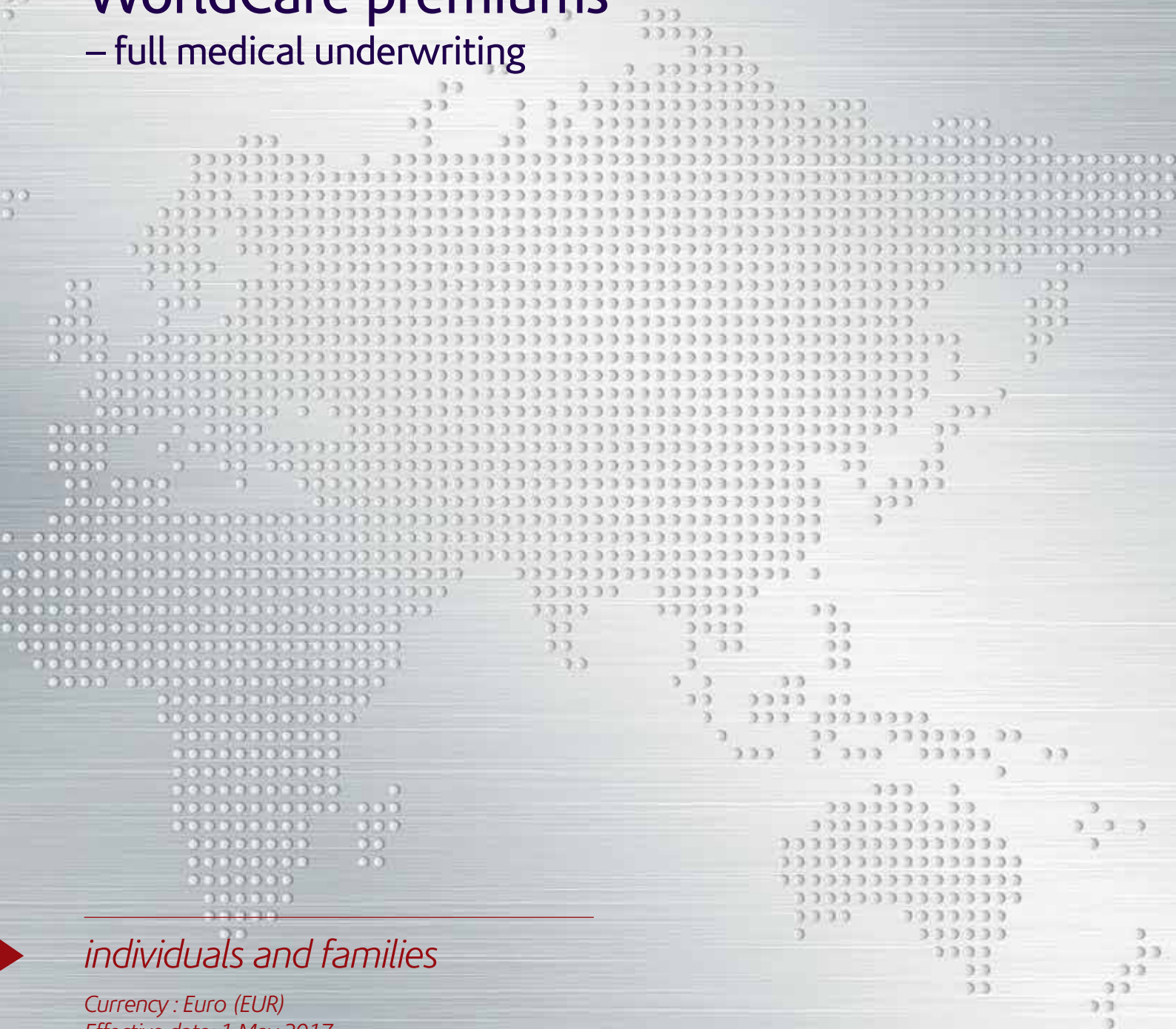


# WorldCare premiums – full medical underwriting



*individuals and families*

*Currency: Euro (EUR)  
Effective date: 1 May 2017*



## ► *Your WorldCare premium*

*All WorldCare plans cover you anywhere in the world as standard, excluding the USA.*

To work out your premium, we need to know where you are resident at the time you need cover and the age of each person on the plan.

You will see that we have split all the listed countries into 16 areas of the world.

In conjunction with our underwriters and based on the most up to date pricing models, we can offer premiums that most accurately reflect the cost of healthcare where you live. This means that you won't be grouped with other countries that have much higher medical costs, which would mean an unnecessarily higher premium.

To find your area, simply select your country of residence from the list across the page and it will tell you the area number your country fits into. If you cannot find your country, please check the excluded countries list on page 3 or contact your intermediary who will find out if we can cover where you are resident.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

# ► *Your country of residence*

Find your country of residence from this list. It will tell you which Area you need to select when calculating your premium.

Country	Area	Country	Area	Country	Area	Country	Area
Afghanistan	11	Djibouti	11	Lebanon	16	Russia	7
Albania	11	East Timor	9	Lesotho	9	Rwanda	9
Algeria	15	Ecuador	7	Liberia	16	Samoa	9
Angola	15	Egypt	16	Libya	9	San Marino	9
Anguilla	7	El Salvador	7	Liechtenstein	7	Sao Tome and Principe	9
Andorra	3	Equatorial Guinea	9	Lithuania	9	Senegal	9
Antigua & Barbuda	7	Estonia	9	Luxembourg	11	Serbia	9
Argentina	7	Eritrea	16	Macau SAR	8	Seychelles	16
Armenia	9	Ethiopia	15	Macedonia	11	Sierra Leone	16
Aruba	7	Faroe Islands	11	Madagascar	11	Singapore	4
Australia	9	Federated States of Micronesia	11	Malaysia	10	Slovakia	11
Austria	9	Fiji	9	Malawi	16	Slovenia	11
Azerbaijan	11	Finland	9	Maldives	9	Solomon Islands	9
Bahamas	7	France	11	Malta	13	South Korea	8
Bahrain	12	French Polynesia	9	Mali	15	Spain	5
Bangladesh	7	Guatemala	3	Marshall Islands	9	St Helena	7
Barbados	7	Greece	7	Martinique	7	St Kitts & Nevis	7
Belgium	11	Gabon	9	Mauritius	16	St Lucia	7
Belize	7	Gambia	11	Mauritania	11	St Martin	7
Bermuda	7	Georgia	9	Mexico	3	St Vincent & The Grenadines	7
Benin	11	Germany	9	Monaco	5	Suriname	7
Bhutan	9	Ghana	16	Mongolia	7	Swaziland	9
Bolivia	7	Gibraltar	9	Moldova	9	Switzerland	7
Bosnia & Herzegovina	11	Greenland	11	Montenegro	9	Sweden	9
Botswana	11	Grenada	7	Montserrat	7	South Africa	16
Brazil	5	Guadeloupe	7	Morocco	16	Sri Lanka	16
British Virgin Islands	7	Guernsey	7	Mozambique	16	Taiwan	14
Brunei	11	Guinea	11	Namibia	9	Tajikistan	9
Bulgaria	9	Guinea-Bissau	11	Nauru	9	Tanzania	16
Burkina Faso	9	Guyana	7	Nepal	9	Tibet	4
Burma/Myanmar	9	Haiti	7	Netherland Antilles	7	Thailand	10
Burundi	9	Honduras	3	Netherlands	13	Togo	11
Cambodia	10	Hong Kong SAR	2	New Caledonia	9	Tonga	9
Cameroon	11	Hungary	9	New Zealand	9	Turkey	7
Cape Verde	11	Iceland	11	Nicaragua	7	Turkmenistan	9
Cayman Islands	7	India	11	Niger	9	Turks & Caicos Islands	7
Central African Republic	9	Indonesia	6	Nigeria	16	Tunisia	16
Chad	11	Iraq	16	Norway	13	Tuvalu	9
Chile	7	Ireland	7	Oman	12	Trinidad & Tobago	7
China	4	Isle of Man	7	Outer Mongolia	7	Uganda	16
Christmas Island	9	Israel	5	Pakistan	16	Ukraine	9
Cocos Island	9	Italy	9	Palau	9	Uzbekistan	9
Colombia	7	Jamaica	7	Palestine (West Bank & Gaza)	9	United Arab Emirates	12
Comoros	16	Japan	10	Papua New Guinea	11	United Kingdom	5
Cook Island	9	Jersey	7	Panama	7	Uruguay	7
Costa Rica	7	Jordan	16	Paraguay	7	US Elective	1
Cote d'Ivoire	16	Kazakhstan	11	Peru	7	Vanuatu	9
Croatia	11	Kenya	16	Philippines	15	Venezuela	7
Cyprus	7	Kiribati	9	Portugal	9	Vietnam	8
Czech Republic	11	Kuwait	16	Poland	15	Yemen	7
Dominica	7	Kyrgyzstan	9	Qatar	12	Zambia	16
Dominican Republic	7	Laos	9	Republic of Congo-Brazzaville	9		
Denmark	11	Latvia	9	Romania	11		

# ► Areas of cover

All the countries we can and cannot cover are listed here.

## Area 1

US Elective - For those people who want to access non-emergency healthcare in the USA (not available to residents of the USA).

## Area 3

Andorra	Honduras
Guatemala	Mexico

## Area 5

Brazil	Spain
Israel	United Kingdom
Monaco	

## Area 7

Anguilla	Cayman Islands	Guadeloupe	Montserrat	St Martin
Antigua & Barbuda	Chile	Guernsey	Netherland Antilles	St Vincent & The Grenadines
Argentina	Colombia	Guyana	Nicaragua	Suriname
Aruba	Costa Rica	Haiti	Outer Mongolia	Switzerland
Bahamas	Cyprus	Ireland	Panama	Trinidad & Tobago
Bangladesh	Dominica	Isle of Man	Paraguay	Turkey
Barbados	Dominican Republic	Jamaica	Peru	Turks & Caicos Islands
Belize	Ecuador	Jersey	Russia	Uruguay
Bermuda	El Salvador	Liechtenstein	St Helena	Venezuela
Bolivia	Greece	Martinique	St Kitts & Nevis	Yemen
British Virgin Islands	Grenada	Mongolia	St Lucia	

## Area 8

Macau SAR	South Korea	Vietnam		
-----------	-------------	---------	--	--

## Area 9

Armenia	Equatorial Guinea	Laos	New Zealand	Swaziland
Australia	Estonia	Latvia	Niger	Sweden
Austria	Fiji	Lesotho	Palau	Tajikistan
Bhutan	Finland	Libya	Palestine (West Bank & Gaza)	Tonga
Bulgaria	French Polynesia	Lithuania	Portugal	Turkmenistan
Burkina Faso	Gabon	Maldives	Republic of Congo-Brazzaville	Tuvalu
Burma/Myanmar	Georgia	Marshall Islands	Rwanda	Ukraine
Burundi	Germany	Moldova	Samoa	Uzbekistan
Central African Republic	Gibraltar	Montenegro	San Marino	Vanuatu
Christmas Island	Hungary	Namibia	Sao Tome and Principe	
Cocos Island	Italy	Nauru	Senegal	
Cook Island	Kiribati	Nepal	Serbia	
East Timor	Kyrgyzstan	New Caledonia	Solomon Islands	

## Area 2

Hong Kong SAR	
---------------	--

## Area 4

China*	Singapore <sup>▲</sup>
Tibet	

\* Please refer to RMB premium table for RMB China rates.

<sup>▲</sup> Excluding Singapore GST.

## Area 6

Indonesia	
-----------	--

## Area 10

Cambodia	Japan	Malaysia	Thailand	
----------	-------	----------	----------	--

## Area 11

Afghanistan	Brunei	Djibouti	Guinea-Bissau	Mauritania
Albania	Cameroon	Faroe Islands	Iceland	Papua New Guinea
Azerbaijan	Cape Verde	Federated States of Micronesia	India	Romania
Belgium	Chad	France	Kazakhstan	Slovakia
Benin	Croatia	Gambia	Luxembourg	Slovenia
Bosnia & Herzegovina	Czech Republic	Greenland	Macedonia	Togo
Botswana	Denmark	Guinea	Madagascar	

## Area 12

Bahrain	Qatar
Oman	United Arab Emirates

## Area 13

Malta	Norway
Netherlands	

## Area 14

Taiwan	
--------	--

## Area 15

Algeria	Mali
Angola	Philippines
Ethiopia	Poland

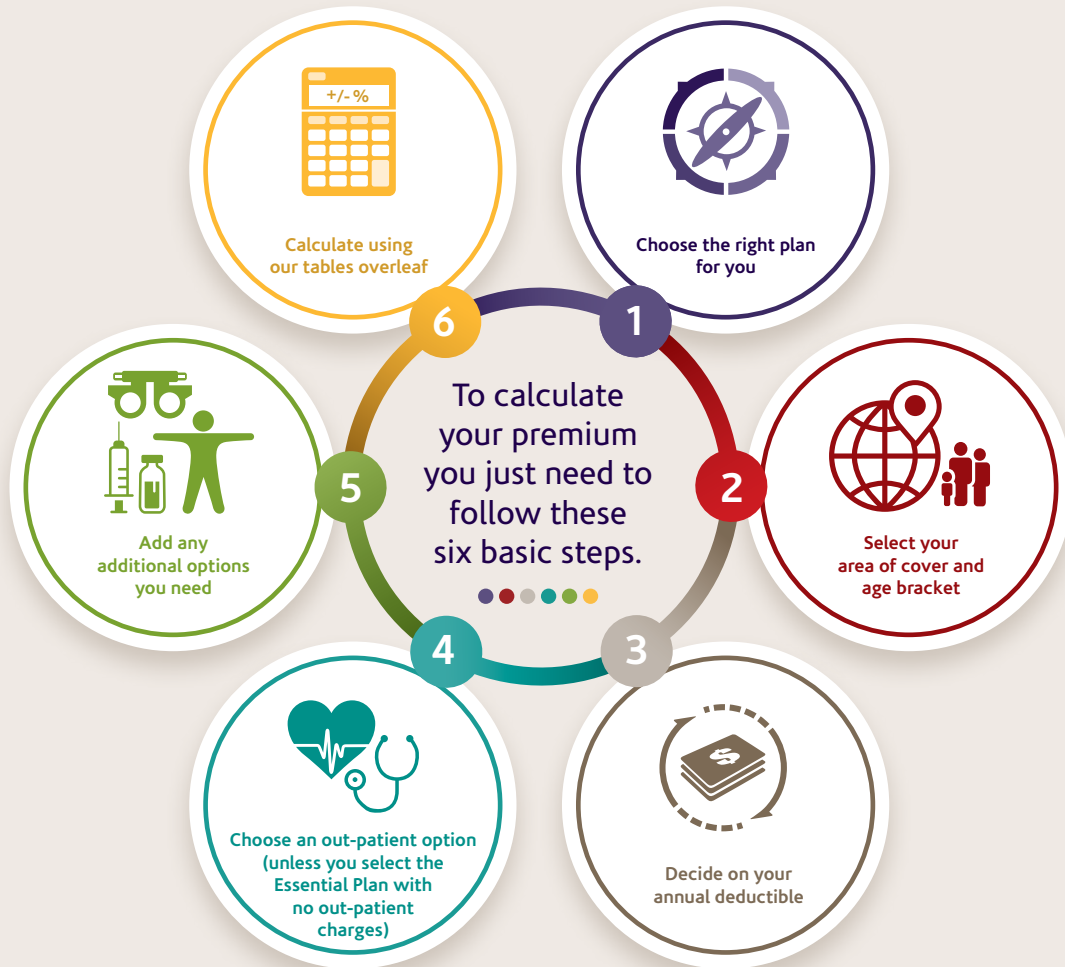
## Area 16

Comoros	Iraq	Liberia	Nigeria	Sri Lanka
Cote d'Ivoire	Jordan	Malawi	Pakistan	Tanzania
Egypt	Kenya	Mauritius	Seychelles	Tunisia
Eritrea	Kuwait	Morocco	Sierra Leone	Uganda
Ghana	Lebanon	Mozambique	South Africa	Zambia

## Excluded countries We cannot offer cover if you reside in any of the following countries:

Belarus	Democratic Republic of Congo (Kinshasa)	Saudi Arabia	Sudan	Zimbabwe
Canada	Iran	Somalia	Syria	
Cuba	North Korea	South Sudan	United States of America and any dependency	

# ► How to calculate your premium



- 1 Decide on the most appropriate cover that meets your needs.** You can select from one of our four WorldCare plans: Essential, Advance, Excel or Apex.
- 2 Select the area of cover.** Please select the area of cover based on your country of residence. The premiums are also age-related, based on your current age. For child dependants refer to the (0-17) age band.
- 3 Decide on the annual deductible** that you would like to apply to your plan. These range from a nil deductible to a EUR 12,000 deductible. Remember that a higher annual deductible will reduce your plan premium.
- 4** If you have chosen an optional deductible (i.e. not a nil deductible), you will also need to **select one of our four out-patient options.** The out-patient treatment options available for each plan are set out below:
- 5 Choose any Additional Options** that are available for the WorldCare plan you have selected. For example these might include Extended Medical Evacuation or our Wellness Option.
- 6 Calculate the premium using our premium tables below. Remember to check whether a premium charge or discount applies** based on any out-patient options and Additional Options you have selected – see tables below.

