

## MORATORIUM PREMIUMS

### AREA ONE – STANDARD

#### World-wide cover excluding the United States of America

Pay these rates if you do not require cover in the USA, and if you live outside Bali, China, Hong Kong, Japan, Macau, Singapore or Taiwan.

AGE	MONTHLY PREMIUMS \$				ANNUAL PREMIUMS \$			
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess
1 <sup>st</sup> Child	53.24	78.31	124.64	177.36	608.41	894.97	1424.40	2026.92
2 <sup>nd</sup> Child	39.93	58.73	93.48	133.02	456.31	671.23	1068.30	1520.19
3 <sup>rd</sup> Child +	26.62	39.15	62.32	88.68	304.21	447.49	712.20	1013.46
18 - 24	80.50	138.55	205.52	282.12	919.98	1583.45	2348.76	3224.27
25 - 29	86.94	152.27	229.79	315.38	993.58	1740.25	2626.19	3604.32
30 - 34	102.50	164.87	246.71	338.71	1171.44	1884.20	2819.58	3870.96
35 - 39	108.83	178.59	271.92	373.30	1243.81	2041.00	3107.68	4266.33
40 - 44	137.38	213.34	326.54	448.26	1570.10	2438.15	3731.88	5122.97
45 - 49	165.40	256.97	390.38	535.95	1890.25	2936.84	4461.45	6125.19
50 - 54	212.94	326.02	502.41	689.62	2433.65	3725.99	5741.87	7881.37
55 - 59*	261.67	400.02	616.32	845.97	2990.54	4571.69	7043.63	9668.21
60 - 64*	326.93	499.33	770.60	1057.56	3736.34	5706.59	8806.87	12086.41
65 - 69*	416.98	636.87	981.37	1347.06	4765.49	7278.47	11215.65	15394.96
70 - 74*	535.04	885.29	1280.37	1757.51	6114.79	10117.62	14632.76	20085.78
75 - 79*	676.72	1116.06	1617.64	2220.38	7733.95	12754.99	18487.35	25375.79

### AREA TWO – WORLD-WIDE

#### World-wide cover including the United States of America

Pay the world-wide premium rate wherever you live and you will enjoy up to \$100,000 of cover during temporary trips to the USA of up to 45 days duration.

AGE	MONTHLY PREMIUMS \$				ANNUAL PREMIUMS \$			
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess
1 <sup>st</sup> Child	67.19	98.63	156.90	223.41	767.87	1127.14	1793.18	2553.26
2 <sup>nd</sup> Child	50.39	73.97	117.68	167.56	575.91	845.36	1344.88	1914.95
3 <sup>rd</sup> Child +	33.59	49.31	78.45	111.71	383.94	563.57	896.59	1276.63
18 - 24	101.32	174.54	258.85	355.20	1157.95	1994.73	2958.30	4059.45
25 - 29	109.58	191.97	289.54	397.57	1252.40	2193.95	3309.08	4543.70
30 - 34	129.12	207.83	310.90	426.67	1475.64	2375.17	3553.16	4876.25
35 - 39	137.06	224.92	342.76	470.52	1566.42	2570.53	3917.28	5377.36
40 - 44	173.02	268.78	411.50	564.65	1977.34	3071.79	4702.86	6453.13
45 - 49	208.44	323.78	491.91	675.27	2382.13	3700.28	5621.83	7717.40
50 - 54	268.22	410.82	633.12	869.03	3065.37	4695.08	7235.69	9931.79
55 - 59*	329.61	504.16	776.55	1065.87	3767.00	5761.85	8874.89	12181.42
60 - 64*	411.94	629.33	970.87	1332.71	4707.83	7192.35	11095.61	15230.99
65 - 69*	525.28	802.41	1236.49	1697.17	6003.16	9170.38	14131.27	19396.18
70 - 74*	674.25	1115.39	1612.86	2213.94	7705.74	12747.28	18432.67	25302.23
75 - 79*	852.74	1406.21	2038.36	2797.77	9745.63	16070.98	23295.58	31974.50

\* **AGE AT ENTRY** You must be under age 55 when you first apply for a Global Health moratorium plan, but once you have joined, you may renew your cover throughout your life-time.

