

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 broker or online: www.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 broker or www.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%)

(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.)

Chaperone/Faculty Leader Replacement - Enter .10 rate factor to the right of the 1. in the Premium Calculation box (+10%)

	Per Person, Per Period of Insurance	Excess Rate/Change Factor	Per Person, Per Period of Insurance	Excess Rate/Change Factor
Voluntary Medical Excess Options <i>(Note: Choose carefully as you cannot select a lower excess if you extend/renew your policy)</i>	\$0/£0/€0	+25% (multiply by 1.25)	\$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 _____ = _____
Total Monthly Amount (A)	Total Daily Rate
Number of Months (B)	Number of Days (C)

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. _____ = _____	+	\$20/£15/€15 Postal Fulfilment Fee - <i>Optional</i>
_____ + _____ = _____		Total Premium Due

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

GlobeHopper Single-Trip Group Monthly Premiums - Effective 1ST July 2013

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US\$ - Area of Cover - Europe

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$20	\$24	\$29	\$33	\$43
30-39	\$24	\$29	\$38	\$44	\$57
40-49	\$44	\$47	\$53	\$59	\$78
50-59	\$71	\$80	\$90	\$94	\$120
60-64	\$85	\$101	\$120	\$141	\$175
65-69	\$101	\$108	\$138	\$148	\$191
70-79 (\$50,000 Max)	\$148	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$296	N/A	N/A	N/A	N/A
Dep Child	\$18	\$22	\$26	\$29	\$32
Child Alone	\$20	\$24	\$29	\$33	\$41

GBP£ - Area of Cover - Europe

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£12	£15	£18	£21	£26
30-39	£15	£18	£24	£28	£35
40-49	£27	£29	£33	£37	£48
50-59	£44	£50	£56	£58	£75
60-64	£53	£63	£75	£88	£109
65-69	£63	£67	£85	£92	£118
70-79 (£30,000 Max)	£92	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£184	N/A	N/A	N/A	N/A
Dep Child	£11	£14	£16	£18	£20
Child Alone	£12	£15	£18	£21	£25

EUR€ - Area of Cover - Europe

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 15	€ 19	€ 22	€ 26	€ 33
30-39	€ 19	€ 22	€ 30	€ 34	€ 44
40-49	€ 34	€ 36	€ 41	€ 46	€ 60
50-59	€ 54	€ 62	€ 69	€ 72	€ 93
60-64	€ 66	€ 78	€ 93	€ 109	€ 135
65-69	€ 78	€ 83	€ 106	€ 114	€ 147
70-79 (€ 40,000 Max)	€ 114	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 228	N/A	N/A	N/A	N/A
Dep Child	€ 14	€ 17	€ 20	€ 22	€ 25
Child Alone	€ 15	€ 19	€ 22	€ 26	€ 32

US\$ - Area of Cover - Worldwide Excluding USA & Canada

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$24	\$29	\$35	\$40	\$51
30-39	\$29	\$35	\$46	\$54	\$68
40-49	\$53	\$57	\$64	\$71	\$93
50-59	\$85	\$97	\$108	\$113	\$145
60-64	\$103	\$122	\$145	\$170	\$211
65-69	\$122	\$130	\$166	\$179	\$230
70-79 (\$50,000 Max)	\$179	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$357	N/A	N/A	N/A	N/A
Dep Child	\$22	\$26	\$32	\$35	\$39
Child Alone	\$24	\$29	\$35	\$40	\$49

GBP£ - Area of Cover - Worldwide Excluding USA & Canada

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£15	£18	£21	£25	£32
30-39	£18	£21	£29	£33	£42
40-49	£33	£35	£40	£44	£58
50-59	£53	£60	£67	£70	£90
60-64	£64	£76	£90	£105	£131
65-69	£76	£81	£103	£111	£143
70-79 (£30,000 Max)	£111	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£221	N/A	N/A	N/A	N/A
Dep Child	£14	£16	£20	£21	£24
Child Alone	£15	£18	£21	£25	£31

EUR€ - Area of Cover - Worldwide Excluding USA & Canada

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 19	€ 23	€ 27	€ 31	€ 40
30-39	€ 23	€ 27	€ 36	€ 41	€ 53
40-49	€ 40	€ 44	€ 49	€ 55	€ 72
50-59	€ 65	€ 74	€ 83	€ 87	€ 112
60-64	€ 79	€ 94	€ 112	€ 131	€ 162
65-69	€ 94	€ 100	€ 128	€ 137	€ 177
70-79 (€ 40,000 Max)	€ 137	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 275	N/A	N/A	N/A	N/A
Dep Child	€ 17	€ 20	€ 24	€ 27	€ 30
Child Alone	€ 19	€ 23	€ 27	€ 31	€ 38

