94	6,262	555.23	5,219	462.75

♦ Applicable to renewals only

Premiums shown in € Euros

## Foundation

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	845	74.92	1,151	102.06	930	82.46	718	63.66	676	59.94	634	56.21	549	48.68	423	37.51
18 - 20	905	80.24	1,233	109.33	996	88.31	769	68.18	724	64.19	679	60.20	588	52.14	453	40.17
21 - 24	1,103	97.80	1,503	133.27	1,213	107.55	938	83.17	882	78.20	827	73.33	717	63.57	552	48.94
25 - 29	1,180	104.63	1,608	142.58	1,298	115.09	1,003	88.93	944	83.70	885	78.47	767	68.01	590	52.31
30 - 34	1,321	117.13	1,800	159.60	1,453	128.83	1,123	99.57	1,057	93.72	991	87.87	859	76.16	661	58.61
35 - 39	1,433	127.06	1,952	173.08	1,576	139.74	1,218	108.00	1,146	101.61	1,075	95.32	931	82.55	717	63.57
40 - 44	1,703	151.00	2,320	205.71	1,873	166.07	1,448	128.39	1,362	120.76	1,277	113.23	1,107	98.15	852	75.54
45 - 49	2,032	180.17	2,768	245.43	2,235	198.17	1,727	153.13	1,626	144.17	1,524	135.13	1,321	117.13	1,016	90.09
50 - 54	2,520	223.44	3,433	304.39	2,772	245.78	2,142	189.92	2,016	178.75	1,890	167.58	1,638	145.24	1,260	111.72
55 - 59	3,658	324.34	4,983	441.83	4,024	356.79	3,109	275.66	2,926	259.44	2,744	243.30	2,378	210.85	1,829	162.17
60 - 64	4,958	439.61	6,754	598.85	5,454	483.59	4,214	373.64	3,966	351.65	3,719	329.75	3,223	285.77	2,479	219.80
65 - 69*	6,492	575.62	8,764	777.07	7,141	633.17	5,518	489.26	5,194	460.53	4,869	431.72	4,220	374.17	3,246	287.81
70 - 74*	7,837	694.88	10,580	938.09	8,621	764.40	6,661	590.61	6,270	555.94	5,878	521.18	5,094	451.67	3,919	347.48
75 - 79*	9,065	803.76	12,238	1,085.10	9,972	884.18	7,705	683.18	7,252	643.01	6,799	602.84	5,892	522.42	4,533	401.93
80+*	10,703	949.00	14,449	1,281.14	11,773	1,043.87	9,098	806.69	8,562	759.16	8,027	711.73	6,957	616.85	5,352	474.54

Premiums shown in € Euros

## Lifestyle

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,014	89.91	1,330	117.93	1,105	97.98	892	79.09	1,367	121.21	1,681	149.05	1,463	129.72	1,244	110.30
18 - 20	1,087	96.38	1,426	126.44	1,185	105.07	957	84.85	1,464	129.81	1,801	159.69	1,566	138.85	1,332	118.10
21 - 24	1,322	117.22	1,734	153.75	1,441	127.77	1,163	103.12	1,826	161.91	2,246	199.15	1,954	173.25	1,662	147.36
25 - 29	1,414	125.37	1,855	164.48	1,541	136.64	1,244	110.30	1,955	173.34	2,405	213.24	2,092	185.49	1,779	157.74
30 - 34	1,583	140.36	2,077	184.16	1,725	152.95	1,393	123.51	2,188	194.00	2,691	238.60	2,341	207.57	1,991	176.54
35 - 39	1,720	152.51	2,256	200.03	1,875	166.25	1,514	134.24	2,373	210.41	2,919	258.82	2,539	225.12	2,159	191.43
40 - 44	2,045	181.32	2,683	237.89	2,229	197.64	1,800	159.60	2,753	244.10	3,386	300.23	2,946	261.21	2,505	222.11
45 - 49	2,642	234.26	3,466	307.32	2,880	255.36	2,325	206.15	3,285	291.27	4,041	358.30	3,515	311.66	2,989	265.02
50 - 54	3,277	290.56	4,299	381.18	3,572	316.72	2,884	255.71	4,076	361.41	5,013	444.49	4,361	386.68	3,709	328.86
55 - 59	4,755	421.61	6,238	553.10	5,183	459.56	4,184	370.98	5,914	524.37	7,274	644.96	6,328	561.08	5,382	477.20
60 - 64	6,446	571.55	8,456	749.77	7,026	622.97	5,672	502.92	8,021	711.20	9,866	874.79	8,582	760.94	7,299	647.18
65 - 69*	8,441	748.44	10,974	973.03	9,201	815.82	7,428	658.62	10,129	898.10	12,459	1,104.70	10,838	960.97	9,217	817.24
70 - 74*	10,190	903.51	13,247	1,174.57	11,107	984.82	8,967	795.07	12,229	1,084.30	15,042	1,333.72	13,085	1,160.20	11,128	986.68
75 - 79*	11,786	1,045.03	15,322	1,358.55	12,847	1,139.10	10,372	919.65	14,142	1,253.92	17,395	1,542.36	15,132	1,341.70	12,869	1,141.05
80+*	13,915	1,233.80	18,090	1,603.98	15,167	1,344.81	12,245	1,085.72	16,699	1,480.64	20,540	1,821.21	17,868	1,584.30	15,196	1,347.38

