

UltraCare Premiums

Valid from 1 January 2009

These rates apply to plans inception or renewed from 1 January 2009. These premiums are subject to annual review and are not guaranteed for the duration of your plan.

Calculating your premium

Working out the premiums you and your dependants will pay is easy. Here's how:

1. Select the currency you wish to pay in (GB £, US \$ or € Euros).
2. Select the UltraCare Plan you want based upon your cover needs (Plus, Comprehensive, Select or Standard).
3. Select the area of cover you require (see area of cover below).
4. Read across the premium table based upon your current age and that of any dependants.
5. Select the premium frequency you want (monthly, quarterly or yearly).
6. Select an excess option (if required) and adjust the premium based on the information below.

Please Note:

Any children on your plan will be priced as follows: child rate (0-17) applies to the first child only (second, third and fourth children are free). Premiums for age band 75+ will be quoted at renewal. Where applicable, Insurance Premium Tax and other local taxes may need to be added to your premiums. Please contact us or your adviser for further details. Due to increased administration costs the annual total of any monthly or quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly and 7.5% for quarterly). The premiums illustrated are rounded to the nearest whole number for ease of use.

Areas of Cover

Select the area of cover from the descriptions below, based upon the location of your country of residence and your home country if you require the option of returning to your home country for treatment.

Area 1: Europe

Area 3: Worldwide (includes USA)

Area 2: Worldwide, not including the USA (i.e Europe & rest of the world except USA)

Area 4: Australia and New Zealand

A list of countries and areas is available on our website: www.interglobalpmi.com

Excesses (Deductibles) & Co-Insurance

UltraCare Plus, Comprehensive and Select Plans Only

A standard excess of £25/\$42.50/€37.50 per medical condition per plan year applies for all out-patient treatment.

You may choose a voluntary excess to lower your premiums or alternatively choose to remove the excess entirely. Any voluntary excess chosen will be applied to all treatment per medical condition, per plan year.

Excess (Deductible) Options	Premium Adjustment
Nil - Remove Excess	+10%
£50/\$85/€75	-5%
£100/\$170/€150	-10%
£250/\$425/€375	-15%
£500/\$850/€750	-20%
£1,000/\$1,700/€1,500	-25%
£2,500/\$4,250/€3,750	-30%
£5,000/\$8,500/€7,500	-40%

Co-insurance (applies to UltraCare Plus & Comprehensive Plans)

A 25% co-insurance will be applied to all out-patient dental claims. The total benefit we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your table of benefits. This co-insurance can not be removed.

UltraCare Standard Plan Only

A standard excess of £25/\$42.50/€37.50 per medical condition per plan year applies for all out-patient treatment.

You may choose a voluntary excess in order to lower your premiums. The excess chosen will be applied to all in-patient and daycare treatment per medical condition, per plan year.

Voluntary Excess (Deductible)	Premium Adjustment
£500/\$850/€750	-10%
£1,000/\$1,700/€1,500	-20%
£2,500/\$4,250/€3,750	-30%
£5,000/\$8,500/€7,500	-40%

No Claims Discount

Your plan premiums are age-related and will increase as you get older. Your premiums will also increase in line with medical inflation. While your plan remains claims-free at each renewal the following no claims discounts will be applied:

Year 0	No discount	
Year 1	10% premium discount	
Year 2	15% premium discount	The maximum no claims discount is 20%
Year 3	20% premium discount	

If a claim is made during a plan year any no claims discount achieved will be lost and the status of your discount will be as at year 0 shown above.

If a claim relating to the previous plan year is subsequently submitted and accepted, and a no claims discount has already been given, InterGlobal Insurance Company Limited reserves the right to deduct the equivalent monetary amount of the no claims discount from the value of the claim.

The no claim discount applies only to your main UltraCare Plan and not any add-ons you may have selected. Therefore claims against any add-ons will not affect your no claims discount. Use of the wellness benefit (if applicable on your plan) will not affect your no claims discount status.

Paying your premiums

It is important that you keep your premiums up to date and notify us immediately of any changes to your payment details. Full payment details and information on unpaid or late payments are found in the UltraCare Plan Guide. Please Note: whilst premiums are outstanding all claims settlements will be suspended.