*Please note, if you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 3% charge applied to our published rates.*

*Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence.*

## Out- Patient Treatment Options

	Co-Insurance		Excess per visit	
<b>Essential *</b>	10% co-insurance	20% co-insurance	Not applicable	Not applicable
<b>Advance ▲</b>	10% co-insurance	20% co-insurance	EUR 20 per visit excess	EUR 12 per visit excess
<b>Excel ▲</b>	10% co-insurance	20% co-insurance	EUR 20 per visit excess	EUR 12 per visit excess
<b>Apex ▲</b>	10% co-insurance	20% co-insurance	EUR 20 per visit excess	EUR 12 per visit excess

\* On WorldCare Essential if you choose an optional deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.

Out-patient treatment is not included as standard for WorldCare Essential.

▲ If you choose an optional deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.

## ► *Out-patient options explained*

If your plan covers out-patient treatment and you have selected an optional deductible, i.e. not a nil deductible, you will need to select one of our four out-patient options\*.

These include either a 10% or 20% co-insurance. This means you will pay either 10% or 20% of any costs incurred for out-patient treatment.

Alternatively you can select a EUR 12 or EUR 20 per visit excess, which means you will pay that amount every time you seek out-patient treatment.

Please note: A co-insurance will automatically be applied in the following instances.

- A 20% co-insurance will automatically be applied to all out-patient dental claims.
- A 50% co-insurance will be automatically applied for orthodontic treatment.
- If Area 1 is selected for USA Elective treatment, a co-insurance of 50% will apply for treatment received in a hospital that is not listed in the Now Health International Provider Network.

## ► *Out-patient options*

Please remember to apply the following premium charges or discounts when calculating your premium, depending on the out-patient option you have chosen.

	Essential	Advance	Excel	Apex
<b>10% Co-Insurance Out-Patient Treatment</b>	6% * discount	6% discount	6% discount	6% discount
<b>20% Co-Insurance Out-Patient Treatment</b>	12% * discount	12% discount	12% discount	12% discount
<b>EUR 12 per visit excess</b>	–	4.5% discount	4.5% discount	4.5% discount
<b>EUR 20 per visit excess</b>	–	12.5% discount	12.5% discount	12.5% discount

\* This out-patient option can only be applied for Essential if you have selected out-patient charges or out-patient charges option 2 for this plan.

## ► *Additional Options*

If you have chosen any Additional Options for your plan, please remember to apply the following premium charges or discounts when calculating your premium.

	Essential	Advance	Excel	Apex
<b>Out-Patient Charges (Available for Essential Only)</b>	24% loading	–	–	–
<b>Out-Patient Charges Option 2 (Available for Essential Only)</b>	50% loading	–	–	–
<b>Extended Medical Evacuation</b>	EUR 80 fixed fee per member	EUR 80 fixed fee per member	EUR 80 fixed fee per member	EUR 80 fixed fee per member
<b>Wellness, Optical and Vaccinations</b>	–	EUR 380 fixed fee per member	EUR 380 fixed fee per member	EUR 380 fixed fee per member
<b>Wellness, Optical and Vaccinations Option 2</b>	–	EUR 680 fixed fee per member	EUR 680 fixed fee per member	EUR 680 fixed fee per member

### Area 1 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	155.05	1772	145.78	1666	131.86	1507	116.29	1329	100.80	1152	85.31	975
18 - 25	189.70	2168	178.33	2038	161.26	1843	142.28	1626	123.38	1410	104.39	1193
26 - 30	217.79	2489	204.75	2340	185.15	2116	163.36	1867	141.58	1618	119.79	1369
31 - 35	239.75	2740	225.40	2576	203.79	2329	179.81	2055	155.84	1781	131.86	1507
36 - 40	261.10	2984	245.44	2805	221.99	2537	195.83	2238	169.75	1940	143.68	1642
41 - 45	306.51	3503	288.14	3293	260.58	2978	229.95	2628	199.24	2277	168.61	1927
46 - 50	358.93	4102	337.40	3856	305.11	3487	269.24	3077	233.36	2667	197.49	2257
51 - 55	481.25	5500	452.38	5170	409.06	4675	360.94	4125	312.81	3575	264.69	3025
56 - 60	585.03	6686	549.94	6285	497.35	5684	438.81	5015	380.28	4346	321.83	3678
61 - 65	795.99	9097	748.30	8552	676.64	7733	597.01	6823	517.48	5914	437.85	5004
66 - 70	1099.44	12565	1033.55	11812	934.59	10681	824.60	9424	714.70	8168	604.71	6911
71 - 75	1359.23	15534	1277.68	14602	1155.35	13204	1019.46	11651	883.58	10098	747.60	8544
76 - 79	1679.39	19193	1578.68	18042	1427.56	16315	1259.56	14395	1091.65	12476	923.74	10557
80+ (renewals only)	1849.40	21136	1738.45	19868	1572.03	17966	1387.05	15852	1202.16	13739	1017.19	11625

### Area 1 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	348.25	3980	337.84	3861	320.43	3662	301.26	3443	278.60	3184	264.69	3025
18 - 25	425.69	4865	413	4720	391.65	4476	368.29	4209	340.55	3892	323.58	3698
26 - 30	489.56	5595	474.95	5428	450.45	5148	423.50	4840	391.65	4476	372.14	4253
31 - 35	538.48	6154	522.38	5970	495.43	5662	465.85	5324	430.85	4924	409.33	4678
36 - 40	586.08	6698	568.58	6498	539.26	6163	506.98	5794	468.91	5359	445.46	5091
41 - 45	689.06	7875	668.41	7639	633.94	7245	596.05	6812	551.25	6300	523.69	5985
46 - 50	806.66	9219	782.51	8943	742.18	8482	697.81	7975	645.40	7376	613.11	7007
51 - 55	1081.06	12355	1048.69	11985	994.61	11367	935.20	10688	864.85	9884	821.63	9390
56 - 60	1314.60	15024	1275.23	14574	1209.51	13823	1137.15	12996	1051.75	12020	999.16	11419
61 - 65	1789.20	20448	1735.56	19835	1646.14	18813	1547.70	17688	1431.41	16359	1359.84	15541
66 - 70	2471.35	28244	2397.24	27397	2273.69	25985	2137.80	24432	1977.15	22596	1878.28	21466
71 - 75	3055.76	34923	2964.15	33876	2811.38	32130	2643.29	30209	2444.66	27939	2322.43	26542
76 - 79	3775.28	43146	3662.05	41852	3473.31	39695	3265.68	37322	3020.24	34517	2869.21	32791
80+ (renewals only)	4157.56	47515	4032.88	46090	3824.98	43714	3596.34	41101	3326.05	38012	3159.80	36112



## Area 1 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	405.39	4633	393.31	4495	373.01	4263	350.70	4008	324.36	3707	308.18	3522
18 - 25	495.69	5665	480.90	5496	456.05	5212	428.84	4901	396.55	4532	376.78	4306
26 - 30	569.98	6514	552.91	6319	524.39	5993	493.06	5635	456.05	5212	433.21	4951
31 - 35	627.20	7168	608.39	6953	577.06	6595	542.59	6201	501.81	5735	476.70	5448
36 - 40	682.50	7800	662.03	7566	627.90	7176	590.36	6747	546	6240	518.70	5928
41 - 45	802.55	9172	778.49	8897	738.41	8439	694.23	7934	642.08	7338	609.96	6971
46 - 50	939.05	10732	910.96	10411	863.98	9874	812.35	9284	751.28	8586	713.74	8157
51 - 55	1258.78	14386	1221.06	13955	1158.15	13236	1088.85	12444	1007.04	11509	956.73	10934
56 - 60	1530.73	17494	1484.88	16970	1408.31	16095	1324.14	15133	1224.65	13996	1163.40	13296
61 - 65	2083.46	23811	2020.99	23097	1916.86	21907	1802.24	20597	1666.79	19049	1583.49	18097
66 - 70	2877.70	32888	2791.43	31902	2647.49	30257	2489.29	28449	2302.21	26311	2187.06	24995
71 - 75	3558.28	40666	3451.61	39447	3273.64	37413	3077.99	35177	2846.64	32533	2704.36	30907
76 - 79	4396.18	50242	4264.31	48735	4044.51	46223	3802.75	43460	3516.98	40194	3341.10	38184
80+ (renewals only)	4841.20	55328	4696.04	53669	4453.93	50902	4187.66	47859	3873.01	44263	3679.38	42050

## Area 1 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	484.84	5541	470.31	5375	446.08	5098	419.39	4793	387.89	4433	368.55	4212
18 - 25	751.19	8585	728.70	8328	691.16	7899	649.86	7427	600.95	6868	570.94	6525
26 - 30	896.70	10248	869.84	9941	825.04	9429	775.69	8865	717.41	8199	681.54	7789
31 - 35	945	10800	916.65	10476	869.40	9936	817.43	9342	756	8640	718.20	8208
36 - 40	1017.80	11632	987.35	11284	936.43	10702	880.43	10062	814.28	9306	773.59	8841
41 - 45	1090.60	12464	1057.96	12091	1003.36	11467	943.43	10782	872.55	9972	828.89	9473
46 - 50	1122.89	12833	1089.29	12449	1033.11	11807	971.34	11101	898.36	10267	853.48	9754
51 - 55	1505.18	17202	1460.03	16686	1384.78	15826	1302	14880	1204.18	13762	1143.98	13074
56 - 60	1830.24	20917	1775.38	20290	1683.85	19244	1583.23	18094	1464.23	16734	1390.99	15897
61 - 65	2490.95	28468	2416.23	27614	2291.71	26191	2154.69	24625	1992.81	22775	1893.15	21636
66 - 70	3440.50	39320	3337.34	38141	3165.31	36175	2976.05	34012	2752.40	31456	2614.85	29884
71 - 75	4254.25	48620	4126.68	47162	3913.96	44731	3679.99	42057	3403.40	38896	3233.30	36952
76 - 79	5256.04	60069	5098.36	58267	4835.60	55264	4546.50	51960	4204.90	48056	3994.64	45653
80+ (renewals only)	5788.21	66151	5614.61	64167	5325.16	60859	5006.84	57221	4630.59	52921	4399.06	50275

## Area 2 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	115.15	1316	108.33	1238	97.91	1119	86.36	987	74.90	856	63.35	724
18 - 25	140.70	1608	132.30	1512	119.61	1367	105.53	1206	91.53	1046	77.44	885
26 - 30	161.79	1849	152.16	1739	137.55	1572	121.36	1387	105.18	1202	88.99	1017
31 - 35	177.98	2034	167.30	1912	151.29	1729	133.53	1526	115.76	1323	97.91	1119
36 - 40	193.64	2213	182.09	2081	164.68	1882	145.25	1660	125.91	1439	106.58	1218
41 - 45	227.76	2603	214.11	2447	193.64	2213	170.89	1953	148.05	1692	125.30	1432
46 - 50	266.35	3044	250.43	2862	226.45	2588	199.76	2283	173.16	1979	146.56	1675
51 - 55	357.09	4081	335.74	3837	303.54	3469	267.84	3061	232.14	2653	196.44	2245
56 - 60	434.26	4963	408.28	4666	369.16	4219	325.76	3723	282.28	3226	238.88	2730
61 - 65	590.98	6754	555.54	6349	502.34	5741	443.28	5066	384.21	4391	325.06	3715
66 - 70	816.29	9329	767.38	8770	693.88	7930	612.24	6997	530.60	6064	448.96	5131
71 - 75	1009.40	11536	948.85	10844	858.03	9806	757.05	8652	656.16	7499	555.19	6345
76 - 79	1246.88	14250	1172.06	13395	1059.89	12113	935.20	10688	810.51	9263	685.83	7838
80+ (renewals only)	1373.05	15692	1290.71	14751	1167.16	13339	1029.79	11769	892.50	10200	755.21	8631

## Area 2 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	257.16	2939	249.46	2851	236.60	2704	222.51	2543	205.80	2352	195.48	2234
18 - 25	314.65	3596	305.29	3489	289.54	3309	272.21	3111	251.74	2877	239.14	2733
26 - 30	361.64	4133	350.88	4010	332.76	3803	312.90	3576	289.36	3307	274.93	3142
31 - 35	398.13	4550	386.23	4414	366.28	4186	344.40	3936	318.50	3640	302.58	3458
36 - 40	433.21	4951	420.26	4803	398.56	4555	374.76	4283	346.59	3961	329.26	3763
41 - 45	509.25	5820	494.03	5646	468.56	5355	440.56	5035	407.40	4656	387.10	4424
46 - 50	595.79	6809	577.94	6605	548.19	6265	515.38	5890	476.70	5448	452.81	5175
51 - 55	798.88	9130	774.99	8857	735	8400	691.08	7898	639.10	7304	607.16	6939
56 - 60	971.43	11102	942.29	10769	893.73	10214	840.35	9604	777.18	8882	738.33	8438
61 - 65	1322.13	15110	1282.49	14657	1216.43	13902	1143.71	13071	1057.70	12088	1004.85	11484
66 - 70	1826.13	20870	1771.35	20244	1680.09	19201	1579.64	18053	1460.90	16696	1387.93	15862
71 - 75	2257.76	25803	2190.04	25029	2077.16	23739	1953	22320	1806.26	20643	1715.96	19611
76 - 79	2789.68	31882	2706.03	30926	2566.55	29332	2413.08	27578	2231.78	25506	2120.21	24231
80+ (renewals only)	3072.13	35110	2979.99	34057	2826.43	32302	2657.46	30371	2457.70	28088	2334.85	26684

Area 2 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	299.60	3424	290.68	3322	275.71	3151	259.18	2962	239.75	2740	227.76	2603
18 - 25	366.28	4186	355.34	4061	337.05	3852	316.84	3621	293.04	3349	278.43	3182
26 - 30	421.05	4812	408.45	4668	387.45	4428	364.26	4163	336.88	3850	320.08	3658
31 - 35	463.49	5297	449.66	5139	426.48	4874	400.93	4582	370.83	4238	352.28	4026
36 - 40	504.35	5764	489.30	5592	464.01	5303	436.28	4986	403.55	4612	383.34	4381
41 - 45	592.90	6776	575.14	6573	545.48	6234	512.93	5862	474.34	5421	450.63	5150
46 - 50	693.70	7928	672.96	7691	638.23	7294	600.08	6858	555.01	6343	527.28	6026
51 - 55	930.13	10630	902.30	10312	855.75	9780	804.56	9195	744.10	8504	706.91	8079
56 - 60	1131.29	12929	1097.43	12542	1040.81	11895	978.60	11184	905.10	10344	859.86	9827
61 - 65	1539.65	17596	1493.54	17069	1416.54	16189	1331.84	15221	1231.74	14077	1170.14	13373
66 - 70	2126.43	24302	2062.64	23573	1956.33	22358	1839.43	21022	1701.18	19442	1616.13	18470
71 - 75	2629.11	30047	2550.28	29146	2418.85	27644	2274.21	25991	2103.33	24038	1998.15	22836
76 - 79	3248.35	37124	3150.96	36011	2988.56	34155	2809.89	32113	2598.75	29700	2468.81	28215
80+ (renewals only)	3577.35	40884	3470.08	39658	3291.23	37614	3094.44	35365	2861.95	32708	2718.80	31072