US\$ - Area of Cover - Worldwide

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$33	\$43	\$56	\$67	\$87
30-39	\$44	\$59	\$74	\$86	\$111
40-49	\$67	\$85	\$112	\$126	\$163
50-59	\$97	\$130	\$160	\$184	\$237
60-64	\$122	\$165	\$195	\$234	\$302
65-69	\$139	\$196	\$213	\$255	\$329
70-79 (\$50,000 Max)	\$187	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$326	N/A	N/A	N/A	N/A
Dep Child	\$30	\$39	\$50	\$56	\$72
Child Alone	\$33	\$43	\$56	\$62	\$80

GBP£ - Area of Cover - Worldwide

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£21	£27	£35	£42	£54
30-39	£27	£36	£46	£53	£69
40-49	£41	£53	£70	£78	£102
50-59	£60	£81	£99	£114	£148
60-64	£76	£102	£121	£145	£189
65-69	£86	£122	£132	£158	£206
70-79 (£30,000 Max)	£116	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£202	N/A	N/A	N/A	N/A
Dep Child	£19	£24	£31	£35	£45
Child Alone	£21	£27	£35	£38	£49

EUR€ - Area of Cover - Worldwide

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 26	€ 33	€ 43	€ 52	€ 68
30-39	€ 34	€ 45	€ 57	€ 66	€ 87
40-49	€ 51	€ 65	€ 87	€ 97	€ 127
50-59	€ 75	€ 100	€ 123	€ 141	€ 185
60-64	€ 94	€ 127	€ 150	€ 180	€ 236
65-69	€ 107	€ 151	€ 164	€ 196	€ 257
70-79 (€ 40,000 Max)	€ 144	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 251	N/A	N/A	N/A	N/A
Dep Child	€ 23	€ 30	€ 39	€ 43	€ 56
Child Alone	€ 26	€ 33	€ 43	€ 48	€ 62

GlobeHopper Single-Trip Group Daily Premiums - Effective 1ST July 2013

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 broker or www.imgeurope.co.uk.**

US\$ - Area of Cover - Europe

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$0.70	\$0.83	\$0.96	\$1.13	\$1.44
30-39	\$0.83	\$0.96	\$1.31	\$1.48	\$1.92
40-49	\$1.48	\$1.57	\$1.79	\$2.00	\$2.61
50-59	\$2.35	\$2.70	\$3.01	\$3.14	\$4.01
60-64	\$2.83	\$3.40	\$4.01	\$4.71	\$5.84
65-69	\$3.40	\$3.62	\$4.18	\$4.97	\$6.36
70-79 (\$50,000 Max)	\$4.97	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$9.89	N/A	N/A	N/A	N/A
Dep Child	\$0.61	\$0.74	\$0.87	\$0.96	\$1.09
Child Alone	\$0.70	\$0.83	\$0.96	\$1.13	\$1.39

GBP£ - Area of Cover - Europe

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£0.43	£0.51	£0.59	£0.70	£0.89
30-39	£0.51	£0.59	£0.81	£0.92	£1.19
40-49	£0.92	£0.97	£1.11	£1.24	£1.62
50-59	£1.46	£1.68	£1.86	£1.95	£2.49
60-64	£1.76	£2.11	£2.49	£2.92	£3.62
65-69	£2.11	£2.24	£2.59	£3.08	£3.94
70-79 (£30,000 Max)	£3.08	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£6.13	N/A	N/A	N/A	N/A
Dep Child	£0.38	£0.46	£0.54	£0.59	£0.68
Child Alone	£0.43	£0.51	£0.59	£0.70	£0.86

EUR€ - Area of Cover - Europe

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 0.54	€ 0.64	€ 0.74	€ 0.87	€ 1.11
30-39	€ 0.64	€ 0.74	€ 1.01	€ 1.14	€ 1.48
40-49	€ 1.14	€ 1.21	€ 1.38	€ 1.54	€ 2.01
50-59	€ 1.81	€ 2.08	€ 2.32	€ 2.42	€ 3.09
60-64	€ 2.18	€ 2.62	€ 3.09	€ 3.62	€ 4.49
65-69	€ 2.62	€ 2.78	€ 3.22	€ 3.83	€ 4.90
70-79 (€ 40,000 Max)	€ 3.83	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 7.62	N/A	N/A	N/A	N/A
Dep Child	€ 0.47	€ 0.57	€ 0.67	€ 0.74	€ 0.84
Child Alone	€ 0.54	€ 0.64	€ 0.74	€ 0.87	€ 1.07

