

MORATORIUM PREMIUMS

Full cover in over 180 countries around the world. Restricted to \$50,000 of accident and emergency cover during trips to Europe, Australia, New Zealand, Bali, China, Hong Kong, Japan, Macau, Singapore and Taiwan.

No cover at all is provided in the United States of America, Canada, the Caribbean, and London (UK).

AREA OF COVER - MIDDLE EAST

AGE	MONTHLY PREMIUMS \$		ANNUAL PREMIUMS \$	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess
1 st Child	42.50	57.05	485.75	651.95
2 nd Child	31.88	42.78	364.31	488.96
3 rd Child +	21.25	28.52	242.87	325.98
18 - 24	64.40	101.03	735.98	1154.60
25 - 29	69.55	110.98	794.86	1268.31
30 - 34	82.00	120.16	937.15	1373.27
35 - 39	87.15	130.22	996.03	1488.23
40 - 44	109.91	155.70	1256.08	1779.38
45 - 49	132.34	187.40	1512.44	2141.75
50 - 54	170.44	237.70	1947.90	2716.55
55 - 59*	209.29	291.71	2391.94	3333.84
60 - 64*	261.56	364.20	2989.32	4162.30
65 - 69*	333.58	464.35	3812.39	5306.90
70 - 74*	428.03	645.53	4891.83	7377.43
75 - 79*	541.27	813.79	6185.93	9300.51

AREA OF COVER - AFRICA & INDIAN SUB-CONTINENT

AGE	MONTHLY PREMIUMS \$		ANNUAL PREMIUMS \$	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess
1 st Child	36.78	48.02	420.34	548.78
2 nd Child	27.59	36.01	315.26	411.59
3 rd Child +	18.39	24.01	210.17	274.39
18 - 24	55.73	85.82	636.88	980.80
25 - 29	60.19	94.27	687.83	1077.39
30 - 34	70.96	102.07	810.96	1166.56
35 - 39	75.42	110.62	861.92	1264.21
40 - 44	95.11	132.26	1086.95	1511.54
45 - 49	114.52	159.19	1308.80	1819.36
50 - 54	147.49	201.92	1685.62	2307.64
55 - 59*	181.11	247.80	2069.87	2832.01
60 - 64*	226.35	309.38	2586.81	3535.76
65 - 69*	288.67	394.46	3299.06	4508.07
70 - 74*	370.40	548.36	4233.15	6266.93
75 - 79*	468.39	691.30	5353.00	7900.54

* **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 Essential 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 Essential Care Plus, you can have a **nil excess** by paying a 20% premium surcharge.

Save with a higher excess option

Save 20% when you take a \$1,000 excess on Essential Care Plus (10% on Essential Care).

Save 30% when you take a \$2,500 excess on Essential Care Plus (20% on Essential Care).

Get a Quick Quote online to view even healthier savings with higher excess options.

ADD OUR OPTIONAL PLANS

Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just \$104 per year**.

Plus, valuable financial protection

From **just \$108 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 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%



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AREA OF COVER - MIDDLE EAST

AGE	ANNUAL PREMIUMS AED	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess
1 st Child	1784.76	2393.43
2 nd Child	1338.57	1795.07
3 rd Child +	892.38	1196.72
18 - 24	2701.06	4238.52
25 - 29	2915.72	4657.13
30 - 34	3440.72	5040.75
35 - 39	3655.38	5464.35
40 - 44	4609.70	6528.98
45 - 49	5549.31	7859.76
50 - 54	7148.84	9970.28
55 - 59*	8780.27	12235.74
60 - 64*	10971.04	15273.43
65 - 69*	13991.03	19478.22
70 - 74*	17951.84	27075.58
75 - 79*	22705.06	34134.37

AREA OF COVER - AFRICA & INDIAN SUB-CONTINENT

AGE	ANNUAL PREMIUMS AED	
	ESSENTIAL CARE Nil excess	ESSENTIAL CARE PLUS \$50 excess
1 st Child	1544.44	2014.67
2 nd Child	1158.33	1511.01
3 rd Child +	772.22	1007.34
18 - 24	2337.36	3600.51
25 - 29	2523.12	3956.11
30 - 34	2977.43	4281.98
35 - 39	3163.19	4641.82
40 - 44	3989.01	5546.19
45 - 49	4802.10	6676.66
50 - 54	6186.26	8469.49
55 - 59*	7598.02	10393.94
60 - 64*	9493.81	12974.37
65 - 69*	12107.15	16546.23
70 - 74*	15534.65	22999.98
75 - 79*	19647.85	28996.24

* **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.

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Effective from 1st January 2011

YOUR EXCESS OPTIONS

Excess-free claims

If you are applying for Essential Care Plus, you can have a **nil excess** by paying a 20% premium surcharge.

Save with a higher excess option

Save 20% when you take a AED3,670 excess on Essential Care Plus (10% on Essential Care).

Save 30% when you take a AED9,175 excess on Essential Care Plus (20% on Essential Care).

Get a Quick Quote online to view even healthier savings with higher excess options.

ADD OUR OPTIONAL PLANS

Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just AED382 per year**.

Plus, valuable financial protection

From **just AED396 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%
- Accident plan 0.5%
- Travel plan 0.5%