Area 2 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	375.99	4297	364.79	4169	345.98	3954	325.24	3717	300.83	3438	285.78	3266
18 - 25	552.30	6312	535.76	6123	508.20	5808	477.75	5460	441.88	5050	419.83	4798
26 - 30	653.98	7474	634.38	7250	601.74	6877	565.78	6466	523.25	5980	497.09	5681
31 - 35	695.36	7947	674.54	7709	639.80	7312	601.56	6875	556.33	6358	528.50	6040
36 - 40	750.49	8577	728	8320	690.46	7891	649.25	7420	600.43	6862	570.41	6519
41 - 45	820.93	9382	796.34	9101	755.30	8632	710.15	8116	656.78	7506	623.96	7131
46 - 50	870.89	9953	844.81	9655	801.24	9157	753.38	8610	696.76	7963	661.94	7565
51 - 55	1167.78	13346	1132.78	12946	1074.41	12279	1010.19	11545	934.24	10677	887.51	10143
56 - 60	1419.86	16227	1377.34	15741	1306.29	14929	1228.24	14037	1135.93	12982	1079.14	12333
61 - 65	1932.79	22089	1874.86	21427	1778.18	20322	1671.86	19107	1546.30	17672	1468.95	16788
66 - 70	2669.36	30507	2589.30	29592	2455.86	28067	2309.04	26389	2135.53	24406	2028.78	23186
71 - 75	3300.76	37723	3201.80	36592	3036.78	34706	2855.21	32631	2640.66	30179	2508.63	28670
76 - 79	4077.85	46604	3955.53	45206	3751.65	42876	3527.39	40313	3262.35	37284	3099.25	35420
80+ (renewals only)	4490.85	51324	4356.19	49785	4131.66	47219	3884.65	44396	3592.75	41060	3413.11	39007

### Area 3 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	77.44	885	72.80	832	65.89	753	58.10	664	50.40	576	42.61	487
18 - 25	94.68	1082	89.08	1018	80.50	920	71.05	812	61.60	704	52.15	596
26 - 30	108.76	1243	102.29	1169	92.49	1057	81.64	933	70.70	808	59.85	684
31 - 35	119.70	1368	112.53	1286	101.76	1163	89.78	1026	77.88	890	65.89	753
36 - 40	130.38	1490	122.59	1401	110.86	1267	97.83	1118	84.79	969	71.75	820
41 - 45	153.13	1750	143.94	1645	130.20	1488	114.89	1313	99.58	1138	84.26	963
46 - 50	179.20	2048	168.53	1926	152.34	1741	134.40	1536	116.55	1332	98.61	1127
51 - 55	240.28	2746	225.93	2582	204.31	2335	180.25	2060	156.19	1785	132.21	1511
56 - 60	292.16	3339	274.66	3139	248.41	2839	219.19	2505	189.96	2171	160.74	1837
61 - 65	397.60	4544	373.80	4272	338.01	3863	298.20	3408	258.48	2954	218.75	2500
66 - 70	549.06	6275	516.16	5899	466.73	5334	411.86	4707	356.91	4079	302.05	3452
71 - 75	678.91	7759	638.23	7294	577.15	6596	509.25	5820	441.35	5044	373.45	4268
76 - 79	838.78	9586	788.46	9011	713.04	8149	629.13	7190	545.21	6231	461.39	5273
80+ (renewals only)	923.65	10556	868.26	9923	785.14	8973	692.74	7917	600.43	6862	508.03	5806

### Area 3 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	155.75	1780	151.11	1727	143.33	1638	134.75	1540	124.60	1424	118.39	1353
18 - 25	190.49	2177	184.80	2112	175.26	2003	164.85	1884	152.43	1742	144.81	1655
26 - 30	219.10	2504	212.54	2429	201.60	2304	189.53	2166	175.35	2004	166.60	1904
31 - 35	240.98	2754	233.80	2672	221.73	2534	208.51	2383	192.85	2204	183.23	2094
36 - 40	262.24	2997	254.45	2908	241.33	2758	226.89	2593	209.83	2398	199.33	2278
41 - 45	308.44	3525	299.25	3420	283.76	3243	266.88	3050	246.75	2820	234.41	2679
46 - 50	360.85	4124	350.09	4001	332.06	3795	312.20	3568	288.75	3300	274.31	3135
51 - 55	483.70	5528	469.26	5363	445.03	5086	418.43	4782	387.01	4423	367.68	4202
56 - 60	588.26	6723	570.68	6522	541.28	6186	508.90	5816	470.66	5379	447.13	5110
61 - 65	800.45	9148	776.48	8874	736.49	8417	692.48	7914	640.41	7319	608.39	6953
66 - 70	1105.65	12636	1072.49	12257	1017.28	11626	956.46	10931	884.54	10109	840.35	9604
71 - 75	1367.01	15623	1326.06	15155	1257.73	14374	1182.48	13514	1093.66	12499	1038.98	11874
76 - 79	1688.84	19301	1638.18	18722	1553.74	17757	1460.90	16696	1351.09	15441	1283.54	14669
80+ (renewals only)	1859.81	21255	1804.08	20618	1711.06	19555	1608.78	18386	1487.85	17004	1413.48	16154

## Area 3 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	182.61	2087	177.19	2025	168.09	1921	158.03	1806	146.13	1670	138.86	1587
18 - 25	223.21	2551	216.56	2475	205.36	2347	193.11	2207	178.59	2041	169.66	1939
26 - 30	256.64	2933	249.03	2846	236.16	2699	222.08	2538	205.36	2347	195.13	2230
31 - 35	282.54	3229	274.14	3133	259.96	2971	244.48	2794	226.10	2584	214.81	2455
36 - 40	307.30	3512	298.11	3407	282.80	3232	265.83	3038	245.88	2810	233.63	2670
41 - 45	361.38	4130	350.61	4007	332.50	3800	312.64	3573	289.10	3304	274.66	3139
46 - 50	422.89	4833	410.29	4689	389.11	4447	365.84	4181	338.36	3867	321.48	3674
51 - 55	566.91	6479	549.94	6285	521.59	5961	490.44	5605	453.60	5184	430.94	4925
56 - 60	689.24	7877	668.59	7641	634.11	7247	596.23	6814	551.43	6302	523.86	5987
61 - 65	938	10720	909.91	10399	863.01	9863	811.39	9273	750.40	8576	712.95	8148
66 - 70	1295.53	14806	1256.68	14362	1191.93	13622	1120.70	12808	1036.44	11845	984.64	11253
71 - 75	1601.95	18308	1553.91	17759	1473.85	16844	1385.74	15837	1281.61	14647	1217.56	13915
76 - 79	1979.16	22619	1919.84	21941	1820.88	20810	1712.03	19566	1583.40	18096	1504.21	17191
80+ (renewals only)	2179.63	24910	2114.26	24163	2005.33	22918	1885.45	21548	1743.70	19928	1656.55	18932

## Area 3 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	230.48	2634	223.56	2555	212.10	2424	199.41	2279	184.45	2108	175.18	2002
18 - 25	357.18	4082	346.50	3960	328.65	3756	308.96	3531	285.78	3266	271.51	3103
26 - 30	426.13	4870	413.35	4724	392.09	4481	368.64	4213	340.90	3896	323.93	3702
31 - 35	449.14	5133	435.75	4980	413.26	4723	388.59	4441	359.36	4107	341.43	3902
36 - 40	483.79	5529	469.35	5364	445.11	5087	418.51	4783	387.10	4424	367.76	4203
41 - 45	518.35	5924	502.86	5747	476.96	5451	448.44	5125	414.75	4740	394.01	4503
46 - 50	533.75	6100	517.74	5917	491.05	5612	461.74	5277	427	4880	405.65	4636
51 - 55	715.40	8176	693.96	7931	658.18	7522	618.89	7073	572.34	6541	543.73	6214
56 - 60	869.75	9940	843.68	9642	800.19	9145	752.41	8599	695.80	7952	661.06	7555
61 - 65	1183.79	13529	1148.35	13124	1089.11	12447	1024.01	11703	947.10	10824	899.76	10283
66 - 70	1635.03	18686	1586.03	18126	1504.30	17192	1414.35	16164	1308.04	14949	1242.68	14202
71 - 75	2021.60	23104	1960.96	22411	1859.90	21256	1748.69	19985	1617.35	18484	1536.50	17560
76 - 79	2497.78	28546	2422.88	27690	2298.01	26263	2160.64	24693	1998.24	22837	1898.31	21695
80+ (renewals only)	2750.65	31436	2668.14	30493	2530.68	28922	2379.39	27193	2200.54	25149	2090.55	23892

### Area 4 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	74.20	848	69.83	798	63.09	721	55.65	636	48.30	552	40.86	467
18 - 25	90.65	1036	85.23	974	77.09	881	67.99	777	58.98	674	49.88	570
26 - 30	104.13	1190	97.91	1119	88.55	1012	78.14	893	67.73	774	57.31	655
31 - 35	114.71	1311	107.89	1233	97.56	1115	86.10	984	74.64	853	63.18	722
36 - 40	124.78	1426	117.34	1341	106.14	1213	93.63	1070	81.11	927	68.69	785
41 - 45	146.65	1676	137.90	1576	124.69	1425	109.99	1257	95.38	1090	80.68	922
46 - 50	171.50	1960	161.26	1843	145.78	1666	128.63	1470	111.48	1274	94.33	1078
51 - 55	230.04	2629	216.30	2472	195.56	2235	172.55	1972	149.54	1709	126.53	1446
56 - 60	279.65	3196	262.94	3005	237.74	2717	209.74	2397	181.83	2078	153.83	1758
61 - 65	380.63	4350	357.79	4089	323.58	3698	285.51	3263	247.45	2828	209.39	2393
66 - 70	525.61	6007	494.11	5647	446.78	5106	394.28	4506	341.69	3905	289.10	3304
71 - 75	649.95	7428	611.01	6983	552.48	6314	487.46	5571	422.54	4829	357.53	4086
76 - 79	802.90	9176	754.78	8626	682.50	7800	602.18	6882	521.94	5965	441.61	5047
80+ (renewals only)	884.19	10105	831.16	9499	751.63	8590	663.16	7579	574.79	6569	486.33	5558

### Area 4 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	157.15	1796	152.51	1743	144.64	1653	135.98	1554	125.74	1437	119.44	1365
18 - 25	192.33	2198	186.64	2133	177.01	2023	166.43	1902	153.91	1759	146.21	1671
26 - 30	221.20	2528	214.64	2453	203.53	2326	191.36	2187	177.01	2023	168.18	1922
31 - 35	243.43	2782	236.16	2699	224	2560	210.61	2407	194.78	2226	185.06	2115
36 - 40	264.78	3026	256.90	2936	243.60	2784	229.08	2618	211.84	2421	201.25	2300
41 - 45	311.33	3558	302.05	3452	286.48	3274	269.33	3078	249.11	2847	236.69	2705
46 - 50	364.18	4162	353.33	4038	335.13	3830	315.09	3601	291.38	3330	276.85	3164
51 - 55	488.34	5581	473.73	5414	449.31	5135	422.45	4828	390.69	4465	371.18	4242
56 - 60	593.69	6785	575.93	6582	546.26	6243	513.63	5870	474.95	5428	451.24	5157
61 - 65	807.89	9233	783.74	8957	743.31	8495	698.86	7987	646.36	7387	614.08	7018
66 - 70	1115.98	12754	1082.55	12372	1026.73	11734	965.39	11033	892.85	10204	848.23	9694
71 - 75	1379.53	15766	1338.23	15294	1269.19	14505	1193.33	13638	1103.64	12613	1048.51	11983
76 - 79	1704.59	19481	1653.49	18897	1568.26	17923	1474.55	16852	1363.69	15585	1295.53	14806
80+ (renewals only)	1877.23	21454	1820.96	20811	1727.08	19738	1623.83	18558	1501.85	17164	1426.78	16306

# Area 4

China\*  
Singapore ▲  
Tibet

\* Please refer to RMB premium table for RMB China rates.

▲ Excluding Singapore GST.

## Area 4 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	182.26	2083	176.84	2021	167.74	1917	157.68	1802	145.86	1667	138.60	1584
18 - 25	222.60	2544	215.95	2468	204.84	2341	192.59	2201	178.15	2036	169.23	1934
26 - 30	255.85	2924	248.24	2837	235.46	2691	221.38	2530	204.75	2340	194.51	2223
31 - 35	281.66	3219	273.26	3123	259.18	2962	243.69	2785	225.40	2576	214.11	2447
36 - 40	306.51	3503	297.33	3398	282.01	3223	265.21	3031	245.26	2803	233.01	2663
41 - 45	360.41	4119	349.65	3996	331.63	3790	311.76	3563	288.40	3296	273.96	3131
46 - 50	421.75	4820	409.15	4676	388.06	4435	364.88	4170	337.40	3856	320.60	3664
51 - 55	565.34	6461	548.45	6268	520.19	5945	489.04	5589	452.29	5169	429.71	4911
56 - 60	687.49	7857	666.93	7622	632.54	7229	594.74	6797	550.03	6286	522.55	5972
61 - 65	935.64	10693	907.64	10373	860.83	9838	809.38	9250	748.56	8555	711.11	8127
66 - 70	1292.20	14768	1253.44	14325	1188.86	13587	1117.81	12775	1033.81	11815	982.10	11224
71 - 75	1597.75	18260	1549.89	17713	1470	16800	1382.06	15795	1278.20	14608	1214.33	13878
76 - 79	1974.09	22561	1914.94	21885	1816.24	20757	1707.65	19516	1579.29	18049	1500.36	17147
80+ (renewals only)	2173.85	24844	2108.66	24099	1999.99	22857	1880.46	21491	1739.15	19876	1652.18	18882

## Area 4 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	250.60	2864	243.16	2779	230.56	2635	216.83	2478	200.55	2292	190.49	2177
18 - 25	368.03	4206	357	4080	338.63	3870	318.41	3639	294.44	3365	279.74	3197
26 - 30	435.75	4980	422.71	4831	400.93	4582	376.95	4308	348.60	3984	331.19	3785
31 - 35	463.31	5295	449.49	5137	426.30	4872	400.84	4581	370.65	4236	352.19	4025
36 - 40	500.06	5715	485.10	5544	460.08	5258	432.60	4944	400.05	4572	380.10	4344
41 - 45	547.05	6252	530.69	6065	503.30	5752	473.20	5408	437.68	5002	415.80	4752
46 - 50	580.39	6633	563.06	6435	534.01	6103	502.08	5738	464.36	5307	441.18	5042
51 - 55	778.05	8892	754.78	8626	715.84	8181	673.05	7692	622.48	7114	591.33	6758
56 - 60	945.96	10811	917.61	10487	870.36	9947	818.30	9352	756.79	8649	718.99	8217
61 - 65	1287.83	14718	1249.24	14277	1184.84	13541	1114.05	12732	1030.31	11775	978.78	11186
66 - 70	1778.44	20325	1725.15	19716	1636.16	18699	1538.43	17582	1422.75	16260	1351.61	15447
71 - 75	2199.23	25134	2133.25	24380	2023.35	23124	1902.34	21741	1759.45	20108	1671.43	19102
76 - 79	2716.96	31051	2635.50	30120	2499.61	28567	2350.25	26860	2173.59	24841	2064.91	23599
80+ (renewals only)	2992.06	34195	2902.38	33170	2752.75	31460	2588.16	29579	2393.65	27356	2274.04	25989

### Area 5 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	73.24	837	68.86	787	62.30	712	54.95	628	47.69	545	40.34	461
18 - 25	89.60	1024	84.26	963	76.21	871	67.20	768	58.28	666	49.35	564
26 - 30	102.90	1176	96.78	1106	87.50	1000	77.18	882	66.94	765	56.61	647
31 - 35	113.23	1294	106.49	1217	96.25	1100	84.96	971	73.68	842	62.30	712
36 - 40	123.20	1408	115.85	1324	104.74	1197	92.40	1056	80.15	916	67.81	775
41 - 45	144.90	1656	136.24	1557	123.20	1408	108.68	1242	94.24	1077	79.71	911
46 - 50	169.40	1936	159.25	1820	144.03	1646	127.05	1452	110.16	1259	93.19	1065
51 - 55	227.06	2595	213.50	2440	193.03	2206	170.36	1947	147.61	1687	124.95	1428
56 - 60	276.24	3157	259.70	2968	234.85	2684	207.20	2368	179.64	2053	151.99	1737
61 - 65	375.90	4296	353.41	4039	319.55	3652	281.93	3222	244.39	2793	206.76	2363
66 - 70	519.14	5933	488.08	5578	441.35	5044	389.38	4450	337.49	3857	285.60	3264
71 - 75	641.90	7336	603.40	6896	545.65	6236	481.43	5502	417.29	4769	353.06	4035
76 - 79	792.93	9062	745.41	8519	674.01	7703	594.74	6797	515.46	5891	436.19	4985
80+ (renewals only)	873.25	9980	820.93	9382	742.26	8483	654.94	7485	567.61	6487	480.29	5489