Premiums shown in € Euros

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

## Area 2 - South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China **C**)

### Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	592	52.49	533	47.26	444	39.37
18 - 20	714	63.31	643	57.01	536	47.53
21 - 24	798	70.76	718	63.66	599	53.11
25 - 29	866	76.79	779	69.07	650	57.63
30 - 34	928	82.28	835	74.04	696	61.71
35 - 39	1,021	90.53	919	81.48	766	67.92
40 - 44	1,175	104.18	1,058	93.81	881	78.12
45 - 49	1,320	117.04	1,188	105.34	990	87.78
50 - 54	1,884	167.05	1,696	150.38	1,413	125.29
55 - 59	2,426	215.11	2,183	193.56	1,820	161.37
60 - 64	3,334	295.61	3,001	266.09	2,501	221.76
65 - 69*	5,138	455.57	4,624	409.99	3,854	341.72
70 - 74*	5,846	518.35	5,261	466.48	4,385	388.80
75 - 79*	6,731	596.82	6,058	537.14	5,048	447.59
80+*	7,606	674.40	6,845	606.92	5,705	505.84

Premiums shown in € Euros

**C** China includes Hong Kong, Taiwan and Macau.

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

### Foundation

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	910	80.69	1,240	109.95	1,001	88.76	774	68.63	728	64.55	683	60.56	592	52.49	455	40.34
18 - 20	1,099	97.44	1,497	132.73	1,209	107.20	934	82.81	879	77.94	824	73.06	714	63.31	550	48.77
21 - 24	1,229	108.97	1,674	148.43	1,352	119.88	1,045	92.66	983	87.16	922	81.75	799	70.84	615	54.53
25 - 29	1,335	118.37	1,819	161.28	1,469	130.25	1,135	100.64	1,068	94.70	1,001	88.76	868	76.96	668	59.23
30 - 34	1,429	126.70	1,947	172.63	1,572	139.38	1,215	107.73	1,143	101.35	1,072	95.05	929	82.37	715	63.40
35 - 39	1,571	139.30	2,140	189.75	1,728	153.22	1,335	118.37	1,257	111.45	1,178	104.45	1,021	90.53	786	69.69
40 - 44	1,808	160.31	2,463	218.39	1,989	176.36	1,537	136.28	1,446	128.21	1,356	120.23	1,175	104.18	904	80.15
45 - 49	2,031	180.08	2,767	245.34	2,234	198.08	1,726	153.04	1,625	144.08	1,523	135.04	1,320	117.04	1,016	90.09
50 - 54	2,898	256.96	3,948	350.06	3,188	282.67	2,463	218.39	2,318	205.53	2,174	192.76	1,884	167.05	1,449	128.48
55 - 59	3,733	330.99	5,085	450.87	4,106	364.07	3,173	281.34	2,986	264.76	2,800	248.27	2,426	215.11	1,867	165.54
60 - 64	5,130	454.86	6,988	619.60	5,643	500.35	4,361	386.68	4,104	363.89	3,848	341.19	3,335	295.70	2,565	227.43
65 - 69*	7,907	701.09	10,674	946.43	8,698	771.22	6,721	595.93	6,326	560.91	5,930	525.79	5,140	455.75	3,954	350.59
70 - 74*	8,994	797.47	12,142	1,076.59	9,893	877.18	7,645	677.86	7,195	637.96	6,746	598.15	5,846	518.35	4,497	398.73
75 - 79*	10,355	918.14	13,979	1,239.47	11,391	1,010.00	8,802	780.44	8,284	734.51	7,766	688.59	6,731	596.82	5,178	459.12
80+*	11,702	1,037.58	15,797	1,400.67	12,872	1,141.32	9,947	881.97	9,362	830.10	8,777	778.23	7,606	674.40	5,851	518.79