Monthly and quarterly premiums may only be paid by valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Yearly premiums can be paid by bank transfer, bank draft, cheque or valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Credit cards accepted: MasterCard, Visa or American Express. If your card is not in this list, please contact us as we may still be able to accept it.

Cheques and bank drafts should be made payable to InterGlobal Insurance Company Limited. Please write your surname and date of birth on the reverse.

Our full bank details for payments by bank transfer are found on our application form or are available on our website: www.interglobalpmi.com.

£ GB Pounds UltraCare Premiums

Plus	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	74	211	783	81	234	867	171	492	1829	59	169	627	
18-25	88	253	939	97	279	1037	204	586	2179	71	203	752	
26-29	102	294	1091	113	325	1206	237	682	2536	82	235	873	
30-34	117	335	1246	129	371	1378	271	780	2902	94	269	998	
35-39	131	376	1397	145	416	1545	305	876	3258	105	301	1118	
40-44	149	427	1586	164	472	1756	346	997	3707	119	341	1268	
45-49	174	500	1859	193	555	2063	407	1172	4358	139	401	1489	
50-54	221	635	2360	245	704	2617	517	1489	5538	177	508	1889	
55-59	271	778	2893	300	863	3210	635	1828	6801	217	623	2315	
60-64	338	973	3620	376	1081	4019	796	2291	8522	271	779	2897	
65-69	406	1168	4343	451	1297	4824	956	2751	10233	325	935	3476	
70-74	811	2335	8687	901	2593	9646	1911	5500	20465	649	1868	6950	

Comprehensive	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	57	164	609	64	184	681	137	393	1460	46	132	488	
18-25	69	199	738	77	221	819	163	469	1744	56	159	590	
26-29	81	231	859	90	257	955	191	548	2036	65	185	688	
30-34	93	266	988	103	295	1096	219	628	2336	74	213	790	
35-39	104	299	1110	116	332	1234	245	706	2625	83	239	889	
40-44	119	340	1265	132	378	1405	280	805	2992	95	272	1012	
45-49	139	401	1489	155	445	1655	329	947	3523	112	321	1192	
50-54	177	510	1896	197	567	2108	419	1206	4487	142	408	1518	
55-59	218	628	2334	243	697	2593	515	1483	5517	175	502	1867	
60-64	274	787	2927	304	875	3253	646	1861	6921	219	630	2342	
65-69	329	946	3518	365	1051	3908	777	2236	8320	263	757	2815	
70-74	660	1899	7063	733	2109	7845	1557	4481	16673	528	1519	5651	

Select	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	52	150	556	58	166	614	124	357	1325	42	120	445	
18-25	63	181	670	70	200	743	148	426	1583	51	145	536	
26-29	73	210	781	81	234	867	173	497	1847	59	169	626	
30-34	84	241	896	93	268	995	198	570	2120	67	193	716	
35-39	95	271	1008	105	301	1120	223	641	2382	76	218	808	
40-44	108	309	1148	119	343	1275	254	730	2715	86	248	920	
45-49	127	364	1351	141	404	1502	299	860	3198	101	291	1081	
50-54	161	463	1721	179	515	1913	381	1095	4072	129	371	1379	
55-59	198	569	2117	220	633	2353	468	1346	5008	159	456	1696	
60-64	248	714	2656	276	794	2952	587	1688	6280	199	572	2126	
65-69	298	858	3192	332	954	3549	705	2029	7549	239	687	2554	
70-74	599	1723	6410	665	1914	7120	1413	4067	15130	479	1379	5128	

Standard	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	36	104	385	40	114	424	84	241	896	29	83	307	
18-25	45	130	482	50	143	532	105	301	1117	37	105	387	
26-29	53	150	558	58	167	618	122	350	1301	42	120	446	
30-34	60	172	639	66	190	706	139	400	1488	48	138	512	
35-39	67	193	715	75	214	794	156	449	1670	54	154	572	
40-44	76	219	813	84	242	900	178	511	1900	61	176	652	
45-49	90	257	954	99	284	1056	209	601	2234	72	206	764	
50-54	113	325	1209	126	361	1341	266	764	2840	91	261	968	
55-59	139	399	1482	154	443	1645	326	937	3486	111	319	1186	
60-64	174	500	1857	193	554	2060	408	1175	4369	139	400	1486	
65-69	208	599	2228	231	665	2474	490	1411	5247	167	480	1784	
70-74	416	1198	4454	462	1329	4945	980	2821	10495	333	958	3564	

