



GlobeHopper Single-Trip Individual Premiums - Effective 1ST July 2013

The following pages include the individual 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.**

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Additional Coverage Options - These are optional and only applicable if selected and purchased at the time of original application. With the exception of the Enhanced Personal Accident - AD&D Option, options apply to all individuals listed on the application form.

	Up to \$50,000/£30,000/€40,000 additional coverage	Up to \$100,000/£60,000/€75,000 additional coverage	Up to \$150,000/£90,000/€112,500 additional coverage	Up to \$200,000/£120,000/€150,000 additional coverage
Enhanced Personal Accident - AD&D Option <i>(Available to the primary insured only. Available with a minimum purchase of three months. Premium is charged in whole month increments.)</i>	\$8/£5/€6	\$16/£10/€12	\$24/£15/€18	\$32/£20/€25
Evacuation Plus <i>(Must be purchased for a minimum of three months regardless of the minimum number of days being travelled. Premium is charged in whole month increments.)</i>	\$45/£28/€35			
Adventure Sports Option	Enter .20 rate factor to the right of the 1. in the Premium Calculation box (+20%)			
Voluntary Medical Excess Options <i>(Note: Choose carefully as you cannot select a lower excess if you extend/renew your policy)</i>	Per Person, Per Period of Insurance	Excess Rate/Change Factor	Per Person, Per Period of Insurance	Excess Rate/Change Factor
	\$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 Family Member *(from rate tables on following pages)*

	Monthly Amount	# Months of Travel Coverage	Daily Rate	# of Days
Applicant	x _____ = _____	_____	x _____ = _____	_____
Spouse	x _____ = _____	_____	x _____ = _____	_____
1st Child	x _____ = _____	_____	x _____ = _____	_____
2nd Child	x _____ = _____	_____	x _____ = _____	_____
3rd Child	x _____ = _____	_____	x _____ = _____	_____
Subtotals	_____	_____	_____	_____
	(A)	(B)		(C)

End of Trip Home Country Coverage

Monthly Amount Total (A) x # Months of Home Country Coverage = Total Home Country Coverage Premium
 _____ x _____ = _____ **Subtotal (D)**

Enhanced Personal Accident - AD&D Option

of Months x Rate from Above = _____ **Subtotal (E)**

Evacuation Plus

of Months x # of insureds x \$45/£28/€35 = _____ **Subtotal (F)**

Subtotal B	+	Subtotal C	+	Subtotal D	=	x	Excess rate factor	=	x 1.	+	Adventure Sports Option	+	Subtotal E	+	Subtotal F	+	\$20/£15/€15 Postal Fulfillment Fee - <i>Optional</i>	=	Total Premium Due
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GlobeHopper Single-Trip Individual Monthly 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.**

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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	\$176
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	£110
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	€136
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	\$217
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	£135
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	€ 167
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	\$37	\$48	\$62	\$75	\$97
30-39	\$49	\$65	\$82	\$96	\$124
40-49	\$73	\$95	\$125	\$140	\$182
50-59	\$107	\$145	\$177	\$204	\$265
60-64	\$135	\$183	\$217	\$260	\$339
65-69	\$154	\$218	\$237	\$284	\$369
70-79 (\$50,000 Max)	\$208	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$362	N/A	N/A	N/A	N/A
Dep Child	\$34	\$43	\$56	\$62	\$81
Child Alone	\$37	\$48	\$62	\$69	\$90

GBP£ - Area of Cover - Worldwide

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£23	£30	£38	£46	£60
30-39	£31	£40	£51	£59	£77
40-49	£45	£59	£77	£87	£113
50-59	£67	£90	£110	£126	£164
60-64	£84	£113	£135	£161	£210
65-69	£95	£135	£147	£176	£229
70-79 (£30,000 Max)	£129	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£224	N/A	N/A	N/A	N/A
Dep Child	£21	£27	£35	£38	£50
Child Alone	£23	£30	£38	£43	£56

EUR€ - Area of Cover - Worldwide

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 28	€ 37	€ 48	€ 57	€ 75
30-39	€ 38	€ 50	€ 63	€ 74	€ 96
40-49	€ 56	€ 73	€ 96	€ 108	€ 140
50-59	€ 83	€ 112	€ 137	€ 157	€ 204
60-64	€ 104	€ 141	€ 167	€ 201	€ 261
65-69	€ 119	€ 168	€ 183	€ 218	€ 284
70-79 (€ 40,000 Max)	€ 160	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 279	N/A	N/A	N/A	N/A
Dep Child	€ 26	€ 33	€ 43	€ 48	€ 62
Child Alone	€ 28	€ 37	€ 48	€ 53	€ 69

GlobeHopper Single-Trip Individual 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	\$5.87
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	£3.66
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	€4.54
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	\$7.23
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	£4.48
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	€ 5.57
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	\$1.25	\$1.63	\$2.10	\$2.52	\$3.28
30-39	\$1.65	\$2.21	\$2.73	\$3.20	\$4.16
40-49	\$2.45	\$3.15	\$4.20	\$4.67	\$6.07
50-59	\$3.60	\$4.83	\$5.93	\$6.83	\$8.87
60-64	\$4.50	\$6.14	\$7.30	\$8.77	\$11.40
65-69	\$5.15	\$7.35	\$7.98	\$9.50	\$12.35
70-79 (\$50,000 Max)	\$6.95	N/A	N/A	N/A	N/A
80+ (\$10,000 Max)	\$12.10	N/A	N/A	N/A	N/A
Dep Child	\$1.15	\$1.47	\$1.89	\$2.10	\$2.73
Child Alone	\$1.25	\$1.63	\$2.10	\$2.36	\$3.07

GBP£ - Area of Cover - Worldwide

Age	£30,000	£60,000	£300,000	£600,000	£1,250,000
18-29	£0.78	£1.01	£1.30	£1.56	£2.03
30-39	£1.02	£1.37	£1.69	£1.99	£2.58
40-49	£1.52	£1.95	£2.60	£2.90	£3.77
50-59	£2.23	£2.99	£3.68	£4.23	£5.50
60-64	£2.79	£3.81	£4.52	£5.44	£7.07
65-69	£3.19	£4.56	£4.95	£5.89	£7.66
70-79 (£30,000 Max)	£4.31	N/A	N/A	N/A	N/A
80+ (£6,000 Max)	£7.50	N/A	N/A	N/A	N/A
Dep Child	£0.71	£0.91	£1.17	£1.30	£1.69
Child Alone	£0.78	£1.01	£1.30	£1.46	£1.90

EUR€ - Area of Cover - Worldwide

Age	€ 40,000	€ 75,000	€ 400,000	€ 800,000	€ 1,500,000
18-29	€ 0.96	€ 1.25	€ 1.62	€ 1.94	€ 2.52
30-39	€ 1.27	€ 1.70	€ 2.10	€ 2.47	€ 3.21
40-49	€ 1.89	€ 2.43	€ 3.23	€ 3.60	€ 4.68
50-59	€ 2.77	€ 3.72	€ 4.57	€ 5.26	€ 6.83
60-64	€ 3.47	€ 4.73	€ 5.62	€ 6.75	€ 8.78
65-69	€ 3.97	€ 5.66	€ 6.14	€ 7.32	€ 9.51
70-79 (€ 40,000 Max)	€ 5.35	N/A	N/A	N/A	N/A
80+ (€ 7,500 Max)	€ 9.32	N/A	N/A	N/A	N/A
Dep Child	€ 0.89	€ 1.13	€ 1.46	€ 1.62	€ 2.10
Child Alone	€ 0.96	€ 1.25	€ 1.62	€ 1.82	€ 2.36