Premiums shown in € Euros

### Lifestyle

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,093	96.91	1,434	127.15	1,191	105.60	962	85.30	1,471	130.43	1,809	160.40	1,574	139.56	1,339	118.72
18 - 20	1,318	116.86	1,729	153.30	1,437	127.41	1,160	102.85	1,776	157.47	2,184	193.65	1,900	168.47	1,616	143.29
21 - 24	1,473	130.61	1,933	171.39	1,606	142.40	1,296	114.91	2,034	180.35	2,502	221.84	2,176	192.94	1,851	164.12
25 - 29	1,600	141.87	2,099	186.11	1,744	154.63	1,408	124.84	2,209	195.86	2,717	240.91	2,364	209.61	2,010	178.22
30 - 34	1,718	152.33	2,254	199.85	1,873	166.07	1,512	134.06	2,369	210.05	2,914	258.37	2,535	224.77	2,156	191.17
35 - 39	1,887	167.31	2,476	219.54	2,057	182.39	1,661	147.28	2,602	230.71	3,200	283.73	2,784	246.85	2,368	209.96
40 - 44	2,170	192.41	2,847	252.43	2,365	209.70	1,910	169.35	2,922	259.08	3,594	318.67	3,127	277.26	2,659	235.76
45 - 49	2,641	234.17	3,465	307.23	2,879	255.27	2,324	206.06	3,283	291.09	4,038	358.04	3,513	311.49	2,987	264.85
50 - 54	3,768	334.10	4,943	438.28	4,107	364.15	3,316	294.02	4,687	415.58	5,765	511.16	5,015	444.66	4,265	378.16
55 - 59	4,853	430.30	6,367	564.54	5,290	469.05	4,271	378.70	6,039	535.46	7,428	658.62	6,462	572.96	5,495	487.22
60 - 64	6,666	591.05	8,746	775.48	7,266	644.25	5,866	520.12	8,295	735.49	10,203	904.67	8,876	787.01	7,548	669.26
65 - 69*	10,278	911.32	13,361	1,184.68	11,203	993.33	9,045	801.99	12,335	1,093.70	15,172	1,345.25	13,198	1,170.22	11,224	995.19
70 - 74*	11,692	1,036.69	15,200	1,347.73	12,744	1,129.97	10,289	912.29	14,030	1,243.99	17,257	1,530.12	15,012	1,331.06	12,767	1,132.01
75 - 79*	13,462	1,193.63	17,500	1,551.67	14,674	1,301.09	11,847	1,050.43	16,153	1,432.23	19,868	1,761.63	17,284	1,532.51	14,699	1,303.31
80+*	15,213	1,348.89	19,777	1,753.56	16,582	1,470.27	13,387	1,186.98	18,253	1,618.43	22,451	1,990.66	19,531	1,731.75	16,610	1,472.75

Premiums shown in € Euros

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

### Lifestyle Plus

## Area 3 - EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino

### Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	613	54.35	552	48.94	437	38.75
18 - 20	627	55.59	564	50.01	447	39.63
21 - 24	764	67.74	688	61.00	544	48.23
25 - 29	819	72.62	737	65.35	584	51.78
30 - 34	915	81.13	824	73.06	652	57.81
35 - 39	994	88.13	895	79.36	708	62.78
40 - 44	1,180	104.63	1,062	94.16	841	74.57
45 - 49	1,409	124.93	1,268	112.43	1,004	89.02
50 - 54	1,920	170.24	1,728	153.22	1,368	121.30
55 - 59	2,537	224.95	2,283	202.43	1,808	160.31
60 - 64	3,438	304.84	3,094	274.33	2,450	217.23
65 - 69*	6,045	535.99	5,441	482.44	4,307	381.89
70 - 74*	6,992	619.96	6,293	557.98	4,982	441.74
75 - 79*	8,087	717.05	7,278	645.32	5,763	510.99
80+*	9,550	846.77	8,595	762.09	6,805	603.38