\$ US Dollar UltraCare Premiums

Plus	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	125	358	1331	138	397	1474	291	836	3110	100	287	1066	
18-25	149	429	1596	165	474	1763	346	996	3704	120	344	1278	
26-29	174	499	1854	192	551	2050	403	1159	4310	139	399	1484	
30-34	198	569	2117	219	630	2341	461	1326	4933	159	457	1697	
35-39	222	639	2374	246	707	2627	517	1489	5538	178	511	1901	
40-44	252	725	2695	279	802	2984	589	1694	6302	202	580	2155	
45-49	295	850	3160	328	943	3506	692	1991	7408	237	681	2532	
50-54	375	1078	4011	416	1196	4448	879	2531	9415	300	863	3211	
55-59	459	1322	4917	510	1467	5457	1080	3108	11562	368	1058	3934	
60-64	575	1654	6154	638	1836	6831	1353	3894	14487	460	1324	4925	
65-69	690	1985	7383	766	2204	8200	1624	4676	17396	552	1589	5910	
70-74	1379	3969	14768	1531	4407	16397	3248	9350	34790	1103	3176	11815	

Comprehensive	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	97	279	1036	108	311	1157	232	667	2481	78	223	829	
18-25	118	338	1254	130	374	1391	277	797	2964	94	270	1003	
26-29	137	393	1460	152	437	1624	324	931	3461	110	315	1169	
30-34	157	451	1678	174	501	1862	371	1068	3971	126	361	1343	
35-39	177	508	1887	196	564	2097	417	1200	4462	142	407	1511	
40-44	201	578	2149	223	642	2388	475	1368	5087	161	463	1721	
45-49	237	681	2532	263	756	2813	559	1610	5988	190	545	2026	
50-54	301	867	3223	335	963	3583	712	2051	7628	241	694	2580	
55-59	371	1067	3967	412	1185	4408	876	2521	9379	297	854	3174	
60-64	465	1338	4976	517	1487	5530	1099	3163	11766	372	1070	3981	
65-69	559	1608	5980	621	1786	6643	1321	3801	14143	447	1287	4786	
70-74	1121	3227	12007	1245	3585	13337	2646	7618	28343	897	2582	9607	

Select	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	89	254	945	98	281	1044	211	606	2253	71	204	757	
18-25	107	307	1139	118	340	1262	252	724	2691	85	245	910	
26-29	124	357	1327	138	397	1474	294	844	3140	100	286	1064	
30-34	143	410	1523	158	455	1691	337	969	3603	114	328	1217	
35-39	160	461	1713	178	512	1903	378	1089	4050	129	369	1373	
40-44	183	525	1951	203	583	2168	431	1241	4616	146	421	1563	
45-49	215	618	2297	239	687	2554	508	1462	5437	172	494	1838	
50-54	274	787	2926	304	874	3251	647	1861	6922	219	630	2344	
55-59	336	968	3599	374	1075	3999	795	2288	8513	270	775	2883	
60-64	422	1214	4515	469	1349	5018	997	2870	10676	338	971	3613	
65-69	507	1459	5426	564	1622	6033	1198	3449	12833	406	1167	4341	
70-74	1018	2929	10897	1130	3253	12104	2401	6913	25721	814	2343	8718	

Standard	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	61	176	653	68	194	720	143	410	1523	49	141	522	
18-25	77	221	819	85	243	904	178	511	1899	62	177	658	
26-29	89	256	949	98	283	1050	207	595	2212	71	204	759	
30-34	102	292	1086	112	323	1199	237	680	2529	82	234	870	
35-39	114	327	1215	126	363	1349	265	763	2839	91	262	973	
40-44	129	372	1381	143	411	1529	302	868	3229	104	298	1108	
45-49	152	436	1622	168	483	1796	355	1021	3797	122	349	1298	
50-54	192	553	2054	213	613	2279	451	1298	4828	154	443	1646	
55-59	236	677	2519	261	752	2796	554	1593	5926	189	542	2016	
60-64	295	849	3156	327	942	3502	694	1997	7428	236	679	2525	
65-69	354	1018	3787	393	1131	4205	833	2398	8920	284	816	3033	
70-74	707	2035	7571	785	2260	8406	1666	4795	17841	566	1629	6059	