**Please Note:** These rates apply to Global Health Elite plans inception or renewed from 1st January 2011. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

Effective from 1st January 2011

#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver, Gold or Platinum, you can have a **nil excess** by paying a 20% premium surcharge.

##### Save with a higher excess option

**Save 5%** when you take a \$100 excess on Silver, Gold and Platinum.

**Save 15%** when you take a \$400 excess on Silver, Gold and Platinum, or save 5% on Bronze.

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#### ADD OUR OPTIONAL PLANS

##### Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just \$9.10 per month**.

GLOBAL TRAVEL PREMIUMS \$	
Monthly	Annual
9.10	104

##### Plus, valuable financial protection

From **just \$9.45 per month**, the Global Personal Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL PERSONAL ACCIDENT PREMIUMS \$		
Amount of cover	Monthly	Annual
75,000	9.45	108
150,000	18.90	216
225,000	28.35	324
300,000	37.80	432
375,000	47.25	540

#### DUBAI PREMIUM LEVY

Dubai Premium Levy will be charged at the following rates on your premium:

- Medical insurance 0.4%
- Accident plan 0.5%
- Travel plan 0.5%



## MORATORIUM PREMIUMS

### AREA THREE – WORLD-WIDE PLUS

#### World-wide cover including the United States of America

Pay the world-wide plus premium rate wherever you live and you will enjoy up to \$250,000 of cover during temporary trips to the USA of up to 90 days duration.

AGE	MONTHLY PREMIUMS \$				ANNUAL PREMIUMS \$			
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess
1 <sup>st</sup> Child	127.29	210.30	327.00	465.84	1454.79	2403.45	3737.16	5323.92
2 <sup>nd</sup> Child	95.47	157.73	245.25	349.38	1091.09	1802.59	2802.87	3992.94
3 <sup>rd</sup> Child +	63.65	105.15	163.50	232.92	727.40	1201.72	1868.58	2661.96
18 - 24	221.42	354.70	542.21	744.33	2530.55	4053.73	6196.68	8506.61
25 - 29	238.92	390.46	607.10	833.36	2730.49	4462.45	6938.26	9524.16
30 - 34	280.03	456.03	694.04	952.70	3200.30	5211.76	7931.92	10888.04
35 - 39	296.98	492.24	763.48	1048.04	3394.11	5625.61	8725.51	11977.60
40 - 44	335.84	575.69	859.06	1179.18	3838.15	6579.28	9817.86	13476.34
45 - 49	383.49	618.20	946.94	1299.86	4382.78	7065.11	10822.19	14855.54
50 - 54	488.78	758.77	1162.85	1596.33	5586.11	8671.70	13289.66	18243.78
55 - 59*	604.92	934.55	1437.57	1973.26	6913.33	10680.57	16429.35	22551.49
60 - 64*	753.14	1156.44	1785.35	2450.75	8607.31	13216.40	20403.98	28008.53
65 - 69*	1027.80	1562.08	2399.92	3294.30	11746.28	17852.36	27427.60	37649.15
70 - 74*	1492.86	2471.10	3575.60	4908.20	17061.30	28241.17	40863.97	56093.69
75 - 79*	1928.09	3190.40	4614.15	6333.70	22035.31	36461.74	52733.17	72385.13

### AREA FOUR – AFRICA & THE INDIAN SUB-CONTINENT

#### Cover in Africa & the Indian Sub-continent only

Enjoy up to \$100,000 of out-of-area cover during temporary trips of up to 90 days duration, excluding treatment received in London, the United States of America, Canada, the Caribbean.