♦ Applicable to renewals only

Premiums shown in € Euros

### Foundation

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	943	83.61	1,285	113.94	1,084	96.11	802	71.11	718	63.66	673	59.67	584	51.78	449	39.81
18 - 20	965	85.56	1,315	116.60	1,110	98.42	820	72.71	735	65.17	689	61.09	597	52.93	460	40.79
21 - 24	1,175	104.18	1,601	141.96	1,351	119.79	999	88.58	895	79.36	839	74.39	727	64.46	560	49.65
25 - 29	1,259	111.63	1,715	152.06	1,448	128.39	1,070	94.87	959	85.03	899	79.71	779	69.07	600	53.20
30 - 34	1,407	124.75	1,917	169.97	1,618	143.46	1,196	106.05	1,072	95.05	1,005	89.11	871	77.23	670	59.41
35 - 39	1,528	135.48	2,082	184.60	1,757	155.79	1,299	115.18	1,164	103.21	1,091	96.74	946	83.88	728	64.55
40 - 44	1,817	161.11	2,475	219.45	2,090	185.31	1,544	136.90	1,384	122.71	1,298	115.09	1,124	99.66	866	76.79
45 - 49	2,167	192.14	2,952	261.74	2,492	220.96	1,842	163.32	1,651	146.39	1,548	137.26	1,341	118.90	1,032	91.50
50 - 54	2,956	262.10	4,027	357.06	3,399	301.38	2,513	222.82	2,252	199.68	2,111	187.18	1,829	162.17	1,408	124.84
55 - 59	3,901	345.89	5,315	471.26	4,486	397.76	3,316	294.02	2,972	263.52	2,786	247.03	2,414	214.04	1,858	164.74
60 - 64	5,290	469.05	7,207	639.02	6,084	539.45	4,497	398.73	4,031	357.42	3,778	334.98	3,274	290.29	2,520	223.44
65 - 69*	8,720	773.17	11,772	1,043.78	10,028	889.15	7,412	657.20	6,644	589.10	6,227	552.13	5,396	478.45	4,154	368.32
70 - 74*	10,087	894.38	13,617	1,207.37	11,600	1,028.53	8,574	760.23	7,686	681.49	7,204	638.75	6,242	553.46	4,805	426.04
75 - 79*	11,667	1,034.47	15,750	1,396.50	13,417	1,189.64	9,917	879.31	8,889	788.16	8,332	738.77	7,220	640.17	5,558	492.81
80+*	13,777	1,221.56	18,599	1,649.11	15,844	1,404.83	11,710	1,038.29	10,497	930.73	9,839	872.39	8,526	755.97	6,563	581.92

Premiums shown in € Euros

### Lifestyle

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,227	108.79	1,672	148.25	1,411	125.11	1,043	92.48	1,652	146.48	2,230	197.73	1,899	168.38	1,404	124.49
18 - 20	1,254	111.19	1,708	151.44	1,442	127.86	1,066	94.52	1,693	150.11	2,286	202.69	1,947	172.63	1,439	127.59
21 - 24	1,526	135.31	2,079	184.34	1,755	155.61	1,297	115.00	2,108	186.91	2,846	252.35	2,424	214.93	1,792	158.89
25 - 29	1,636	145.06	2,229	197.64	1,881	166.78	1,391	123.34	2,261	200.48	3,052	270.61	2,600	230.53	1,922	170.42
30 - 34	1,829	162.17	2,492	220.96	2,103	186.47	1,555	137.88	2,527	224.06	3,411	302.44	2,906	257.67	2,148	190.46
35 - 39	1,986	176.09	2,706	239.93	2,284	202.51	1,688	149.67	2,744	243.30	3,704	328.42	3,155	279.74	2,332	206.77
40 - 44	2,363	209.52	3,219	285.42	2,717	240.91	2,009	178.13	3,184	282.31	4,298	381.09	3,661	324.61	2,706	239.93
45 - 49	2,816	249.69	3,837	340.21	3,238	287.10	2,394	212.27	3,796	336.58	5,125	454.42	4,365	387.03	3,227	286.13
50 - 54	3,843	340.75	5,236	464.26	4,419	391.82	3,267	289.67	5,179	459.20	6,992	619.96	5,955	528.01	4,402	390.31
55 - 59	5,073	449.81	6,911	612.78	5,834	517.28	4,312	382.33	6,834	605.95	9,226	818.04	7,858	696.74	5,809	515.06
60 - 64	6,876	609.67	9,368	830.63	7,907	701.09	5,845	518.26	9,265	821.50	12,508	1,109.04	10,653	944.57	7,875	698.25
65 - 69*	11,335	1,005.04	15,302	1,356.78	13,035	1,155.77	9,635	854.30	14,740	1,306.95	19,899	1,764.38	16,948	1,502.72	12,529	1,110.90
70 - 74*	13,117	1,163.04	17,708	1,570.11	15,085	1,337.54	11,149	988.54	17,050	1,511.77	23,018	2,040.93	19,604	1,738.22	14,492	1,284.96
75 - 79*	15,166	1,344.72	20,474	1,815.36	17,441	1,546.44	12,891	1,143.00	19,718	1,748.33	26,619	2,360.22	22,672	2,010.25	16,760	1,486.05
80+*	17,911	1,588.11	24,180	2,143.96	20,598	1,826.36	15,224	1,349.86	23,283	2,064.43	31,432	2,786.97	26,771	2,373.70	19,790	1,754.71