€ Euro UltraCare Premiums

Plus	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	110	316	1174	122	350	1301	257	738	2744	88	253	941	
18-25	132	379	1408	146	419	1556	306	879	3268	106	304	1128	
26-29	153	440	1636	169	487	1809	355	1023	3803	123	353	1310	
30-34	175	503	1868	193	556	2066	407	1170	4353	140	403	1497	
35-39	196	564	2095	217	623	2318	457	1314	4886	157	451	1677	
40-44	222	640	2378	246	708	2633	519	1495	5560	178	512	1902	
45-49	261	750	2788	289	832	3094	611	1757	6536	209	601	2234	
50-54	331	952	3539	367	1055	3925	776	2233	8307	265	762	2833	
55-59	405	1167	4339	450	1295	4815	953	2742	10202	325	934	3472	
60-64	507	1460	5430	563	1621	6028	1194	3436	12783	406	1168	4346	
65-69	609	1751	6515	676	1945	7235	1433	4126	15350	487	1402	5214	
70-74	1217	3503	13031	1351	3889	14468	2866	8250	30697	973	2802	10425	

Comprehensive	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	86	246	914	96	275	1021	205	589	2189	69	197	732	
18-25	104	298	1106	115	331	1228	245	703	2615	83	238	885	
26-29	121	347	1288	134	386	1433	286	821	3054	97	278	1032	
30-34	139	399	1481	154	442	1643	328	942	3504	111	319	1185	
35-39	156	448	1665	173	498	1850	368	1059	3937	125	359	1333	
40-44	178	510	1897	197	567	2107	419	1207	4488	142	408	1518	
45-49	209	601	2234	232	668	2482	494	1421	5284	167	481	1788	
50-54	266	765	2844	296	850	3161	629	1809	6731	213	612	2277	
55-59	327	941	3500	363	1046	3889	773	2224	8275	262	753	2801	
60-64	410	1180	4390	456	1312	4879	969	2791	10382	328	945	3513	
65-69	493	1419	5277	548	1576	5862	1165	3354	12480	395	1135	4223	
70-74	989	2848	10594	1099	3163	11768	2335	6722	25009	792	2279	8477	

Select	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	78	225	834	86	248	921	186	535	1988	63	180	668	
18-25	94	271	1005	104	300	1114	222	639	2375	75	216	803	
26-29	110	315	1171	122	350	1301	259	745	2771	88	253	939	
30-34	126	362	1344	140	401	1492	297	855	3179	101	289	1074	
35-39	142	407	1511	157	452	1679	334	961	3573	114	326	1212	
40-44	161	463	1722	179	515	1913	381	1095	4073	129	371	1379	
45-49	190	545	2027	211	606	2253	448	1290	4797	152	436	1622	
50-54	241	694	2582	268	772	2869	571	1642	6108	194	556	2068	
55-59	297	854	3176	330	949	3529	702	2019	7512	238	684	2544	
60-64	372	1071	3984	414	1191	4428	880	2532	9420	298	857	3188	
65-69	447	1287	4788	497	1431	5323	1057	3044	11324	358	1030	3830	
70-74	898	2585	9615	997	2871	10680	2119	6100	22695	718	2068	7692	

Standard	AGE BAND	AREA 1			AREA 2			AREA 3			AREA 4		
		Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	54	156	577	60	171	636	126	362	1344	44	124	461	
18-25	68	195	723	75	215	798	157	451	1675	55	156	580	
26-29	79	225	837	87	249	926	183	525	1952	63	180	669	
30-34	90	258	958	99	285	1058	209	600	2232	72	207	768	
35-39	101	289	1073	112	320	1190	234	674	2505	81	231	858	
40-44	114	328	1219	126	363	1349	266	766	2849	92	263	978	
45-49	134	385	1431	148	426	1584	313	901	3350	107	308	1146	
50-54	170	488	1813	188	541	2011	398	1145	4260	136	391	1452	
55-59	208	598	2223	231	664	2467	489	1406	5229	167	479	1779	
60-64	260	749	2785	289	831	3090	612	1762	6554	208	599	2228	
65-69	312	898	3341	347	998	3711	735	2116	7870	250	720	2676	
70-74	624	1796	6681	693	1994	7417	1470	4231	15742	499	1437	5346	