### Area 5 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	147.26	1683	142.89	1633	135.54	1549	127.40	1456	117.86	1347	112	1280
18 - 25	180.16	2059	174.83	1998	165.81	1895	155.93	1782	144.20	1648	136.94	1565
26 - 30	207.03	2366	200.90	2296	190.49	2177	179.11	2047	165.64	1893	157.41	1799
31 - 35	227.85	2604	221.03	2526	209.65	2396	197.14	2253	182.35	2084	173.25	1980
36 - 40	248.06	2835	240.63	2750	228.29	2609	214.64	2453	198.45	2268	188.56	2155
41 - 45	291.55	3332	282.89	3233	268.28	3066	252.26	2883	233.28	2666	221.64	2533
46 - 50	341.08	3898	330.93	3782	313.86	3587	295.05	3372	272.91	3119	259.26	2963
51 - 55	457.28	5226	443.63	5070	420.70	4808	395.59	4521	365.84	4181	347.55	3972
56 - 60	556.06	6355	539.44	6165	511.61	5847	481.08	5498	444.85	5084	422.63	4830
61 - 65	756.70	8648	734.04	8389	696.24	7957	654.59	7481	605.41	6919	575.14	6573
66 - 70	1045.19	11945	1013.86	11587	961.63	10990	904.14	10333	836.15	9556	794.41	9079
71 - 75	1292.29	14769	1253.53	14326	1188.95	13588	1117.90	12776	1033.90	11816	982.19	11225
76 - 79	1596.70	18248	1548.84	17701	1469.04	16789	1381.19	15785	1277.41	14599	1213.54	13869
80+ (renewals only)	1758.31	20095	1705.64	19493	1617.70	18488	1521.01	17383	1406.65	16076	1336.39	15273



# Area 5

Brazil  
Israel  
Monaco  
Spain  
United Kingdom

## Area 5 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	172.64	1973	167.48	1914	158.90	1816	149.36	1707	138.16	1579	131.25	1500
18 - 25	211.05	2412	204.75	2340	194.25	2220	182.61	2087	168.88	1930	160.48	1834
26 - 30	242.64	2773	235.38	2690	223.30	2552	209.91	2399	194.16	2219	184.45	2108
31 - 35	267.05	3052	259.09	2961	245.70	2808	231	2640	213.68	2442	203	2320
36 - 40	290.59	3321	281.93	3222	267.40	3056	251.39	2873	232.49	2657	220.85	2524
41 - 45	341.60	3904	331.36	3787	314.30	3592	295.49	3377	273.35	3124	259.70	2968
46 - 50	399.70	4568	387.71	4431	367.76	4203	345.80	3952	319.81	3655	303.80	3472
51 - 55	535.85	6124	519.84	5941	493.06	5635	463.58	5298	428.75	4900	407.31	4655
56 - 60	651.70	7448	632.19	7225	599.64	6853	563.76	6443	521.41	5959	495.34	5661
61 - 65	886.81	10135	860.21	9831	815.94	9325	767.11	8767	709.45	8108	674.01	7703
66 - 70	1224.83	13998	1188.16	13579	1126.91	12879	1059.54	12109	979.91	11199	930.91	10639
71 - 75	1514.28	17306	1468.86	16787	1393.18	15922	1309.88	14970	1211.44	13845	1150.89	13153
76 - 79	1871.10	21384	1815.01	20743	1721.48	19674	1618.58	18498	1496.95	17108	1422.05	16252
80+ (renewals only)	2060.45	23548	1998.68	22842	1895.69	21665	1782.38	20370	1648.41	18839	1565.99	17897

## Area 5 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	217.79	2489	211.31	2415	200.38	2290	188.39	2153	174.30	1992	165.55	1892
18 - 25	319.90	3656	310.36	3547	294.35	3364	276.76	3163	255.94	2925	243.16	2779
26 - 30	378.70	4328	367.41	4199	348.43	3982	327.60	3744	303.01	3463	287.88	3290
31 - 35	402.76	4603	390.69	4465	370.56	4235	348.43	3982	322.26	3683	306.16	3499
36 - 40	434.61	4967	421.58	4818	399.88	4570	375.99	4297	347.73	3974	330.31	3775
41 - 45	475.30	5432	461.13	5270	437.33	4998	411.16	4699	380.28	4346	361.29	4129
46 - 50	504.44	5765	489.39	5593	464.10	5304	436.36	4987	403.55	4612	383.43	4382
51 - 55	676.20	7728	655.99	7497	622.13	7110	584.94	6685	541.01	6183	513.98	5874
56 - 60	822.15	9396	797.56	9115	756.44	8645	711.20	8128	657.74	7517	624.84	7141
61 - 65	1119.21	12791	1085.70	12408	1029.70	11768	968.19	11065	895.39	10233	850.68	9722
66 - 70	1545.78	17666	1499.49	17137	1422.14	16253	1337.18	15282	1236.64	14133	1174.86	13427
71 - 75	1911.26	21843	1853.95	21188	1758.40	20096	1653.31	18895	1529.06	17475	1452.59	16601
76 - 79	2361.19	26985	2290.40	26176	2172.36	24827	2042.51	23343	1888.95	21588	1794.54	20509
80+ (renewals only)	2600.24	29717	2522.28	28826	2392.25	27340	2249.28	25706	2080.23	23774	1976.19	22585

### Area 6 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	54.95	628	51.71	591	46.73	534	41.21	471	35.79	409	30.28	346
18 - 25	67.20	768	63.18	722	57.14	653	50.40	576	43.75	500	37.01	423
26 - 30	77.35	884	72.71	831	65.80	752	58.01	663	50.31	575	42.61	487
31 - 35	85.05	972	79.98	914	72.36	827	63.79	729	55.30	632	46.81	535
36 - 40	92.49	1057	86.98	994	78.66	899	69.39	793	60.20	688	50.93	582
41 - 45	105.44	1205	99.14	1133	89.69	1025	79.10	904	68.60	784	58.01	663
46 - 50	123.38	1410	116.03	1326	104.91	1199	92.58	1058	80.24	917	67.90	776
51 - 55	170.45	1948	160.30	1832	144.90	1656	127.84	1461	110.86	1267	93.80	1072
56 - 60	207.29	2369	194.86	2227	176.23	2014	155.49	1777	134.75	1540	114.01	1303
61 - 65	282.10	3224	265.21	3031	239.84	2741	211.58	2418	183.40	2096	155.23	1774
66 - 70	389.64	4453	366.28	4186	331.28	3786	292.25	3340	253.31	2895	214.38	2450
71 - 75	481.69	5505	452.81	5175	409.50	4680	361.29	4129	313.16	3579	264.95	3028
76 - 79	595	6800	559.30	6392	505.75	5780	446.25	5100	386.75	4420	327.25	3740
80+ (renewals only)	655.29	7489	616	7040	557.03	6366	491.49	5617	425.95	4868	360.41	4119

### Area 6 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	143.59	1641	139.30	1592	132.13	1510	124.25	1420	114.89	1313	109.20	1248
18 - 25	175.96	2011	170.71	1951	161.96	1851	152.25	1740	140.79	1609	133.79	1529
26 - 30	202.04	2309	196	2240	185.94	2125	174.83	1998	161.70	1848	153.56	1755
31 - 35	222.43	2542	215.78	2466	204.66	2339	192.41	2199	177.98	2034	169.05	1932
36 - 40	241.85	2764	234.68	2682	222.51	2543	209.21	2391	193.55	2212	183.84	2101
41 - 45	275.80	3152	267.58	3058	253.75	2900	238.61	2727	220.68	2522	209.65	2396
46 - 50	322.96	3691	313.34	3581	297.15	3396	279.39	3193	258.39	2953	245.53	2806
51 - 55	446.16	5099	432.86	4947	410.55	4692	385.96	4411	357	4080	339.15	3876
56 - 60	542.50	6200	526.23	6014	499.10	5704	469.26	5363	434	4960	412.30	4712
61 - 65	738.24	8437	716.10	8184	679.26	7763	638.66	7299	590.63	6750	561.14	6413
66 - 70	1019.64	11653	989.10	11304	938.09	10721	882	10080	815.76	9323	774.99	8857
71 - 75	1260.61	14407	1222.81	13975	1159.81	13255	1090.51	12463	1008.53	11526	958.13	10950
76 - 79	1557.50	17800	1510.78	17266	1432.90	16376	1347.24	15397	1246	14240	1183.70	13528
80+ (renewals only)	1715.26	19603	1663.81	19015	1578.06	18035	1483.74	16957	1372.26	15683	1303.66	14899

Area 6 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	164.24	1877	159.34	1821	151.11	1727	142.10	1624	131.43	1502	124.86	1427
18 - 25	200.64	2293	194.69	2225	184.63	2110	173.60	1984	160.56	1835	152.51	1743
26 - 30	230.83	2638	223.91	2559	212.36	2427	199.68	2282	184.71	2111	175.44	2005
31 - 35	253.93	2902	246.31	2815	233.63	2670	219.71	2511	203.18	2322	193.03	2206
36 - 40	276.33	3158	268.10	3064	254.28	2906	239.05	2732	221.11	2527	210.09	2401
41 - 45	315.09	3601	305.64	3493	289.89	3313	272.56	3115	252.09	2881	239.49	2737
46 - 50	368.81	4215	357.79	4089	339.33	3878	319.03	3646	295.05	3372	280.35	3204
51 - 55	509.60	5824	494.38	5650	468.91	5359	440.83	5038	407.75	4660	387.36	4427
56 - 60	619.68	7082	601.13	6870	570.15	6516	536.03	6126	495.78	5666	471.01	5383
61 - 65	843.33	9638	818.04	9349	775.86	8867	729.49	8337	674.71	7711	640.94	7325
66 - 70	1164.71	13311	1129.80	12912	1071.61	12247	1007.56	11515	931.79	10649	885.24	10117
71 - 75	1439.90	16456	1396.76	15963	1324.75	15140	1245.56	14235	1151.94	13165	1094.36	12507
76 - 79	1779.23	20334	1725.85	19724	1636.95	18708	1539.04	17589	1423.45	16268	1352.23	15454
80+ (renewals only)	1959.39	22393	1900.68	21722	1802.68	20602	1694.88	19370	1567.56	17915	1489.16	17019

Area 6 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	193.20	2208	187.43	2142	177.80	2032	167.13	1910	154.61	1767	146.91	1679
18 - 25	283.94	3245	275.45	3148	261.28	2986	245.61	2807	227.15	2596	215.86	2467
26 - 30	336.09	3841	326.03	3726	309.23	3534	290.76	3323	268.89	3073	255.50	2920
31 - 35	357.53	4086	346.85	3964	329	3760	309.31	3535	286.04	3269	271.78	3106
36 - 40	385.79	4409	374.24	4277	354.99	4057	333.73	3814	308.70	3528	293.21	3351
41 - 45	422.01	4823	409.41	4679	388.33	4438	365.05	4172	337.66	3859	320.78	3666
46 - 50	447.65	5116	434.26	4963	411.86	4707	387.28	4426	358.14	4093	340.29	3889
51 - 55	600.16	6859	582.23	6654	552.21	6311	519.23	5934	480.20	5488	456.14	5213
56 - 60	729.75	8340	707.88	8090	671.39	7673	631.31	7215	583.80	6672	554.66	6339
61 - 65	993.30	11352	963.55	11012	913.85	10444	859.25	9820	794.68	9082	754.95	8628
66 - 70	1371.91	15679	1330.79	15209	1262.19	14425	1186.76	13563	1097.60	12544	1042.74	11917
71 - 75	1696.45	19388	1645.61	18807	1560.74	17837	1467.46	16771	1357.21	15511	1289.31	14735
76 - 79	2095.71	23951	2032.89	23233	1928.06	22035	1812.83	20718	1676.59	19161	1592.76	18203
80+ (renewals only)	2307.90	26376	2238.69	25585	2123.28	24266	1996.40	22816	1846.34	21101	1754.03	20046

### Area 7 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	67.55	772	63.53	726	57.49	657	50.66	579	43.93	502	37.19	425
18 - 25	82.60	944	77.70	888	70.26	803	61.95	708	53.73	614	45.50	520
26 - 30	94.94	1085	89.25	1020	80.76	923	71.23	814	61.78	706	52.24	597
31 - 35	104.39	1193	98.18	1122	88.81	1015	78.31	895	67.90	776	57.49	657
36 - 40	113.58	1298	106.84	1221	96.60	1104	85.23	974	73.85	844	62.48	714
41 - 45	133.61	1527	125.65	1436	113.58	1298	100.28	1146	86.89	993	73.50	840
46 - 50	156.19	1785	146.83	1678	132.83	1518	117.16	1339	101.59	1161	85.93	982
51 - 55	209.48	2394	196.96	2251	178.06	2035	157.15	1796	136.24	1557	115.24	1317
56 - 60	254.71	2911	239.49	2737	216.56	2475	191.10	2184	165.64	1893	140.18	1602
61 - 65	346.59	3961	325.85	3724	294.61	3367	259.96	2971	225.31	2575	190.66	2179
66 - 70	478.71	5471	450.01	5143	406.96	4651	359.10	4104	311.24	3557	263.38	3010
71 - 75	591.85	6764	556.41	6359	503.13	5750	443.89	5073	384.74	4397	325.59	3721
76 - 79	731.15	8356	687.31	7855	621.51	7103	548.36	6267	475.30	5432	402.15	4596
80+ (renewals only)	805.09	9201	756.79	8649	684.34	7821	603.84	6901	523.34	5981	442.84	5061

### Area 7 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	135.80	1552	131.78	1506	124.95	1428	117.51	1343	108.68	1242	103.25	1180
18 - 25	166.25	1900	161.26	1843	152.95	1748	143.85	1644	133	1520	126.35	1444
26 - 30	190.93	2182	185.24	2117	175.70	2008	165.20	1888	152.78	1746	145.16	1659
31 - 35	210.26	2403	203.96	2331	193.46	2211	181.91	2079	168.26	1923	159.86	1827
36 - 40	228.64	2613	221.81	2535	210.35	2404	197.84	2261	182.96	2091	173.78	1986
41 - 45	268.80	3072	260.75	2980	247.36	2827	232.58	2658	215.08	2458	204.31	2335
46 - 50	314.56	3595	305.20	3488	289.45	3308	272.13	3110	251.65	2876	239.14	2733
51 - 55	421.75	4820	409.15	4676	388.06	4435	364.88	4170	337.40	3856	320.60	3664
56 - 60	512.75	5860	497.44	5685	471.80	5392	443.54	5069	410.20	4688	389.73	4454
61 - 65	697.81	7975	676.90	7736	641.99	7337	603.66	6899	558.25	6380	530.34	6061
66 - 70	963.73	11014	934.85	10684	886.64	10133	833.70	9528	771.05	8812	732.46	8371
71 - 75	1191.49	13617	1155.79	13209	1096.20	12528	1030.66	11779	953.23	10894	905.54	10349
76 - 79	1472.10	16824	1428	16320	1354.41	15479	1273.39	14553	1177.75	13460	1118.86	12787
80+ (renewals only)	1621.29	18529	1572.73	17974	1491.61	17047	1402.45	16028	1297.10	14824	1232.26	14083

## Area 7

Anguilla  
Antigua & Barbuda  
Argentina  
Aruba  
Bahamas  
Bangladesh  
Barbados  
Belize  
Bermuda  
Bolivia

British Virgin Islands  
Cayman Islands  
Chile  
Colombia  
Costa Rica  
Cyprus  
Dominica  
Dominican Republic  
Ecuador  
El Salvador

Greece  
Grenada  
Guadeloupe  
Guernsey  
Guyana  
Haiti  
Ireland  
Isle of Man  
Jamaica  
Jersey

Liechtenstein  
Martinique  
Mongolia  
Montserrat  
Netherlands Antilles  
Nicaragua  
Outer Mongolia  
Panama  
Paraguay  
Peru

Russia  
St Helena  
St Kitts & Nevis  
St Lucia  
St Martin  
St Vincent & The Grenadines  
Suriname  
Switzerland  
Trinidad & Tobago