Premiums shown in € Euros

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

### Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	757	67.12	681	60.38	568	50.36
18 - 20	916	81.22	824	73.06	687	60.91
21 - 24	1,022	90.62	920	81.57	767	68.01
25 - 29	1,112	98.60	1,001	88.76	834	73.95
30 - 34	1,192	105.69	1,073	95.14	894	79.27
35 - 39	1,311	116.24	1,180	104.63	983	87.16
40 - 44	1,507	133.62	1,356	120.23	1,130	100.19
45 - 49	1,692	150.02	1,523	135.04	1,269	112.52
50 - 54	2,153	190.90	1,938	171.84	1,615	143.20
55 - 59	2,776	246.14	2,498	221.49	2,082	184.60
60 - 64	3,805	337.38	3,425	303.68	2,854	253.05
65 - 69*	5,852	518.88	5,267	467.01	4,389	389.16
70 - 74*	6,669	591.32	6,002	532.18	5,002	443.51
75 - 79*	7,679	680.87	6,911	612.78	5,759	510.63
80+*	8,676	769.27	7,808	692.31	6,507	576.95

Premiums shown in € Euros

**C** China includes Hong Kong, Taiwan and Macau.

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

### Foundation

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,163	103.12	1,584	140.45	1,279	113.40	989	87.69	930	82.46	872	77.32	756	67.03	582	51.60
18 - 20	1,409	124.93	1,920	170.24	1,550	137.43	1,198	106.22	1,127	99.93	1,057	93.72	916	81.22	705	62.51
21 - 24	1,572	139.38	2,142	189.92	1,729	153.30	1,336	118.46	1,258	111.54	1,179	104.54	1,022	90.62	786	69.69
25 - 29	1,708	151.44	2,327	206.33	1,879	166.60	1,452	128.74	1,366	121.12	1,281	113.58	1,111	98.51	854	75.72
30 - 34	1,832	162.44	2,496	221.31	2,015	178.66	1,557	138.05	1,466	129.99	1,374	121.83	1,191	105.60	916	81.22
35 - 39	2,015	178.66	2,745	243.39	2,217	196.57	1,713	151.89	1,612	142.93	1,512	134.06	1,310	116.15	1,008	89.38
40 - 44	2,315	205.26	3,154	279.65	2,547	225.83	1,968	174.50	1,852	164.21	1,737	154.01	1,505	133.44	1,158	102.68
45 - 49	2,603	230.80	3,546	314.41	2,863	253.85	2,213	196.22	2,082	184.60	1,953	173.17	1,692	150.02	1,302	115.44
50 - 54	3,314	293.84	4,515	400.33	3,645	323.19	2,817	249.77	2,651	235.06	2,486	220.43	2,155	191.08	1,657	146.92
55 - 59	4,270	378.61	5,817	515.77	4,697	416.47	3,630	321.86	3,416	302.89	3,203	284.00	2,776	246.14	2,135	189.30
60 - 64	5,851	518.79	7,971	706.76	6,436	570.66	4,973	440.94	4,681	415.05	4,389	389.16	3,804	337.29	2,926	259.44
65 - 69*	8,999	797.91	12,149	1,077.21	9,899	877.71	7,649	678.21	7,199	638.31	6,750	598.50	5,851	518.79	4,500	399.00
70 - 74*	10,260	909.72	13,851	1,228.12	11,286	1,000.69	8,721	773.26	8,208	727.78	7,696	682.38	6,671	591.50	5,130	454.86
75 - 79*	11,814	1,047.51	15,949	1,414.14	12,995	1,152.22	10,042	890.39	9,451	837.99	8,862	785.76	7,681	681.05	5,907	523.75
80+*	13,347	1,183.43	18,019	1,597.68	14,682	1,301.80	11,345	1,005.92	10,678	946.78	10,012	887.73	8,678	769.45	6,674	591.76