US\$ - Area of Cover - Worldwide Excluding USA & Canada

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$0.84	\$1.00	\$1.16	\$1.37	\$1.73
30-39	\$1.00	\$1.16	\$1.58	\$1.79	\$2.31
40-49	\$1.79	\$1.89	\$2.15	\$2.42	\$3.15
50-59	\$2.84	\$3.26	\$3.62	\$3.78	\$4.83
60-64	\$3.41	\$4.10	\$4.83	\$5.67	\$7.03
65-69	\$4.10	\$4.36	\$5.04	\$5.99	\$7.67
70-79 (\$50,000 Max)	\$5.99	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$11.92	N/A	N/A	N/A	N/A
Dep Child	\$0.74	\$0.89	\$1.05	\$1.16	\$1.31
Child Alone	\$0.84	\$1.00	\$1.16	\$1.37	\$1.68

GBP£ - Area of Cover - Worldwide Excluding USA & Canada

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£0.52	£0.62	£0.72	£0.85	£1.07
30-39	£0.62	£0.72	£0.98	£1.11	£1.43
40-49	£1.11	£1.17	£1.33	£1.50	£1.95
50-59	£1.76	£2.02	£2.25	£2.34	£2.99
60-64	£2.12	£2.54	£2.99	£3.52	£4.36
65-69	£2.54	£2.70	£3.12	£3.71	£4.75
70-79 (£30,000 Max)	£3.71	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£7.39	N/A	N/A	N/A	N/A
Dep Child	£0.46	£0.55	£0.65	£0.72	£0.81
Child Alone	£0.52	£0.62	£0.72	£0.85	£1.04

EUR€ - Area of Cover - Worldwide Excluding USA & Canada

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 0.65	€ 0.77	€ 0.89	€ 1.05	€ 1.33
30-39	€ 0.77	€ 0.89	€ 1.21	€ 1.37	€ 1.78
40-49	€ 1.37	€ 1.46	€ 1.66	€ 1.86	€ 2.43
50-59	€ 2.18	€ 2.51	€ 2.79	€ 2.91	€ 3.72
60-64	€ 2.63	€ 3.15	€ 3.72	€ 4.37	€ 5.41
65-69	€ 3.15	€ 3.36	€ 3.88	€ 4.61	€ 5.90
70-79 (€ 40,000 Max)	€ 4.61	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 9.18	N/A	N/A	N/A	N/A
Dep Child	€ 0.57	€ 0.69	€ 0.81	€ 0.89	€ 1.01
Child Alone	€ 0.65	€ 0.77	€ 0.89	€ 1.05	€ 1.29

US\$ - Area of Cover - Worldwide

Age	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
18-29	\$1.15	\$1.47	\$1.89	\$2.26	\$2.91
30-39	\$1.50	\$2.00	\$2.47	\$2.89	\$3.72
40-49	\$2.25	\$2.84	\$3.78	\$4.20	\$5.42
50-59	\$3.25	\$4.36	\$5.36	\$6.14	\$7.92
60-64	\$4.10	\$5.51	\$6.56	\$7.88	\$10.16
65-69	\$4.65	\$6.62	\$7.14	\$8.51	\$10.97
70-79 (\$50,000 Max)	\$6.25	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$10.85	N/A	N/A	N/A	N/A
Dep Child	\$1.00	\$1.31	\$1.68	\$1.89	\$2.44
Child Alone	\$1.10	\$1.47	\$1.89	\$2.10	\$2.71

GBP£ - Area of Cover - Worldwide

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£0.71	£0.91	£1.17	£1.40	£1.82
30-39	£0.93	£1.24	£1.53	£1.79	£2.33
40-49	£1.40	£1.76	£2.34	£2.60	£3.39
50-59	£2.02	£2.70	£3.32	£3.81	£4.95
60-64	£2.54	£3.42	£4.07	£4.88	£6.35
65-69	£2.88	£4.10	£4.43	£5.27	£6.86
70-79 (£30,000 Max)	£3.88	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£6.76	N/A	N/A	N/A	N/A
Dep Child	£0.65	£0.81	£1.04	£1.17	£1.52
Child Alone	£0.71	£0.91	£1.17	£1.30	£1.69

EUR€ - Area of Cover - Worldwide

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 0.89	€ 1.13	€ 1.46	€ 1.74	€ 2.26
30-39	€ 1.16	€ 1.54	€ 1.90	€ 2.22	€ 2.89
40-49	€ 1.73	€ 2.18	€ 2.91	€ 3.23	€ 4.20
50-59	€ 2.50	€ 3.36	€ 4.12	€ 4.73	€ 6.15
60-64	€ 3.16	€ 4.24	€ 5.05	€ 6.06	€ 7.88
65-69	€ 3.58	€ 5.09	€ 5.50	€ 6.55	€ 8.51
70-79 (€ 40,000 Max)	€ 4.81	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 8.39	N/A	N/A	N/A	N/A
Dep Child	€ 0.81	€ 1.01	€ 1.29	€ 1.46	€ 1.89
Child Alone	€ 0.89	€ 1.13	€ 1.46	€ 1.62	€ 2.10