AGE	MONTHLY PREMIUMS \$				ANNUAL PREMIUMS \$			
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	PLATINUM \$50 excess
1 <sup>st</sup> Child	46.07	65.92	104.91	142.80	526.49	753.34	1198.99	1631.98
2 <sup>nd</sup> Child	34.55	49.44	78.68	107.10	394.87	565.01	899.24	1223.98
3 <sup>rd</sup> Child +	23.03	32.96	52.46	71.40	263.25	376.67	599.49	815.99
18 - 24	69.66	117.70	174.58	232.20	796.10	1345.10	1995.21	2653.72
25 - 29	75.23	129.35	195.20	259.57	859.79	1478.30	2230.88	2966.51
30 - 34	88.70	140.05	209.58	278.77	1013.71	1600.58	2395.16	3185.98
35 - 39	94.18	151.71	230.99	307.25	1076.33	1733.78	2639.89	3511.38
40 - 44	118.88	181.23	277.39	368.94	1358.68	2071.14	3170.13	4216.44
45 - 49	143.13	218.29	331.61	441.11	1635.73	2494.76	3789.89	5041.31
50 - 54	184.27	276.95	426.79	567.59	2105.96	3165.13	4877.57	6486.73
55 - 59*	226.44	339.81	523.54	696.27	2587.87	3883.53	5983.37	7957.37
60 - 64*	282.91	424.16	654.60	870.42	3233.24	4847.59	7481.20	9947.66
65 - 69*	360.83	541.00	833.65	1108.69	4123.82	6182.86	9527.40	12670.75
70 - 74*	463.00	752.03	1087.64	1446.51	5291.44	8594.65	12430.14	16531.51
75 - 79*	585.60	948.06	1374.14	1827.47	6692.58	10835.02	15704.51	20885.42

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AGE	ANNUAL PREMIUMS AED			
	BRONZE Nil excess	SILVER AED 185 excess	GOLD AED 185 excess	PLATINUM AED 185 excess
1 <sup>st</sup> Child	2232.48	3285.45	5225.99	7440.74
2 <sup>nd</sup> Child	1674.36	2464.09	3919.49	5580.56
3 <sup>rd</sup> Child +	1116.24	1642.72	2612.99	3720.37
18 - 24	3376.93	5809.41	8618.81	11833.55
25 - 29	3646.79	6385.21	9640.47	13228.08
30 - 34	4299.36	6914.74	10346.04	14205.78
35 - 39	4564.32	7490.54	11405.05	15655.48
40 - 44	5762.74	8949.31	13697.79	18803.12
45 - 49	6936.63	10779.53	16374.66	22481.00
50 - 54	8931.15	13675.24	21070.86	28924.93
55 - 59*	10974.72	16780.45	25849.75	35482.27
60 - 64*	13712.58	20944.71	32319.86	44359.74
65 - 69*	17489.39	26709.13	41161.40	56496.72
70 - 74*	22441.33	37130.08	53702.82	73713.76
75 - 79*	28383.16	46809.42	67846.09	93131.39

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AGE	ANNUAL PREMIUMS AED			
	BRONZE Nil excess	SILVER AED 185 excess	GOLD AED 185 excess	PLATINUM AED 185 excess
1 <sup>st</sup> Child	2817.59	4137.62	6581.83	9372.85
2 <sup>nd</sup> Child	2113.19	3103.21	4936.38	7029.64
3 <sup>rd</sup> Child +	1408.79	2068.81	3290.92	4686.43
18 - 24	4249.07	7319.60	10854.20	14898.45
25 - 29	4596.21	8049.63	12146.62	16674.55
30 - 34	5415.60	8715.40	13038.91	17895.91
35 - 39	5749.25	9435.14	14378.01	19733.32
40 - 44	7256.79	11274.36	17257.62	23685.50
45 - 49	8742.24	13580.13	20629.38	28322.68
50 - 54	11249.49	17231.57	26555.31	36449.25
55 - 59*	13825.43	21145.21	32569.27	44706.07
60 - 64*	17277.19	26394.24	40719.92	55896.00
65 - 69*	22031.63	33654.72	51860.89	71186.75
70 - 74*	28280.12	46785.00	67648.69	92857.09
75 - 79*	35766.29	58979.62	85493.17	117347.12

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#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver, Gold or Platinum, you can have a **nil excess** by paying a 20% premium surcharge.