Turkey  
Turks & Caicos Islands  
Uruguay  
Venezuela  
Yemen

### Area 7 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	159.25	1820	154.53	1766	146.56	1675	137.81	1575	127.40	1456	121.10	1384
18 - 25	194.60	2224	188.83	2158	179.11	2047	168.35	1924	155.75	1780	147.96	1691
26 - 30	223.65	2556	217	2480	205.80	2352	193.46	2211	178.94	2045	170.01	1943
31 - 35	246.23	2814	238.88	2730	226.54	2589	213.06	2435	197.05	2252	187.16	2139
36 - 40	268.01	3063	260.05	2972	246.58	2818	231.88	2650	214.46	2451	203.70	2328
41 - 45	315	3600	305.55	3492	289.80	3312	272.48	3114	252	2880	239.40	2736
46 - 50	368.55	4212	357.53	4086	339.15	3876	318.85	3644	294.88	3370	280.18	3202
51 - 55	494.11	5647	479.33	5478	454.65	5196	427.44	4885	395.33	4518	375.55	4292
56 - 60	600.95	6868	582.93	6662	552.91	6319	519.84	5941	480.81	5495	456.75	5220
61 - 65	817.69	9345	793.19	9065	752.33	8598	707.35	8084	654.15	7476	621.51	7103
66 - 70	1129.45	12908	1095.59	12521	1039.15	11876	977.03	11166	903.61	10327	858.46	9811
71 - 75	1396.24	15957	1354.41	15479	1284.59	14681	1207.76	13803	1117.03	12766	1061.20	12128
76 - 79	1725.24	19717	1673.53	19126	1587.25	18140	1492.40	17056	1380.23	15774	1311.19	14985
80+ (renewals only)	1899.98	21714	1843.01	21063	1747.99	19977	1643.51	18783	1520.05	17372	1444.01	16503

### Area 7 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	200.90	2296	194.95	2228	184.89	2113	173.86	1987	160.74	1837	152.69	1745
18 - 25	294.96	3371	286.13	3270	271.43	3102	255.15	2916	235.99	2697	224.18	2562
26 - 30	349.21	3991	338.80	3872	321.30	3672	302.14	3453	279.39	3193	265.48	3034
31 - 35	371.35	4244	360.24	4117	341.69	3905	321.30	3672	297.15	3396	282.28	3226
36 - 40	400.75	4580	388.76	4443	368.73	4214	346.68	3962	320.60	3664	304.59	3481
41 - 45	438.38	5010	425.25	4860	403.38	4610	379.23	4334	350.70	4008	333.20	3808
46 - 50	465.15	5316	451.24	5157	427.96	4891	402.41	4599	372.14	4253	353.59	4041
51 - 55	623.61	7127	604.98	6914	573.74	6557	539.44	6165	498.93	5702	473.99	5417
56 - 60	758.19	8665	735.53	8406	697.55	7972	655.90	7496	606.55	6932	576.28	6586
61 - 65	1031.89	11793	1001	11440	949.38	10850	892.59	10201	825.56	9435	784.26	8963
66 - 70	1425.20	16288	1382.50	15800	1311.19	14985	1232.88	14090	1140.21	13031	1083.16	12379
71 - 75	1762.25	20140	1709.40	19536	1621.29	18529	1524.43	17422	1409.80	16112	1339.36	15307
76 - 79	2177.26	24883	2111.99	24137	2003.14	22893	1883.35	21524	1741.86	19907	1654.80	18912
80+ (renewals only)	2397.59	27401	2325.66	26579	2205.79	25209	2073.93	23702	1918.09	21921	1822.19	20825

### Area 8 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	79.19	905	74.46	851	67.38	770	59.41	679	51.54	589	43.58	498
18 - 25	96.69	1105	90.91	1039	82.25	940	72.54	829	62.91	719	53.20	608
26 - 30	111.30	1272	104.65	1196	94.68	1082	83.48	954	72.36	827	61.25	700
31 - 35	122.41	1399	115.15	1316	104.13	1190	91.88	1050	79.63	910	67.38	770
36 - 40	133.09	1521	125.13	1430	113.14	1293	99.84	1141	86.54	989	73.24	837
41 - 45	156.63	1790	147.26	1683	133.18	1522	117.51	1343	101.85	1164	86.19	985
46 - 50	183.05	2092	172.11	1967	155.66	1779	137.29	1569	119	1360	100.71	1151
51 - 55	245.53	2806	230.83	2638	208.78	2386	184.19	2105	159.60	1824	135.10	1544
56 - 60	298.46	3411	280.61	3207	253.75	2900	223.91	2559	194.08	2218	164.24	1877
61 - 65	406.26	4643	381.94	4365	345.36	3947	304.76	3483	264.08	3018	223.48	2554
66 - 70	561.05	6412	527.45	6028	476.96	5451	420.79	4809	364.70	4168	308.61	3527
71 - 75	693.79	7929	652.23	7454	589.75	6740	520.36	5947	450.98	5154	381.59	4361
76 - 79	856.89	9793	805.53	9206	728.44	8325	642.69	7345	557.03	6366	471.36	5387
80+ (renewals only)	943.86	10787	887.25	10140	802.29	9169	707.96	8091	613.55	7012	519.14	5933

### Area 8 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	159.16	1819	154.44	1765	146.48	1674	137.73	1574	127.40	1456	121.01	1383
18 - 25	194.60	2224	188.83	2158	179.11	2047	168.35	1924	155.75	1780	147.96	1691
26 - 30	223.65	2556	217	2480	205.80	2352	193.46	2211	178.94	2045	170.01	1943
31 - 35	246.14	2813	238.79	2729	226.45	2588	212.98	2434	196.96	2251	187.08	2138
36 - 40	268.01	3063	260.05	2972	246.58	2818	231.88	2650	214.46	2451	203.70	2328
41 - 45	315	3600	305.55	3492	289.80	3312	272.48	3114	252	2880	239.40	2736
46 - 50	368.55	4212	357.53	4086	339.15	3876	318.85	3644	294.88	3370	280.18	3202
51 - 55	494.20	5648	479.41	5479	454.74	5197	427.53	4886	395.41	4519	375.64	4293
56 - 60	601.04	6869	583.01	6663	553	6320	519.93	5942	480.90	5496	456.84	5221
61 - 65	817.78	9346	793.28	9066	752.41	8599	707.44	8085	654.24	7477	621.51	7103
66 - 70	1129.80	12912	1095.94	12525	1039.50	11880	977.29	11169	903.88	10330	858.73	9814
71 - 75	1396.59	15961	1354.76	15483	1284.94	14685	1208.11	13807	1117.29	12769	1061.46	12131
76 - 79	1725.68	19722	1673.96	19131	1587.69	18145	1492.75	17060	1380.58	15778	1311.54	14989
80+ (renewals only)	1900.41	21719	1843.45	21068	1748.43	19982	1643.86	18787	1520.40	17376	1444.36	16507

## Area 8 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	185.50	2120	179.99	2057	170.71	1951	160.48	1834	148.40	1696	141.05	1612
18 - 25	226.45	2588	219.71	2511	208.34	2381	195.91	2239	181.21	2071	172.11	1967
26 - 30	260.40	2976	252.61	2887	239.58	2738	225.31	2575	208.34	2381	197.93	2262
31 - 35	286.83	3278	278.25	3180	263.90	3016	248.15	2836	229.51	2623	218.05	2492
36 - 40	312.11	3567	302.75	3460	287.18	3282	270.03	3086	249.73	2854	237.21	2711
41 - 45	366.80	4192	355.86	4067	337.49	3857	317.36	3627	293.48	3354	278.78	3186
46 - 50	429.19	4905	416.33	4758	394.89	4513	371.26	4243	343.35	3924	326.20	3728
51 - 55	575.40	6576	558.16	6379	529.38	6050	497.79	5689	460.34	5261	437.33	4998
56 - 60	699.91	7999	679	7760	644	7360	605.50	6920	560	6400	532	6080
61 - 65	952.35	10884	923.83	10558	876.23	10014	823.81	9415	761.95	8708	723.80	8272
66 - 70	1315.39	15033	1276.01	14583	1210.21	13831	1137.85	13004	1052.36	12027	999.78	11426
71 - 75	1626.45	18588	1577.71	18031	1496.34	17101	1406.91	16079	1301.21	14871	1236.11	14127
76 - 79	2009.53	22966	1949.33	22278	1848.79	21129	1738.28	19866	1607.64	18373	1527.31	17455
80+ (renewals only)	2212.88	25290	2146.55	24532	2035.86	23267	1914.15	21876	1770.30	20232	1681.84	19221

## Area 8 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	233.89	2673	226.89	2593	215.25	2460	202.39	2313	187.16	2139	177.80	2032
18 - 25	343.61	3927	333.38	3810	316.14	3613	297.24	3397	274.93	3142	261.19	2985
26 - 30	406.70	4648	394.54	4509	374.24	4277	351.84	4021	325.41	3719	309.14	3533
31 - 35	432.34	4941	419.39	4793	397.78	4546	373.98	4274	345.89	3953	328.65	3756
36 - 40	466.55	5332	452.64	5173	429.28	4906	403.64	4613	373.28	4266	354.64	4053
41 - 45	510.56	5835	495.25	5660	469.79	5369	441.70	5048	408.45	4668	388.06	4435
46 - 50	541.63	6190	525.44	6005	498.31	5695	468.56	5355	433.30	4952	411.69	4705
51 - 55	726.25	8300	704.46	8051	668.15	7636	628.25	7180	581	6640	551.95	6308
56 - 60	882.96	10091	856.54	9789	812.35	9284	763.79	8729	706.39	8073	671.13	7670
61 - 65	1201.81	13735	1165.76	13323	1105.74	12637	1039.59	11881	961.45	10988	913.41	10439
66 - 70	1659.96	18971	1610.18	18402	1527.23	17454	1435.88	16410	1327.99	15177	1261.58	14418
71 - 75	2052.49	23457	1990.98	22754	1888.34	21581	1775.46	20291	1642.03	18766	1559.95	17828
76 - 79	2535.84	28981	2459.80	28112	2333.01	26663	2193.54	25069	2028.69	23185	1927.28	22026
80+ (renewals only)	2792.48	31914	2708.74	30957	2569.09	29361	2415.53	27606	2234.05	25532	2122.31	24255

### Area 9 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	63.70	728	59.94	685	54.16	619	47.78	546	41.48	474	35.09	401
18 - 25	77.96	891	73.33	838	66.33	758	58.54	669	50.75	580	42.96	491
26 - 30	89.51	1023	84.18	962	76.13	870	67.20	768	58.19	665	49.26	563
31 - 35	98.53	1126	92.66	1059	83.83	958	73.94	845	64.05	732	54.25	620
36 - 40	107.10	1224	100.71	1151	91.09	1041	80.33	918	69.65	796	58.98	674
41 - 45	126	1440	118.48	1354	107.10	1224	94.50	1080	81.90	936	69.30	792
46 - 50	147.35	1684	138.51	1583	125.30	1432	110.51	1263	95.81	1095	81.11	927
51 - 55	197.58	2258	185.76	2123	168	1920	148.23	1694	128.45	1468	108.68	1242
56 - 60	240.19	2745	225.84	2581	204.23	2334	180.16	2059	156.19	1785	132.13	1510
61 - 65	326.90	3736	307.30	3512	277.90	3176	245.18	2802	212.54	2429	179.81	2055
66 - 70	451.50	5160	424.46	4851	383.78	4386	338.63	3870	293.48	3354	248.33	2838
71 - 75	558.25	6380	524.83	5998	474.51	5423	418.69	4785	362.86	4147	307.04	3509
76 - 79	689.50	7880	648.20	7408	586.08	6698	517.13	5910	448.18	5122	379.23	4334
80+ (renewals only)	759.41	8679	713.91	8159	645.58	7378	569.63	6510	493.68	5642	417.73	4774

### Area 9 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	128.10	1464	124.34	1421	117.86	1347	110.86	1267	102.55	1172	97.39	1113
18 - 25	156.71	1791	152.08	1738	144.20	1648	135.63	1550	125.39	1433	119.18	1362
26 - 30	180.16	2059	174.83	1998	165.81	1895	155.93	1782	144.20	1648	136.94	1565
31 - 35	198.19	2265	192.33	2198	182.35	2084	171.50	1960	158.55	1812	150.68	1722
36 - 40	215.60	2464	209.21	2391	198.36	2267	186.55	2132	172.55	1972	163.89	1873
41 - 45	253.49	2897	245.96	2811	233.28	2666	219.28	2506	202.83	2318	192.68	2202
46 - 50	296.71	3391	287.88	3290	273	3120	256.73	2934	237.39	2713	225.58	2578
51 - 55	397.69	4545	385.79	4409	365.93	4182	344.05	3932	318.15	3636	302.31	3455
56 - 60	483.61	5527	469.18	5362	444.94	5085	418.34	4781	386.93	4422	367.59	4201
61 - 65	658.09	7521	638.40	7296	605.50	6920	569.28	6506	526.49	6017	500.15	5716
66 - 70	909.04	10389	881.83	10078	836.33	9558	786.36	8987	727.30	8312	690.90	7896
71 - 75	1123.85	12844	1090.16	12459	1033.99	11817	972.21	11111	899.15	10276	854.18	9762
76 - 79	1388.63	15870	1346.98	15394	1277.59	14601	1201.20	13728	1110.90	12696	1055.43	12062
80+ (renewals only)	1529.15	17476	1483.30	16952	1406.83	16078	1322.74	15117	1223.34	13981	1162.18	13282



## Area 9

Armenia  
Australia  
Austria  
Bhutan  
Bulgaria  
Burkina Faso  
Burma/Myanmar  
Burundi  
Central African Republic

Christmas Island  
Cocos Island  
Cook Island  
East Timor  
Equatorial Guinea  
Estonia  
Fiji  
Finland  
French Polynesia

Gabon  
Georgia  
Germany  
Gibraltar  
Hungary  
Italy  
Kiribati  
Kyrgyzstan  
Laos

Latvia  
Lesotho  
Libya  
Lithuania  
Maldives  
Marshall Islands  
Moldova  
Montenegro  
Namibia

Nauru  
Nepal  
New Caledonia  
New Zealand  
Niger  
Palau  
Palestine  
(West Bank & Gaza)  
Portugal

Republic of Congo  
- Brazzaville  
Rwanda  
Samoa  
San Marino  
Sao Tome and Principe  
Senegal  
Serbia  
Solomon Islands

Swaziland  
Sweden  
Tajikistan  
Tonga  
Turkmenistan  
Tuvalu  
Ukraine  
Uzbekistan  
Vanuatu

### Area 9 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	150.15	1716	145.69	1665	138.16	1579	129.94	1485	120.14	1373	114.19	1305
18 - 25	183.49	2097	178.06	2035	168.88	1930	158.73	1814	146.83	1678	139.48	1594
26 - 30	211.05	2412	204.75	2340	194.25	2220	182.61	2087	168.88	1930	160.48	1834
31 - 35	232.31	2655	225.40	2576	213.76	2443	200.99	2297	185.85	2124	176.58	2018
36 - 40	252.70	2888	245.18	2802	232.49	2657	218.66	2499	202.21	2311	192.06	2195
41 - 45	297.06	3395	288.23	3294	273.35	3124	256.99	2937	237.65	2716	225.84	2581
46 - 50	347.55	3972	337.14	3853	319.81	3655	300.65	3436	278.08	3178	264.16	3019
51 - 55	466.03	5326	452.11	5167	428.75	4900	403.11	4607	372.84	4261	354.20	4048
56 - 60	566.65	6476	549.68	6282	521.33	5958	490.18	5602	453.34	5181	430.68	4922
61 - 65	771.23	8814	748.13	8550	709.54	8109	667.19	7625	617.05	7052	586.16	6699
66 - 70	1065.23	12174	1033.29	11809	980.09	11201	921.46	10531	852.25	9740	809.64	9253
71 - 75	1317.05	15052	1277.59	14601	1211.70	13848	1139.25	13020	1053.68	12042	1001	11440
76 - 79	1627.33	18598	1578.59	18041	1497.21	17111	1407.70	16088	1301.91	14879	1236.81	14135
80+ (renewals only)	1792	20480	1738.28	19866	1648.68	18842	1550.15	17716	1433.60	16384	1361.94	15565