Premiums shown in € Euros

### Lifestyle

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,394	123.60	1,829	162.17	1,519	134.68	1,226	108.71	1,882	166.87	2,314	205.17	2,014	178.57	1,712	151.80
18 - 20	1,691	149.94	2,218	196.66	1,843	163.41	1,488	131.94	2,277	201.89	2,800	248.27	2,436	215.99	2,072	183.72
21 - 24	1,887	167.31	2,476	219.54	2,057	182.39	1,660	147.19	2,604	230.89	3,202	283.91	2,786	247.03	2,369	210.05
25 - 29	2,051	181.86	2,691	238.60	2,236	198.26	1,805	160.04	2,835	251.37	3,486	309.09	3,033	268.93	2,580	228.76
30 - 34	2,199	194.98	2,885	255.80	2,397	212.53	1,935	171.57	3,036	269.19	3,734	331.08	3,249	288.08	2,762	244.90
35 - 39	2,417	214.31	3,171	281.16	2,635	233.64	2,127	188.59	3,336	295.79	4,102	363.71	3,570	316.54	3,035	269.10
40 - 44	2,779	246.40	3,646	323.28	3,029	268.57	2,445	216.79	3,746	332.15	4,607	408.49	4,008	355.38	3,408	302.18
45 - 49	3,382	299.87	4,437	393.41	3,686	326.83	2,976	263.87	4,212	373.46	5,180	459.29	4,507	399.62	3,832	339.77
50 - 54	4,308	381.98	5,652	501.14	4,696	416.38	3,790	336.05	5,359	475.16	6,590	584.31	5,734	508.41	4,876	432.34
55 - 59	5,549	492.01	7,280	645.49	6,048	536.26	4,882	432.87	6,904	612.15	8,490	752.78	7,387	654.98	6,282	557.00
60 - 64	7,605	674.31	9,977	884.63	8,289	734.96	6,691	593.27	9,458	838.61	11,631	1,031.28	10,120	897.31	8,606	763.07
65 - 69*	11,700	1,037.40	15,210	1,348.62	12,753	1,130.77	10,294	912.73	14,039	1,244.79	17,265	1,530.83	15,022	1,331.95	12,774	1,132.63
70 - 74*	13,338	1,182.64	17,339	1,537.39	14,538	1,289.04	11,735	1,040.50	16,003	1,418.93	19,680	1,744.96	17,123	1,518.24	14,561	1,291.08
75 - 79*	15,357	1,361.65	19,964	1,770.14	16,739	1,484.19	13,512	1,198.06	18,426	1,633.77	22,659	2,009.10	19,716	1,748.15	16,765	1,486.50
80+*	17,352	1,538.54	22,558	2,000.14	18,914	1,677.04	15,267	1,353.67	20,825	1,846.48	25,610	2,270.75	22,283	1,975.76	18,948	1,680.06

Premiums shown in € Euros

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

### Lifestyle Plus

## Area 5 - Worldwide including USA elective treatment

Please note: Major Medical is not available in this area

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

### Foundation

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,703	151.00	2,299	203.84	1,873	166.07	1,448	128.39	1,362	120.76	1,277	113.23	1,107	98.15	852	75.54
18 - 20	1,931	171.22	2,607	231.15	2,124	188.33	1,641	145.50	1,545	136.99	1,448	128.39	1,255	111.28	966	85.65
21 - 24	2,442	216.52	3,297	292.33	2,686	238.16	2,076	184.07	1,954	173.25	1,832	162.44	1,587	140.71	1,221	108.26
25 - 29	2,666	236.39	3,599	319.11	2,933	260.06	2,266	200.92	2,133	189.13	2,000	177.33	1,733	153.66	1,333	118.19
30 - 34	2,852	252.88	3,850	341.37	3,137	278.15	2,424	214.93	2,282	202.34	2,139	189.66	1,854	164.39	1,426	126.44
35 - 39	3,168	280.90	4,277	379.23	3,485	309.00	2,693	238.78	2,534	224.68	2,376	210.67	2,059	182.56	1,584	140.45
40 - 44	3,848	341.19	5,195	460.62	4,233	375.33	3,271	290.03	3,078	272.92	2,886	255.89	2,501	221.76	1,924	170.59
45 - 49	4,346	385.35	5,867	520.21	4,781	423.92	3,694	327.53	3,477	308.29	3,260	289.05	2,825	250.48	2,173	192.67
50 - 54	5,083	450.69	6,862	608.43	5,591	495.74	4,321	383.13	4,066	360.52	3,812	338.00	3,304	292.95	2,542	225.39
55 - 59	6,698	593.89	9,042	801.72	7,368	653.30	5,693	504.78	5,358	475.08	5,024	445.46	4,354	386.05	3,349	296.94
60 - 64	9,637	854.48	13,010	1,153.55	10,601	939.96	8,191	726.27	7,710	683.62	7,228	640.88	6,264	555.41	4,819	427.28
65 - 69*	12,851	1,139.46	17,346	1,538.01	14,136	1,253.39	10,923	968.51	10,281	911.58	9,638	854.57	8,353	740.63	6,426	569.77
70 - 74*	14,482	1,284.07	19,548	1,733.26	15,930	1,412.46	12,310	1,091.49	11,586	1,027.29	10,862	963.10	9,413	834.62	7,241	642.04
75 - 79*	16,655	1,476.74	22,481	1,993.32	18,321	1,624.46	14,157	1,255.25	13,324	1,181.39	12,491	1,107.54	10,826	959.91	8,328	738.42
80+*	18,887	1,674.65	25,494	2,260.47	20,776	1,842.14	16,054	1,423.45	15,110	1,339.75	14,165	1,255.96	12,277	1,088.56	9,444	837.37