##### Save with a higher excess option

**Save 5%** when you take a AED 367 excess on Silver, Gold and Platinum.

**Save 15%** when you take a AED 1,468 excess on Silver, Gold and Platinum, or save 5% on Bronze.

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#### ADD OUR OPTIONAL PLANS

##### Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just AED 382 per year**.

##### Plus, valuable financial protection

From **just AED 396 per year**, the Global Personal Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL PERSONAL ACCIDENT AED	
Amount of cover	Annual premium
275,250	396
550,500	792
825,750	1,188
1,101,000	1,584
1,376,250	1,980

#### DUBAI PREMIUM LEVY

Dubai Premium Levy will be charged at the following rates on your premium:

- Medical insurance 0.4%
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## MORATORIUM PREMIUMS

### AREA THREE – WORLD-WIDE PLUS

#### World-wide cover including the United States of America

Pay the world-wide plus premium rate wherever you live and you will enjoy up to \$250,000 of cover during temporary trips to the USA of up to 90 days duration.

AGE	ANNUAL PREMIUMS AED			
	BRONZE Nil excess	SILVER AED 185 excess	GOLD AED 185 excess	PLATINUM AED 185 excess
1 <sup>st</sup> Child	5339.55	8820.00	13717.53	19541.76
2 <sup>nd</sup> Child	4004.66	6615.00	10288.14	14656.32
3 <sup>rd</sup> Child +	2669.78	4410.00	6858.76	9770.88
18 - 24	9285.64	14874.39	22742.07	31220.54
25 - 29	10020.40	16374.30	25465.62	34952.05
30 - 34	11743.83	19124.77	29108.14	39960.08
35 - 39	12454.05	20645.24	32023.76	43959.77
40 - 44	14086.70	24145.03	36030.40	49456.66
45 - 49	16086.12	25930.26	39718.27	54518.33
50 - 54	20499.56	31824.50	48773.21	66954.14
55 - 59*	25371.77	39199.36	60296.97	82764.39
60 - 64*	31589.59	48504.69	74881.71	102788.87
65 - 69*	43108.94	65519.05	100659.44	138170.01
70 - 74*	62616.15	103643.93	149971.50	205862.78
75 - 79*	80868.52	133813.00	193531.01	265651.20

### AREA FOUR – AFRICA & THE INDIAN SUB-CONTINENT

#### Cover in Africa & the Indian Sub-continent only

Enjoy up to \$100,000 of out-of-area cover during temporary trips of up to 90 days duration, excluding treatment received in London, the United States of America, Canada, the Caribbean.

AGE	ANNUAL PREMIUMS AED			
	BRONZE Nil excess	SILVER AED 185 excess	GOLD AED 185 excess	PLATINUM AED 185 excess
1 <sup>st</sup> Child	1931.88	2765.53	4398.98	5990.94
2 <sup>nd</sup> Child	1448.91	2074.15	3299.23	4493.20
3 <sup>rd</sup> Child +	965.94	1382.76	2199.49	2995.47
18 - 24	2922.23	4934.94	7321.45	9739.55
25 - 29	3155.76	5424.06	8189.32	10887.31
30 - 34	3720.46	5873.88	8788.68	11692.00
35 - 39	3949.74	6363.01	9688.28	12885.17
40 - 44	4986.80	7602.20	11635.91	15475.82
45 - 49	6002.63	9156.93	13909.84	18502.88
50 - 54	7728.58	11616.75	17899.13	23806.53
55 - 59*	9496.99	14254.54	21958.67	29203.52
60 - 64*	11866.20	17791.97	27454.86	36510.07
65 - 69*	15134.47	22688.70	34965.51	46499.36
70 - 74*	19419.63	31541.01	45619.11	60669.76
75 - 79*	24561.41	39763.36	57633.44	76651.35

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#### DUBAI PREMIUM LEVY

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- Medical insurance 0.4%
- Accident plan 0.5%
- Travel plan 0.5%



## OPTIONAL MATERNITY PLAN PREMIUMS

Effective from 1st January 2011

Cover for routine maternity care, out-patient complications of pregnancy, childbirth, caesarean delivery, and cover for newborns.