### Area 9 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	189.35	2164	183.75	2100	174.21	1991	163.80	1872	151.55	1732	143.94	1645
18 - 25	278.16	3179	269.85	3084	255.94	2925	240.63	2750	222.60	2544	211.49	2417
26 - 30	329.35	3764	319.55	3652	303.01	3463	284.90	3256	263.55	3012	250.34	2861
31 - 35	350.18	4002	339.68	3882	322.18	3682	302.93	3462	280.18	3202	266.18	3042
36 - 40	378	4320	366.71	4191	347.81	3975	326.99	3737	302.40	3456	287.35	3284
41 - 45	413.35	4724	401.01	4583	380.36	4347	357.61	4087	330.75	3780	314.21	3591
46 - 50	438.73	5014	425.60	4864	403.64	4613	379.58	4338	351.05	4012	333.46	3811
51 - 55	588.18	6722	570.59	6521	541.19	6185	508.81	5815	470.58	5378	447.04	5109
56 - 60	715.05	8172	693.61	7927	657.91	7519	618.54	7069	572.08	6538	543.46	6211
61 - 65	973.35	11124	944.21	10791	895.56	10235	842.01	9623	778.75	8900	739.81	8455
66 - 70	1344.26	15363	1304.01	14903	1236.73	14134	1162.79	13289	1075.46	12291	1021.65	11676
71 - 75	1662.15	18996	1612.36	18427	1529.24	17477	1437.80	16432	1329.74	15197	1263.24	14437
76 - 79	2053.45	23468	1991.85	22764	1889.21	21591	1776.25	20300	1642.81	18775	1560.65	17836
80+ (renewals only)	2261.44	25845	2193.63	25070	2080.58	23778	1956.15	22356	1809.15	20676	1718.76	19643

### Area 10 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	72.10	824	67.81	775	61.34	701	54.08	618	46.90	536	39.73	454
18 - 25	88.20	1008	82.95	948	74.99	857	66.15	756	57.40	656	48.56	555
26 - 30	101.15	1156	95.11	1087	86.01	983	75.86	867	65.80	752	55.65	636
31 - 35	111.39	1273	104.74	1197	94.76	1083	83.56	955	72.45	828	61.34	701
36 - 40	121.10	1384	113.84	1301	102.99	1177	90.83	1038	78.75	900	66.68	762
41 - 45	142.63	1630	134.14	1533	121.28	1386	107.01	1223	92.75	1060	78.49	897
46 - 50	166.60	1904	156.63	1790	141.66	1619	124.95	1428	108.33	1238	91.70	1048
51 - 55	223.56	2555	210.18	2402	190.05	2172	167.74	1917	145.34	1661	123.03	1406
56 - 60	271.86	3107	255.59	2921	231.09	2641	203.96	2331	176.75	2020	149.54	1709
61 - 65	369.95	4228	347.81	3975	314.48	3594	277.46	3171	240.54	2749	203.53	2326
66 - 70	510.83	5838	480.20	5488	434.26	4963	383.16	4379	332.06	3795	280.96	3211
71 - 75	631.75	7220	593.86	6787	536.99	6137	473.81	5415	410.64	4693	347.46	3971
76 - 79	780.15	8916	733.43	8382	663.16	7579	585.11	6687	507.15	5796	429.10	4904
80+ (renewals only)	859.16	9819	807.63	9230	730.36	8347	644.44	7365	558.51	6383	472.59	5401

### Area 10 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	144.90	1656	140.61	1607	133.35	1524	125.39	1433	115.94	1325	110.16	1259
18 - 25	177.36	2027	172.11	1967	163.19	1865	153.48	1754	141.93	1622	134.84	1541
26 - 30	203.79	2329	197.75	2260	187.51	2143	176.31	2015	163.10	1864	154.96	1771
31 - 35	224.18	2562	217.53	2486	206.33	2358	193.99	2217	179.38	2050	170.45	1948
36 - 40	244.04	2789	236.78	2706	224.53	2566	211.14	2413	195.30	2232	185.50	2120
41 - 45	286.91	3279	278.34	3181	263.99	3017	248.24	2837	229.60	2624	218.14	2493
46 - 50	335.65	3836	325.59	3721	308.88	3530	290.41	3319	268.54	3069	255.15	2916
51 - 55	450.10	5144	436.63	4990	414.14	4733	389.38	4450	360.15	4116	342.13	3910
56 - 60	547.05	6252	530.69	6065	503.30	5752	473.20	5408	437.68	5002	415.80	4752
61 - 65	744.63	8510	722.31	8255	685.13	7830	644.18	7362	595.70	6808	565.95	6468
66 - 70	1028.39	11753	997.59	11401	946.14	10813	889.61	10167	822.76	9403	781.64	8933
71 - 75	1271.55	14532	1233.49	14097	1169.88	13370	1099.96	12571	1017.28	11626	966.44	11045
76 - 79	1570.89	17953	1523.81	17415	1445.24	16517	1358.88	15530	1256.76	14363	1193.94	13645
80+ (renewals only)	1729.96	19771	1678.08	19178	1591.63	18190	1496.43	17102	1383.99	15817	1314.78	15026

## Area 10 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	168.88	1930	163.89	1873	155.40	1776	146.13	1670	135.10	1544	128.36	1467
18 - 25	206.15	2356	200.03	2286	189.70	2168	178.33	2038	164.94	1885	156.71	1791
26 - 30	237.21	2711	230.13	2630	218.31	2495	205.28	2346	189.79	2169	180.34	2061
31 - 35	261.10	2984	253.31	2895	240.28	2746	225.93	2582	208.95	2388	198.45	2268
36 - 40	284.20	3248	275.71	3151	261.54	2989	245.88	2810	227.41	2599	216.04	2469
41 - 45	333.90	3816	323.93	3702	307.21	3511	288.84	3301	267.14	3053	253.84	2901
46 - 50	390.69	4465	379.05	4332	359.45	4108	338.01	3863	312.55	3572	296.98	3394
51 - 55	523.78	5986	508.11	5807	481.95	5508	453.08	5178	419.04	4789	398.13	4550
56 - 60	637	7280	617.93	7062	586.08	6698	551.08	6298	509.60	5824	484.14	5533
61 - 65	867.04	9909	841.05	9612	797.74	9117	750.05	8572	693.70	7928	658.96	7531
66 - 70	1197.61	13687	1161.74	13277	1101.89	12593	1036	11840	958.13	10950	910.26	10403
71 - 75	1480.50	16920	1436.14	16413	1362.11	15567	1280.65	14636	1184.40	13536	1125.25	12860
76 - 79	1829.45	20908	1774.59	20281	1683.15	19236	1582.53	18086	1463.61	16727	1390.46	15891
80+ (renewals only)	2014.51	23023	1954.14	22333	1853.43	21182	1742.56	19915	1611.66	18419	1531.08	17498

## Area 10 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	212.98	2434	206.59	2361	196	2240	184.28	2106	170.45	1948	161.88	1850
18 - 25	312.64	3573	303.28	3466	287.70	3288	270.46	3091	250.16	2859	237.65	2716
26 - 30	370.21	4231	359.19	4105	340.64	3893	320.25	3660	296.19	3385	281.40	3216
31 - 35	393.75	4500	381.94	4365	362.25	4140	340.64	3893	315	3600	299.25	3420
36 - 40	424.81	4855	412.13	4710	390.86	4467	367.50	4200	339.85	3884	322.88	3690
41 - 45	464.71	5311	450.80	5152	427.61	4887	402.06	4595	371.79	4249	353.24	4037
46 - 50	493.15	5636	478.36	5467	453.78	5186	426.65	4876	394.54	4509	374.85	4284
51 - 55	661.15	7556	641.38	7330	608.30	6952	571.90	6536	528.94	6045	502.51	5743
56 - 60	803.78	9186	779.71	8911	739.55	8452	695.28	7946	643.04	7349	610.93	6982
61 - 65	1094.19	12505	1061.38	12130	1006.69	11505	946.49	10817	875.35	10004	831.60	9504
66 - 70	1511.30	17272	1465.98	16754	1390.46	15891	1307.34	14941	1209.08	13818	1148.61	13127
71 - 75	1868.48	21354	1812.48	20714	1719.03	19646	1616.30	18472	1494.85	17084	1420.13	16230
76 - 79	2308.60	26384	2239.39	25593	2123.98	24274	1997.01	22823	1846.95	21108	1754.55	20052
80+ (renewals only)	2542.23	29054	2466.01	28183	2338.88	26730	2199.05	25132	2033.85	23244	1932.18	22082

### Area 11 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	58.10	664	54.69	625	49.44	565	43.58	498	37.80	432	32.03	366
18 - 25	70.96	811	66.76	763	60.38	690	53.29	609	46.20	528	39.11	447
26 - 30	81.55	932	76.74	877	69.39	793	61.16	699	53.03	606	44.89	513
31 - 35	89.60	1024	84.26	963	76.21	871	67.20	768	58.28	666	49.35	564
36 - 40	97.56	1115	91.79	1049	82.95	948	73.24	837	63.44	725	53.73	614
41 - 45	114.71	1311	107.89	1233	97.56	1115	86.10	984	74.64	853	63.18	722
46 - 50	134.23	1534	126.18	1442	114.10	1304	100.71	1151	87.33	998	73.85	844
51 - 55	179.81	2055	169.05	1932	152.86	1747	134.93	1542	116.90	1336	98.96	1131
56 - 60	218.75	2500	205.63	2350	185.94	2125	164.06	1875	142.19	1625	120.31	1375
61 - 65	297.59	3401	279.74	3197	252.96	2891	223.21	2551	193.46	2211	163.71	1871
66 - 70	410.99	4697	386.40	4416	349.39	3993	308.26	3523	267.23	3054	226.10	2584
71 - 75	508.20	5808	477.75	5460	431.99	4937	381.15	4356	330.40	3776	279.56	3195
76 - 79	627.81	7175	590.19	6745	533.66	6099	470.93	5382	408.10	4664	345.36	3947
80+ (renewals only)	691.25	7900	649.78	7426	587.56	6715	518.44	5925	449.31	5135	380.19	4345

### Area 11 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	116.64	1333	113.23	1294	107.36	1227	100.98	1154	93.36	1067	88.73	1014
18 - 25	142.71	1631	138.51	1583	131.34	1501	123.46	1411	114.19	1305	108.50	1240
26 - 30	163.98	1874	159.08	1818	150.94	1725	141.93	1622	131.25	1500	124.69	1425
31 - 35	180.43	2062	175.09	2001	166.08	1898	156.10	1784	144.38	1650	137.20	1568
36 - 40	196.35	2244	190.49	2177	180.69	2065	169.93	1942	157.15	1796	149.28	1706
41 - 45	230.83	2638	223.91	2559	212.36	2427	199.68	2282	184.71	2111	175.44	2005
46 - 50	270.03	3086	261.98	2994	248.50	2840	233.63	2670	216.04	2469	205.28	2346
51 - 55	362.08	4138	351.23	4014	333.11	3807	313.25	3580	289.71	3311	275.19	3145
56 - 60	440.30	5032	427.18	4882	405.13	4630	380.89	4353	352.28	4026	334.69	3825
61 - 65	599.20	6848	581.26	6643	551.34	6301	518.35	5924	479.41	5479	455.44	5205
66 - 70	827.58	9458	802.81	9175	761.43	8702	715.93	8182	662.11	7567	629.04	7189
71 - 75	1023.05	11692	992.43	11342	941.24	10757	884.98	10114	818.48	9354	777.53	8886
76 - 79	1264.11	14447	1226.23	14014	1163.05	13292	1093.49	12497	1011.33	11558	960.75	10980
80+ (renewals only)	1392.13	15910	1350.39	15433	1280.83	14638	1204.26	13763	1113.70	12728	1058.05	12092

# Area 11

Afghanistan  
Albania  
Azerbaijan  
Belgium  
Benin  
Bosnia & Herzegovina  
Botswana  
Brunei

Cameroon  
Cape Verde  
Chad  
Croatia  
Czech Republic  
Denmark  
Djibouti  
Faroe Islands

Federated States  
of Micronesia  
France  
Gambia  
Greenland  
Guinea  
Guinea-Bissau  
Iceland

India  
Kazakhstan  
Luxembourg  
Macedonia  
Madagascar  
Mauritania  
Papua New Guinea  
Romania

Slovakia  
Slovenia  
Togo

## Area 11 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	136.68	1562	132.65	1516	125.83	1438	118.30	1352	109.38	1250	103.95	1188
18 - 25	167.13	1910	162.14	1853	153.83	1758	144.64	1653	133.70	1528	127.05	1452
26 - 30	192.06	2195	186.38	2130	176.75	2020	166.16	1899	153.65	1756	146.04	1669
31 - 35	211.40	2416	205.10	2344	194.51	2223	182.88	2090	169.14	1933	160.74	1837
36 - 40	230.04	2629	223.21	2551	211.66	2419	199.06	2275	184.10	2104	174.91	1999
41 - 45	270.55	3092	262.50	3000	248.94	2845	234.06	2675	216.48	2474	205.63	2350
46 - 50	316.49	3617	307.04	3509	291.20	3328	273.79	3129	253.23	2894	240.54	2749
51 - 55	424.20	4848	411.51	4703	390.34	4461	366.98	4194	339.41	3879	322.44	3685
56 - 60	515.90	5896	500.50	5720	474.69	5425	446.34	5101	412.74	4717	392.09	4481
61 - 65	702.19	8025	681.19	7785	646.01	7383	607.43	6942	561.75	6420	533.66	6099
66 - 70	969.85	11084	940.80	10752	892.33	10198	838.95	9588	775.95	8868	737.10	8424
71 - 75	1199.10	13704	1163.14	13293	1103.20	12608	1037.23	11854	959.35	10964	911.40	10416
76 - 79	1481.38	16930	1437.01	16423	1362.90	15576	1281.44	14645	1185.10	13544	1125.86	12867
80+ (renewals only)	1631.44	18645	1582.53	18086	1500.98	17154	1411.20	16128	1305.15	14916	1239.96	14171

## Area 11 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	172.55	1972	167.39	1913	158.81	1815	149.28	1706	138.08	1578	131.16	1499
18 - 25	253.31	2895	245.79	2809	233.10	2664	219.19	2505	202.65	2316	192.59	2201
26 - 30	299.86	3427	290.94	3325	275.89	3153	259.44	2965	239.93	2742	227.94	2605
31 - 35	318.85	3644	309.31	3535	293.39	3353	275.89	3153	255.15	2916	242.38	2770
36 - 40	344.05	3932	333.81	3815	316.58	3618	297.68	3402	275.28	3146	261.54	2989
41 - 45	376.43	4302	365.14	4173	346.33	3958	325.68	3722	301.18	3442	286.13	3270
46 - 50	399.35	4564	387.45	4428	367.41	4199	345.45	3948	319.55	3652	303.54	3469
51 - 55	535.41	6119	519.40	5936	492.63	5630	463.14	5293	428.40	4896	406.96	4651
56 - 60	651	7440	631.49	7217	598.94	6845	563.15	6436	520.80	5952	494.81	5655
61 - 65	886.20	10128	859.69	9825	815.33	9318	766.59	8761	709.01	8103	673.58	7698
66 - 70	1223.78	13986	1187.11	13567	1125.95	12868	1058.58	12098	979.04	11189	930.13	10630
71 - 75	1513.31	17295	1467.99	16777	1392.30	15912	1309.09	14961	1210.65	13836	1150.19	13145
76 - 79	1869.53	21366	1813.53	20726	1719.99	19657	1617.18	18482	1495.64	17093	1420.91	16239
80+ (renewals only)	2058.70	23528	1997.01	22823	1894.03	21646	1780.80	20352	1647.01	18823	1564.68	17882

## Area 12 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	80.94	925	76.13	870	68.86	787	60.73	694	52.68	602	44.54	509
18 - 25	99.05	1132	93.19	1065	84.26	963	74.29	849	64.40	736	54.51	623
26 - 30	113.93	1302	107.10	1224	96.86	1107	85.49	977	74.11	847	62.74	717
31 - 35	125.30	1432	117.86	1347	106.58	1218	93.98	1074	81.46	931	68.95	788
36 - 40	136.24	1557	128.10	1464	115.85	1324	102.20	1168	88.64	1013	74.99	857
41 - 45	160.30	1832	150.76	1723	136.33	1558	120.23	1374	104.21	1191	88.20	1008
46 - 50	187.60	2144	176.40	2016	159.51	1823	140.70	1608	121.98	1394	103.25	1180
51 - 55	251.21	2871	236.16	2699	213.59	2441	188.48	2154	163.36	1867	138.25	1580
56 - 60	305.55	3492	287.26	3283	259.79	2969	229.16	2619	198.63	2270	168.09	1921
61 - 65	415.63	4750	390.69	4465	353.33	4038	311.76	3563	270.20	3088	228.64	2613
66 - 70	574.09	6561	539.70	6168	487.99	5577	430.59	4921	373.19	4265	315.79	3609
71 - 75	709.80	8112	667.28	7626	603.40	6896	532.35	6084	461.39	5273	390.43	4462
76 - 79	877.10	10024	824.51	9423	745.59	8521	657.83	7518	570.15	6516	482.48	5514
80+ (renewals only)	965.83	11038	907.90	10376	821.01	9383	724.41	8279	627.81	7175	531.21	6071