Premiums shown in € Euros

### Lifestyle




### Lifestyle Plus




Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	2,045	181.32	2,659	235.76	2,229	197.64	1,800	159.60	2,658	235.68	3,694	327.53	2,844	252.17	2,419	214.48
18 - 20	2,317	205.44	3,012	267.06	2,526	223.97	2,039	180.79	3,012	267.06	4,186	371.16	3,223	285.77	2,741	243.04
21 - 24	2,931	259.88	3,810	337.82	3,195	283.29	2,579	228.67	3,904	346.15	5,426	481.11	4,177	370.36	3,553	315.03
25 - 29	3,199	283.64	4,159	368.76	3,487	309.18	2,815	249.60	4,261	377.81	5,922	525.08	4,559	404.23	3,878	343.85
30 - 34	3,422	303.42	4,449	394.48	3,730	330.73	3,011	266.98	4,558	404.14	6,335	561.70	4,877	432.43	4,148	367.79
35 - 39	3,801	337.02	4,941	438.10	4,143	367.35	3,345	296.59	5,063	448.92	7,037	623.95	5,417	480.31	4,607	408.49
40 - 44	4,617	409.37	6,002	532.18	5,033	446.26	4,063	360.25	6,002	532.18	8,342	739.66	6,422	569.42	5,462	484.30
45 - 49	5,647	500.70	7,341	650.90	6,155	545.74	4,969	440.58	6,777	600.89	9,419	835.15	7,251	642.92	6,167	546.81
50 - 54	6,608	585.91	8,591	761.74	7,203	638.67	5,815	515.60	7,930	703.13	11,022	977.28	8,485	752.34	7,216	639.82
55 - 59	8,706	771.93	11,318	1,003.53	9,490	841.45	7,661	679.28	10,445	926.12	14,517	1,287.17	11,176	990.94	9,505	842.78
60 - 64	12,527	1,110.73	16,285	1,443.94	13,654	1,210.65	11,024	977.46	15,032	1,332.84	20,893	1,852.51	16,084	1,426.11	13,679	1,212.87
65 - 69*	16,702	1,480.91	21,713	1,925.22	18,205	1,614.18	14,698	1,303.22	20,043	1,777.15	27,857	2,469.99	21,446	1,901.55	18,239	1,617.19
70 - 74*	18,823	1,668.97	24,470	2,169.67	20,517	1,819.17	16,564	1,468.67	22,588	2,002.80	31,395	2,783.69	24,169	2,142.98	20,555	1,822.54
75 - 79*	21,649	1,919.54	28,144	2,495.43	23,597	2,092.27	19,051	1,689.19	25,979	2,303.47	36,108	3,201.58	27,798	2,464.76	23,641	2,096.17
80+*	24,552	2,176.94	31,918	2,830.06	26,762	2,372.90	21,606	1,915.73	29,461	2,612.21	40,947	3,630.63	31,523	2,795.04	26,810	2,377.15

Premiums shown in € Euros

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

## Additional Options - Please note that all persons to be covered under this Policy must select the same level of cover.

USA Elective Treatment	[005]	Area 5 rates apply.
Semi-Private Room Restriction 	[006]	Premium adjustment: 20% discount.
China Private Room Restriction 	[007]	Area 2 rates apply.
Direct Settlement Network 	[008]	As per €50.00 Excess rates.
Extended Evacuation	[009]	€85.00 per Insured Person.
Medical History Disregarded	[010]	Rates available on request - Groups only.
Extension to Lifestyle Plus	[011]	Rates available on request - Groups only.