### ONLY AVAILABLE WITH A GLOBAL HEALTH ELITE GOLD PLAN

GOLD ANNUAL PREMIUMS AED				
AGE	AREA ONE	AREA TWO	AREA THREE	AREA FOUR
18 - 24	1614.80	3027.75	4037.00	1211.10
25 - 29	1917.58	3532.38	4541.63	1513.88
30 - 34	2523.13	4037.00	5046.25	2018.50
35 - 39	2523.13	4037.00	5046.25	2018.50
40 - 44	1917.58	3734.23	5096.71	1614.80
45 - 49	1614.80	3027.75	4037.00	1513.88

### ONLY AVAILABLE WITH A GLOBAL HEALTH PLATINUM PLAN

PLATINUM ANNUAL PREMIUMS AED				
AGE	AREA ONE	AREA TWO	AREA THREE	AREA FOUR
18 - 24	2936.00	5505.00	7340.00	2202.00
25 - 29	3486.50	6422.50	8257.50	2752.50
30 - 34	4587.50	7340.00	9175.00	3670.00
35 - 39	4587.50	7340.00	9175.00	3670.00
40 - 44	3486.50	6789.50	9266.75	2936.00
45 - 49	2936.00	5505.00	7340.00	2752.50

### ONLY AVAILABLE WITH A GLOBAL HEALTH ELITE GOLD PLAN

AGE	GOLD MONTHLY PREMIUMS \$				GOLD ANNUAL PREMIUMS \$			
	AREA ONE	AREA TWO	AREA THREE	AREA FOUR	AREA ONE	AREA TWO	AREA THREE	AREA FOUR
18 - 24	36.67	68.75	91.67	27.50	440.00	825.00	1100.00	330.00
25 - 29	43.54	80.21	103.13	34.38	522.50	962.50	1237.50	412.50
30 - 34	57.29	91.67	114.58	45.83	687.50	1100.00	1375.00	550.00
35 - 39	57.29	91.67	114.58	45.83	687.50	1100.00	1375.00	550.00
40 - 44	43.54	84.79	115.73	36.67	522.50	1017.50	1388.75	440.00
45 - 49	36.67	68.75	91.67	34.38	440.00	825.00	1100.00	412.50

### ONLY AVAILABLE WITH A GLOBAL HEALTH PLATINUM PLAN

AGE	PLATINUM MONTHLY PREMIUMS \$				PLATINUM ANNUAL PREMIUMS \$			
	AREA ONE	AREA TWO	AREA THREE	AREA FOUR	AREA ONE	AREA TWO	AREA THREE	AREA FOUR
18 - 24	66.67	125.00	166.67	50.00	800.00	1500.00	2000.00	600.00
25 - 29	79.17	145.83	187.50	62.50	950.00	1750.00	2250.00	750.00
30 - 34	104.17	166.67	208.33	83.33	1250.00	2000.00	2500.00	1000.00
35 - 39	104.17	166.67	208.33	83.33	1250.00	2000.00	2500.00	1000.00
40 - 44	79.17	154.17	210.42	66.67	950.00	1850.00	2525.00	800.00
45 - 49	66.67	125.00	166.67	62.50	800.00	1500.00	2000.00	750.00

Dubai Premium Levy will be charged at the following rates on your premium: Medical insurance 0.4%; Accident plan 0.5%; Travel plan 0.5%.

**Please Note:** These rates apply to Global Health Elite plans inception or renewed from 1st January 2011. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