## Area 12 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	180.95	2068	175.53	2006	166.51	1903	156.54	1789	144.81	1655	137.55	1572
18 - 25	221.38	2530	214.81	2455	203.70	2328	191.54	2189	177.10	2024	168.26	1923
26 - 30	254.28	2906	246.66	2819	233.98	2674	219.98	2514	203.44	2325	193.29	2209
31 - 35	280	3200	271.60	3104	257.60	2944	242.20	2768	224	2560	212.80	2432
36 - 40	304.85	3484	295.75	3380	280.53	3206	263.73	3014	243.95	2788	231.70	2648
41 - 45	358.05	4092	347.38	3970	329.44	3765	309.75	3540	286.48	3274	272.13	3110
46 - 50	419.30	4792	406.79	4649	385.79	4409	362.78	4146	335.48	3834	318.68	3642
51 - 55	561.75	6420	544.95	6228	516.86	5907	485.98	5554	449.40	5136	427	4880
56 - 60	683.20	7808	662.73	7574	628.60	7184	590.98	6754	546.61	6247	519.31	5935
61 - 65	930.04	10629	902.21	10311	855.66	9779	804.56	9195	744.10	8504	706.91	8079
66 - 70	1284.50	14680	1246	14240	1181.78	13506	1111.16	12699	1027.60	11744	976.24	11157
71 - 75	1588.13	18150	1540.53	17606	1461.08	16698	1373.75	15700	1270.50	14520	1206.98	13794
76 - 79	1962.10	22424	1903.30	21752	1805.21	20631	1697.24	19397	1569.75	17940	1491.26	17043
80+ (renewals only)	2160.81	24695	2096.06	23955	1988	22720	1869.18	21362	1728.65	19756	1642.29	18769

# Area 12

Bahrain  
Oman  
Qatar  
United Arab Emirates

## Area 12 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	224.09	2561	217.44	2485	206.24	2357	193.90	2216	179.29	2049	170.36	1947
18 - 25	274.14	3133	266	3040	252.26	2883	237.21	2711	219.36	2507	208.43	2382
26 - 30	315.35	3604	305.90	3496	290.15	3316	272.83	3118	252.35	2884	239.75	2740
31 - 35	347.03	3966	336.70	3848	319.29	3649	300.21	3431	277.64	3173	263.81	3015
36 - 40	377.30	4312	366.01	4183	347.20	3968	326.38	3730	301.88	3450	286.83	3278
41 - 45	443.71	5071	430.41	4919	408.28	4666	383.86	4387	354.99	4057	337.23	3854
46 - 50	519.40	5936	503.83	5758	477.93	5462	449.31	5135	415.54	4749	394.80	4512
51 - 55	696.15	7956	675.33	7718	640.50	7320	602.18	6882	556.94	6365	529.11	6047
56 - 60	846.56	9675	821.19	9385	778.84	8901	732.29	8369	677.25	7740	643.39	7353
61 - 65	1152.03	13166	1117.55	12772	1059.89	12113	996.54	11389	921.64	10533	875.61	10007
66 - 70	1591.10	18184	1543.41	17639	1463.88	16730	1376.38	15730	1272.95	14548	1209.25	13820
71 - 75	1967.35	22484	1908.38	21810	1810.03	20686	1701.79	19449	1573.95	17988	1495.20	17088
76 - 79	2430.40	27776	2357.51	26943	2235.98	25554	2102.36	24027	1944.34	22221	1847.13	21110
80+ (renewals only)	2676.45	30588	2596.21	29671	2462.34	28141	2315.16	26459	2141.21	24471	2034.11	23247

## Area 12 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	293.91	3359	285.16	3259	270.46	3091	254.28	2906	235.20	2688	223.39	2553
18 - 25	431.55	4932	418.69	4785	397.08	4538	373.36	4267	345.28	3946	328.04	3749
26 - 30	511.09	5841	495.78	5666	470.23	5374	442.14	5053	408.89	4673	388.50	4440
31 - 35	543.46	6211	527.19	6025	500.06	5715	470.14	5373	434.79	4969	413.09	4721
36 - 40	586.34	6701	568.75	6500	539.44	6165	507.24	5797	469.09	5361	445.64	5093
41 - 45	641.38	7330	622.21	7111	590.10	6744	554.84	6341	513.10	5864	487.46	5571
46 - 50	681.10	7784	660.71	7551	626.68	7162	589.23	6734	544.95	6228	517.65	5916
51 - 55	912.71	10431	885.41	10119	839.74	9597	789.51	9023	730.19	8345	693.70	7928
56 - 60	1109.85	12684	1076.60	12304	1021.13	11670	960.05	10972	887.95	10148	843.50	9640
61 - 65	1510.34	17261	1465.10	16744	1389.59	15881	1306.46	14931	1208.29	13809	1147.91	13119
66 - 70	2086.26	23843	2023.70	23128	1919.40	21936	1804.69	20625	1669.06	19075	1585.59	18121
71 - 75	2579.50	29480	2502.15	28596	2373.18	27122	2231.34	25501	2063.60	23584	1960.44	22405
76 - 79	3186.93	36422	3091.38	35330	2932.04	33509	2756.78	31506	2549.58	29138	2422.09	27681
80+ (renewals only)	3509.71	40111	3404.45	38908	3229.01	36903	3035.99	34697	2807.79	32089	2667.44	30485

### Area 13 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	54.95	628	51.71	591	46.73	534	41.21	471	35.79	409	30.28	346
18 - 25	67.20	768	63.18	722	57.14	653	50.40	576	43.75	500	37.01	423
26 - 30	77.09	881	72.54	829	65.54	749	57.84	661	50.14	573	42.44	485
31 - 35	84.88	970	79.80	912	72.19	825	63.70	728	55.21	631	46.73	534
36 - 40	92.40	1056	86.89	993	78.58	898	69.30	792	60.11	687	50.84	581
41 - 45	108.50	1240	102.03	1166	92.23	1054	81.38	930	70.53	806	59.68	682
46 - 50	126.96	1451	119.35	1364	107.98	1234	95.29	1089	82.60	944	69.91	799
51 - 55	170.19	1945	160.04	1829	144.73	1654	127.66	1459	110.69	1265	93.63	1070
56 - 60	206.94	2365	194.60	2224	175.96	2011	155.23	1774	134.58	1538	113.84	1301
61 - 65	281.75	3220	264.86	3027	239.49	2737	211.31	2415	183.14	2093	154.96	1771
66 - 70	388.94	4445	365.66	4179	330.66	3779	291.73	3334	252.88	2890	213.94	2445
71 - 75	480.99	5497	452.20	5168	408.89	4673	360.76	4123	312.73	3574	264.60	3024
76 - 79	594.30	6792	558.69	6385	505.23	5774	445.73	5094	386.31	4415	326.90	3736
80+ (renewals only)	654.41	7479	615.21	7031	556.33	6358	490.88	5610	425.43	4862	359.98	4114

### Area 13 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	110.34	1261	107.10	1224	101.59	1161	95.46	1091	88.29	1009	83.91	959
18 - 25	135.01	1543	130.99	1497	124.25	1420	116.81	1335	108.06	1235	102.64	1173
26 - 30	155.23	1774	150.59	1721	142.89	1633	134.31	1535	124.25	1420	118.04	1349
31 - 35	170.80	1952	165.73	1894	157.15	1796	147.79	1689	136.68	1562	129.85	1484
36 - 40	185.85	2124	180.34	2061	171.06	1955	160.83	1838	148.75	1700	141.31	1615
41 - 45	218.75	2500	212.19	2425	201.25	2300	189.26	2163	175	2000	166.25	1900
46 - 50	255.68	2922	248.06	2835	235.29	2689	221.20	2528	204.58	2338	194.34	2221
51 - 55	342.83	3918	332.59	3801	315.44	3605	296.63	3390	274.31	3135	260.58	2978
56 - 60	416.50	4760	404.08	4618	383.25	4380	360.33	4118	333.20	3808	316.58	3618
61 - 65	567	6480	550.03	6286	521.68	5962	490.53	5606	453.60	5184	430.94	4925
66 - 70	783.30	8952	759.85	8684	720.65	8236	677.60	7744	626.68	7162	595.35	6804
71 - 75	968.45	11068	939.40	10736	891.01	10183	837.73	9574	774.81	8855	736.05	8412
76 - 79	1196.48	13674	1160.60	13264	1100.84	12581	1035.04	11829	957.25	10940	909.39	10393
80+ (renewals only)	1317.58	15058	1278.11	14607	1212.23	13854	1139.78	13026	1054.11	12047	1001.44	11445



## Area 13 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	129.41	1479	125.56	1435	119.09	1361	112	1280	103.60	1184	98.44	1125
18 - 25	158.20	1808	153.48	1754	145.60	1664	136.85	1564	126.61	1447	120.31	1375
26 - 30	182	2080	176.58	2018	167.48	1914	157.50	1800	145.60	1664	138.34	1581
31 - 35	200.20	2288	194.25	2220	184.19	2105	173.25	1980	160.21	1831	152.16	1739
36 - 40	217.70	2488	211.23	2414	200.29	2289	188.39	2153	174.21	1991	165.46	1891
41 - 45	256.11	2927	248.50	2840	235.64	2693	221.55	2532	204.93	2342	194.69	2225
46 - 50	299.60	3424	290.68	3322	275.71	3151	259.18	2962	239.75	2740	227.76	2603
51 - 55	401.71	4591	389.73	4454	369.60	4224	347.55	3972	321.39	3673	305.38	3490
56 - 60	488.25	5580	473.64	5413	449.23	5134	422.36	4827	390.60	4464	371.09	4241
61 - 65	664.56	7595	644.70	7368	611.45	6988	574.88	6570	531.65	6076	505.14	5773
66 - 70	917.70	10488	890.23	10174	844.29	9649	793.89	9073	734.21	8391	697.46	7971
71 - 75	1134.96	12971	1100.93	12582	1044.23	11934	981.75	11220	907.99	10377	862.58	9858
76 - 79	1402.10	16024	1360.10	15544	1290.01	14743	1212.84	13861	1121.75	12820	1065.66	12179
80+ (renewals only)	1544.20	17648	1497.91	17119	1420.74	16237	1335.78	15266	1235.41	14119	1173.64	13413

## Area 13 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	163.28	1866	158.46	1811	150.24	1717	141.31	1615	130.64	1493	124.16	1419
18 - 25	253.23	2894	245.70	2808	233.01	2663	219.10	2504	202.65	2316	192.50	2200
26 - 30	301.96	3451	292.95	3348	277.81	3175	261.28	2986	241.59	2761	229.51	2623
31 - 35	318.33	3638	308.79	3529	292.86	3347	275.36	3147	254.71	2911	241.94	2765
36 - 40	342.91	3919	332.68	3802	315.53	3606	296.63	3390	274.40	3136	260.66	2979
41 - 45	367.24	4197	356.30	4072	337.93	3862	317.71	3631	293.83	3358	279.13	3190
46 - 50	378.09	4321	366.80	4192	347.90	3976	327.08	3738	302.49	3457	287.35	3284
51 - 55	506.80	5792	491.66	5619	466.29	5329	438.46	5011	405.48	4634	385.18	4402
56 - 60	616.26	7043	597.80	6832	567	6480	533.14	6093	493.06	5635	468.39	5353
61 - 65	838.60	9584	813.49	9297	771.58	8818	725.46	8291	670.95	7668	637.35	7284
66 - 70	1158.33	13238	1123.59	12841	1065.66	12179	1001.96	11451	926.71	10591	880.34	10061
71 - 75	1432.20	16368	1389.24	15877	1317.66	15059	1238.91	14159	1145.81	13095	1088.50	12440
76 - 79	1769.51	20223	1716.49	19617	1628.03	18606	1530.64	17493	1415.66	16179	1344.88	15370
80+ (renewals only)	1948.63	22270	1890.18	21602	1792.79	20489	1685.60	19264	1558.90	17816	1481.03	16926

### Area 14 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	66.85	764	62.91	719	56.88	650	50.14	573	43.49	497	36.84	421
18 - 25	81.55	932	76.74	877	69.39	793	61.16	699	53.03	606	44.89	513
26 - 30	93.71	1071	88.11	1007	79.71	911	70.35	804	60.99	697	51.63	590
31 - 35	102.99	1177	96.86	1107	87.59	1001	77.26	883	67.03	766	56.70	648
36 - 40	112.26	1283	105.61	1207	95.46	1091	84.26	963	72.98	834	61.78	706
41 - 45	131.78	1506	123.90	1416	112.09	1281	98.88	1130	85.66	979	72.54	829
46 - 50	154.35	1764	145.16	1659	131.25	1500	115.76	1323	100.36	1147	84.96	971
51 - 55	206.59	2361	194.25	2220	175.61	2007	154.96	1771	134.31	1535	113.66	1299
56 - 60	251.65	2876	236.60	2704	213.94	2445	188.74	2157	163.63	1870	138.43	1582
61 - 65	342.21	3911	321.74	3677	290.94	3325	256.73	2934	222.51	2543	188.30	2152
66 - 70	472.59	5401	444.24	5077	401.71	4591	354.46	4051	307.21	3511	259.96	2971
71 - 75	584.15	6676	549.15	6276	496.56	5675	438.11	5007	379.75	4340	321.30	3672
76 - 79	721.96	8251	678.65	7756	613.73	7014	541.54	6189	469.35	5364	397.16	4539
80+ (renewals only)	794.85	9084	747.16	8539	675.68	7722	596.14	6813	516.69	5905	437.24	4997

### Area 14 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	149.01	1703	144.55	1652	137.11	1567	128.98	1474	119.26	1363	113.31	1295
18 - 25	182	2080	176.58	2018	167.48	1914	157.50	1800	145.60	1664	138.34	1581
26 - 30	209.39	2393	203.18	2322	192.68	2202	181.13	2070	167.56	1915	159.16	1819
31 - 35	230.48	2634	223.56	2555	212.10	2424	199.41	2279	184.45	2108	175.18	2002
36 - 40	250.60	2864	243.16	2779	230.56	2635	216.83	2478	200.55	2292	190.49	2177
41 - 45	294.70	3368	285.86	3267	271.16	3099	254.98	2914	235.81	2695	224	2560
46 - 50	344.84	3941	334.51	3823	317.28	3626	298.29	3409	275.89	3153	262.15	2996
51 - 55	462.35	5284	448.53	5126	425.43	4862	399.96	4571	369.95	4228	351.40	4016
56 - 60	562.19	6425	545.39	6233	517.21	5911	486.33	5558	449.75	5140	427.26	4883
61 - 65	765.45	8748	742.53	8486	704.29	8049	662.20	7568	612.41	6999	581.79	6649
66 - 70	1057	12080	1025.33	11718	972.48	11114	914.38	10450	845.60	9664	803.34	9181
71 - 75	1306.81	14935	1267.61	14487	1202.34	13741	1130.41	12919	1045.45	11948	993.21	11351
76 - 79	1614.55	18452	1566.16	17899	1485.40	16976	1396.59	15961	1291.68	14762	1227.10	14024
80+ (renewals only)	1778.35	20324	1725.06	19715	1636.16	18699	1538.34	17581	1422.75	16260	1351.61	15447