-  Available to residents of Hong Kong only
-  Available to residents of mainland China only
-  Available in certain countries. Please check with Your local sales centre.

### Group Schemes

Premium discounts can be obtained for Group Schemes where the initial enrolment numbers are three employees or more (excluding Dependents). The higher the enrolment the greater the discount.

## Countries

Country	Area	Country	Area	Country	Area	Country	Area
Afghanistan	1	Dominica	4	Lesotho	1	Samoa	2
Albania	3	Dominican Republic	4	Liberia	1	San Marino	3
Algeria	1	East Timor	2	Libya	1	Sao Tome and Principe	1
Andorra	3	Ecuador	2	Liechtenstein	3	Saudi Arabia	1
Angola	1	Egypt	1	Lithuania	3	Senegal	1
Antigua and Barbuda	4	El Salvador	2	Luxembourg	3	Seychelles	1
Argentina	2	Equatorial Guinea	1	Macau	4	Sierra Leone	1
Armenia	4	Eritrea	1	Macedonia	3	Singapore	4
Australia	4	Estonia	3	Madagascar	1	Slovakia	3
Austria	3	Ethiopia	1	Malawi	1	Slovenia	3
Azerbaijan	4	Fiji	2	Malaysia	2	Solomon Islands	2
Bahamas	4	Finland	3	Maldives	2	Somalia	1
Bahrain	1	France	3	Mali	1	South Africa	1
Bangladesh	1	Gabon	1	Malta	3	Spain	3
Barbados	4	Gambia	1	Marshall Islands	2	Sri Lanka	1
Belarus	3	Georgia	4	Mauritania	1	St Kitts & Nevis	4
Belgium	3	Germany	3	Mauritius	1	St Lucia	4
Belize	4	Ghana	1	Mexico	2	St Martin	4
Benin	1	Gibraltar	3	Micronesia (Federated States of)	2	St Vincent & Grenadines	4
Bhutan	1	Greece	3	Moldova	3	Sudan	1
Bolivia	2	Grenada	4	Monaco	3	Suriname	1
Bosnia & Herzegovina	3	Guatemala	2	Mongolia	2	Swaziland	1
Botswana	1	Guinea	1	Morocco	1	Sweden	3
Brazil	2	Guinea-Bissau	1	Mozambique	1	Switzerland	3
British Virgin Islands	4	Guyana	2	Myanmar	2	Syria	1
British West Indies	4	Haiti	4	Namibia	1	Taiwan	4
Brunei	2	Honduras	2	Nauru	2	Tajikistan	4
Bulgaria	3	Hong Kong	4	Nepal	2	Tanzania (United Republic of)	1
Burkina Faso	1	Hungary	3	Netherlands	3	Thailand	2
Burundi	1	Iceland	3	Netherlands Antilles	4	Togo	1
Cambodia	2	India	1	New Zealand	4	Tonga	2
Cameroon	1	Indonesia	2	Nicaragua	2	Trinidad & Tobago	4
Canada	4	Iran (Islamic Republic of)	1	Niger	1	Tunisia	1
Cape Verde	1	Iraq	1	Nigeria	2	Turkey	3
Cayman Islands	4	Ireland	3	Norway	3	Turkmenistan	4
Central African Republic	1	Israel	1	Oman	1	Turks & Caicos	4
Chad	1	Italy	3	Pakistan	1	Tuvalu	2
Chile	2	Ivory Coast	1	Palau	1	Uganda	1
China	4	Jamaica	4	Panama	2	Ukraine	3
Colombia	2	Japan	4	Papua New Guinea	2	United Arab Emirates	1
Comoros	1	Jordan	1	Paraguay	2	United Kingdom	3
Congo	1	Kazakhstan	4	Peru	2	Uruguay	2
Costa Rica	2	Kenya	1	Philippines	2	Uzbekistan	4
Croatia	3	Kiribati	2	Poland	2	Vanuatu	2
Cuba	4	Korea	2	Portugal	3	Venezuela	2
Cyprus	3	Kuwait	1	Qatar	1	Vietnam	2
Czech Republic	3	Kyrgyzstan	4	Romania	3	Yemen	1
Democratic Republic of the Congo	1	Laos	2	Russia	4	Yugoslavia	3
Denmark	3	Latvia	3	Rwanda	1	Zambia	1
Djibouti	1	Lebanon	1			Zimbabwe	1

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