## Area 14 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	173.60	1984	168.44	1925	159.78	1826	150.24	1717	138.95	1588	131.95	1508
18 - 25	212.28	2426	205.98	2354	195.30	2232	183.66	2099	169.84	1941	161.35	1844
26 - 30	243.78	2786	236.51	2703	224.35	2564	210.88	2410	195.04	2229	185.33	2118
31 - 35	268.10	3064	260.14	2973	246.66	2819	231.96	2651	214.55	2452	203.79	2329
36 - 40	291.81	3335	283.06	3235	268.54	3069	252.44	2885	233.45	2668	221.81	2535
41 - 45	343.35	3924	333.11	3807	315.96	3611	297.06	3395	274.75	3140	261.01	2983
46 - 50	401.80	4592	389.81	4455	369.69	4225	347.64	3973	321.48	3674	305.38	3490
51 - 55	538.48	6154	522.38	5970	495.43	5662	465.85	5324	430.85	4924	409.33	4678
56 - 60	654.76	7483	635.16	7259	602.44	6885	566.39	6473	523.86	5987	497.70	5688
61 - 65	891.36	10187	864.68	9882	820.14	9373	771.05	8812	713.13	8150	677.51	7743
66 - 70	1230.78	14066	1193.94	13645	1132.34	12941	1064.70	12168	984.64	11253	935.46	10691
71 - 75	1522.06	17395	1476.48	16874	1400.35	16004	1316.61	15047	1217.65	13916	1156.84	13221
76 - 79	1880.46	21491	1824.11	20847	1730.05	19772	1626.63	18590	1504.39	17193	1429.23	16334
80+ (renewals only)	2070.78	23666	2008.74	22957	1905.14	21773	1791.30	20472	1656.64	18933	1573.86	17987

## Area 14 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	217.70	2488	211.23	2414	200.29	2289	188.39	2153	174.21	1991	165.46	1891
18 - 25	337.58	3858	327.51	3743	310.63	3550	292.08	3338	270.11	3087	256.64	2933
26 - 30	402.85	4604	390.78	4466	370.65	4236	348.51	3983	322.35	3684	306.25	3500
31 - 35	424.46	4851	411.78	4706	390.51	4463	367.24	4197	339.59	3881	322.61	3687
36 - 40	457.19	5225	443.54	5069	420.61	4807	395.50	4520	365.75	4180	347.46	3971
41 - 45	489.65	5596	475.04	5429	450.54	5149	423.59	4841	391.74	4477	372.14	4253
46 - 50	504.35	5764	489.30	5592	464.01	5303	436.28	4986	403.55	4612	383.34	4381
51 - 55	675.85	7724	655.64	7493	621.86	7107	584.68	6682	540.75	6180	513.71	5871
56 - 60	822.06	9395	797.48	9114	756.35	8644	711.11	8127	657.65	7516	624.84	7141
61 - 65	1118.78	12786	1085.26	12403	1029.35	11764	967.75	11060	895.04	10229	850.33	9718
66 - 70	1545.25	17660	1498.96	17131	1421.70	16248	1336.65	15276	1236.20	14128	1174.43	13422
71 - 75	1910.65	21836	1853.34	21181	1757.88	20090	1652.79	18889	1528.54	17469	1452.15	16596
76 - 79	2360.49	26977	2289.70	26168	2171.66	24819	2041.90	23336	1888.43	21582	1794.01	20503
80+ (renewals only)	2599.45	29708	2521.49	28817	2391.55	27332	2248.58	25698	2079.61	23767	1975.66	22579

### Area 15 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	51.71	591	48.65	556	44.01	503	38.85	444	33.69	385	28.53	326
18 - 25	63.18	722	59.41	679	53.73	614	47.43	542	41.13	470	34.83	398
26 - 30	72.63	830	68.34	781	61.78	706	54.51	623	47.25	540	39.99	457
31 - 35	79.80	912	75.08	858	67.90	776	59.85	684	51.89	593	43.93	502
36 - 40	86.98	994	81.81	935	73.94	845	65.28	746	56.61	647	47.86	547
41 - 45	102.20	1168	96.08	1098	86.89	993	76.65	876	66.50	760	56.26	643
46 - 50	119.61	1367	112.44	1285	101.68	1162	89.78	1026	77.79	889	65.80	752
51 - 55	160.13	1830	150.59	1721	136.15	1556	120.14	1373	104.13	1190	88.11	1007
56 - 60	194.86	2227	183.23	2094	165.64	1893	146.21	1671	126.70	1448	107.19	1225
61 - 65	264.95	3028	249.11	2847	225.23	2574	198.71	2271	172.29	1969	145.78	1666
66 - 70	366.10	4184	344.14	3933	311.24	3557	274.58	3138	238	2720	201.43	2302
71 - 75	452.55	5172	425.43	4862	384.74	4397	339.41	3879	294.18	3362	248.94	2845
76 - 79	559.13	6390	525.61	6007	475.30	5432	419.39	4793	363.48	4154	307.56	3515
80+ (renewals only)	615.65	7036	578.73	6614	523.34	5981	461.74	5277	400.23	4574	338.63	3870

### Area 15 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	103.95	1188	100.89	1153	95.64	1093	89.95	1028	83.21	951	79.01	903
18 - 25	126.96	1451	123.20	1408	116.81	1335	109.90	1256	101.59	1161	96.51	1103
26 - 30	146.04	1669	141.66	1619	134.40	1536	126.35	1444	116.90	1336	111.04	1269
31 - 35	160.65	1836	155.84	1781	147.88	1690	139.04	1589	128.54	1469	122.15	1396
36 - 40	174.74	1997	169.58	1938	160.83	1838	151.20	1728	139.83	1598	132.83	1518
41 - 45	205.63	2350	199.50	2280	189.18	2162	177.89	2033	164.50	1880	156.28	1786
46 - 50	240.45	2748	233.28	2666	221.29	2529	208.08	2378	192.41	2199	182.79	2089
51 - 55	322.44	3685	312.81	3575	296.71	3391	278.95	3188	257.95	2948	245.09	2801
56 - 60	392	4480	380.28	4346	360.68	4122	339.15	3876	313.60	3584	297.94	3405
61 - 65	533.58	6098	517.65	5916	490.96	5611	461.56	5275	426.91	4879	405.56	4635
66 - 70	736.84	8421	714.79	8169	677.95	7748	637.44	7285	589.49	6737	560	6400
71 - 75	911.14	10413	883.84	10101	838.25	9580	788.20	9008	728.96	8331	692.48	7914
76 - 79	1125.60	12864	1091.91	12479	1035.56	11835	973.70	11128	900.55	10292	855.49	9777
80+ (renewals only)	1239.70	14168	1202.51	13743	1140.56	13035	1072.40	12256	991.81	11335	942.20	10768

# Area 15

Algeria  
Angola  
Ethiopia  
Mali  
Philippines  
Poland

## Area 15 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	121.80	1392	118.21	1351	112.09	1281	105.44	1205	97.48	1114	92.58	1058
18 - 25	148.93	1702	144.46	1651	137.03	1566	128.89	1473	119.18	1362	113.23	1294
26 - 30	171.15	1956	166.08	1898	157.50	1800	148.05	1692	136.94	1565	130.11	1487
31 - 35	188.21	2151	182.61	2087	173.16	1979	162.84	1861	150.59	1721	143.06	1635
36 - 40	204.84	2341	198.71	2271	188.48	2154	177.19	2025	163.89	1873	155.75	1780
41 - 45	240.80	2752	233.63	2670	221.55	2532	208.34	2381	192.68	2202	183.05	2092
46 - 50	281.84	3221	273.44	3125	259.35	2964	243.86	2787	225.49	2577	214.20	2448
51 - 55	377.91	4319	366.63	4190	347.73	3974	326.90	3736	302.40	3456	287.26	3283
56 - 60	459.38	5250	445.64	5093	422.63	4830	397.43	4542	367.50	4200	349.13	3990
61 - 65	625.45	7148	606.73	6934	575.49	6577	541.10	6184	500.41	5719	475.39	5433
66 - 70	863.63	9870	837.73	9574	794.59	9081	747.08	8538	690.90	7896	656.43	7502
71 - 75	1067.85	12204	1035.83	11838	982.45	11228	923.74	10557	854.35	9764	811.65	9276
76 - 79	1319.24	15077	1279.69	14625	1213.71	13871	1141.18	13042	1055.43	12062	1002.66	11459
80+ (renewals only)	1452.85	16604	1409.28	16106	1336.65	15276	1256.76	14363	1162.35	13284	1104.25	12620

## Area 15 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	153.65	1756	149.10	1704	141.40	1616	132.91	1519	122.94	1405	116.81	1335
18 - 25	238.09	2721	231	2640	219.10	2504	205.98	2354	190.49	2177	180.95	2068
26 - 30	284.20	3248	275.71	3151	261.54	2989	245.88	2810	227.41	2599	216.04	2469
31 - 35	299.51	3423	290.59	3321	275.63	3150	259.09	2961	239.66	2739	227.68	2602
36 - 40	322.61	3687	312.99	3577	296.89	3393	279.13	3190	258.13	2950	245.26	2803
41 - 45	345.45	3948	335.13	3830	317.89	3633	298.90	3416	276.41	3159	262.59	3001
46 - 50	355.78	4066	345.19	3945	327.34	3741	307.83	3518	284.64	3253	270.46	3091
51 - 55	476.70	5448	462.44	5285	438.64	5013	412.39	4713	381.41	4359	362.34	4141
56 - 60	579.69	6625	562.36	6427	533.31	6095	501.46	5731	463.75	5300	440.56	5035
61 - 65	789.08	9018	765.45	8748	725.99	8297	682.59	7801	631.31	7215	599.73	6854
66 - 70	1089.90	12456	1057.26	12083	1002.75	11460	942.81	10775	871.94	9965	828.36	9467
71 - 75	1347.50	15400	1307.08	14938	1239.70	14168	1165.59	13321	1078	12320	1024.10	11704
76 - 79	1664.78	19026	1614.90	18456	1531.60	17504	1440.08	16458	1331.84	15221	1265.25	14460
80+ (renewals only)	1833.30	20952	1778.35	20324	1686.65	19276	1585.85	18124	1466.68	16762	1393.35	15924

## Area 16 - EUR Essential

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	55.04	629	51.80	592	46.81	535	41.30	472	35.79	409	30.28	346
18 - 25	67.29	769	63.26	723	57.23	654	50.49	577	43.75	500	37.01	423
26 - 30	77.35	884	72.71	831	65.80	752	58.01	663	50.31	575	42.61	487
31 - 35	85.05	972	79.98	914	72.36	827	63.79	729	55.30	632	46.81	535
36 - 40	92.66	1059	87.15	996	78.84	901	69.56	795	60.29	689	51.01	583
41 - 45	108.85	1244	102.38	1170	92.58	1058	81.64	933	70.79	809	59.94	685
46 - 50	127.40	1456	119.79	1369	108.33	1238	95.55	1092	82.86	947	70.09	801
51 - 55	170.71	1951	160.48	1834	145.16	1659	128.10	1464	111.04	1269	93.98	1074
56 - 60	207.55	2372	195.13	2230	176.49	2017	155.66	1779	134.93	1542	114.19	1305
61 - 65	282.45	3228	265.56	3035	240.10	2744	211.84	2421	183.66	2099	155.40	1776
66 - 70	390.08	4458	366.71	4191	331.63	3790	292.60	3344	253.58	2898	214.55	2452
71 - 75	482.13	5510	453.25	5180	409.85	4684	361.64	4133	313.43	3582	265.21	3031
76 - 79	595.70	6808	560	6400	506.36	5787	446.78	5106	387.28	4426	327.69	3745
80+ (renewals only)	656.08	7498	616.79	7049	557.73	6374	492.10	5624	426.48	4874	360.85	4124

## Area 16 - EUR Advance

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	110.78	1266	107.54	1229	101.94	1165	95.90	1096	88.64	1013	84.26	963
18 - 25	135.28	1546	131.25	1500	124.51	1423	117.08	1338	108.24	1237	102.81	1175
26 - 30	155.49	1777	150.85	1724	143.06	1635	134.58	1538	124.43	1422	118.21	1351
31 - 35	171.24	1957	166.16	1899	157.59	1801	148.14	1693	137.03	1566	130.20	1488
36 - 40	186.20	2128	180.69	2065	171.33	1958	161.09	1841	149.01	1703	141.58	1618
41 - 45	219.10	2504	212.54	2429	201.60	2304	189.53	2166	175.35	2004	166.60	1904
46 - 50	256.29	2929	248.68	2842	235.81	2695	221.73	2534	205.10	2344	194.86	2227
51 - 55	343.53	3926	333.29	3809	316.05	3612	297.15	3396	274.84	3141	261.10	2984
56 - 60	417.81	4775	405.30	4632	384.39	4393	361.46	4131	334.25	3820	317.54	3629
61 - 65	568.58	6498	551.60	6304	523.16	5979	491.84	5621	454.91	5199	432.16	4939
66 - 70	785.05	8972	761.51	8703	722.31	8255	679.09	7761	628.08	7178	596.66	6819
71 - 75	970.73	11094	941.68	10762	893.11	10207	839.74	9597	776.65	8876	737.80	8432
76 - 79	1199.36	13707	1163.40	13296	1103.46	12611	1037.49	11857	959.53	10966	911.58	10418
80+ (renewals only)	1320.81	15095	1281.26	14643	1215.20	13888	1142.58	13058	1056.65	12076	1003.89	11473

# Area 16

Comoros  
Cote d'Ivoire  
Egypt  
Eritrea  
Ghana  
Iraq  
Jordan  
Kenya  
Kuwait

Lebanon  
Liberia  
Malawi  
Mauritius  
Morocco  
Mozambique  
Nigeria  
Pakistan  
Seychelles

Sierra Leone  
South Africa  
Sri Lanka  
Tanzania  
Tunisia  
Uganda  
Zambia

## Area 16 - EUR Excel

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	129.85	1484	126	1440	119.53	1366	112.35	1284	103.95	1188	98.70	1128
18 - 25	158.64	1813	153.91	1759	145.95	1668	137.29	1569	126.96	1451	120.58	1378
26 - 30	182.35	2084	176.93	2022	167.83	1918	157.76	1803	145.95	1668	138.60	1584
31 - 35	200.55	2292	194.60	2224	184.54	2109	173.51	1983	160.48	1834	152.43	1742
36 - 40	218.31	2495	211.84	2421	200.90	2296	188.91	2159	174.65	1996	165.99	1897
41 - 45	256.64	2933	249.03	2846	236.16	2699	222.08	2538	205.36	2347	195.13	2230
46 - 50	300.30	3432	291.38	3330	276.33	3158	259.79	2969	240.28	2746	228.29	2609
51 - 55	402.59	4601	390.51	4463	370.39	4233	348.25	3980	322.09	3681	305.99	3497
56 - 60	489.56	5595	474.95	5428	450.45	5148	423.50	4840	391.65	4476	372.14	4253
61 - 65	666.23	7614	646.28	7386	612.94	7005	576.36	6587	533.05	6092	506.36	5787
66 - 70	920.15	10516	892.59	10201	846.56	9675	795.99	9097	736.14	8413	699.39	7993
71 - 75	1137.68	13002	1103.55	12612	1046.68	11962	984.11	11247	910.18	10402	864.68	9882
76 - 79	1405.60	16064	1363.51	15583	1293.16	14779	1215.90	13896	1124.55	12852	1068.29	12209
80+ (renewals only)	1547.88	17690	1501.50	17160	1424.06	16275	1338.93	15302	1238.30	14152	1176.44	13445

## Area 16 - EUR Apex

Deductible	Nil		800		2,000		4,000		8,000		12,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	163.54	1869	158.64	1813	150.50	1720	141.49	1617	130.90	1496	124.34	1421
18 - 25	253.75	2900	246.14	2813	233.45	2668	219.54	2509	203	2320	192.85	2204
26 - 30	302.75	3460	293.74	3357	278.60	3184	261.89	2993	242.20	2768	230.13	2630
31 - 35	319.03	3646	309.49	3537	293.56	3355	275.98	3154	255.24	2917	242.46	2771
36 - 40	343.61	3927	333.38	3810	316.14	3613	297.24	3397	274.93	3142	261.19	2985
41 - 45	368.03	4206	357	4080	338.63	3870	318.41	3639	294.44	3365	279.74	3197
46 - 50	379.05	4332	367.76	4203	348.78	3986	327.95	3748	303.28	3466	288.14	3293
51 - 55	508.03	5806	492.80	5632	467.43	5342	439.51	5023	406.44	4645	386.14	4413
56 - 60	617.75	7060	599.29	6849	568.40	6496	534.36	6107	494.20	5648	469.53	5366
61 - 65	840.70	9608	815.50	9320	773.50	8840	727.21	8311	672.61	7687	639.01	7303
66 - 70	1161.21	13271	1126.39	12873	1068.38	12210	1004.50	11480	928.99	10617	882.53	10086
71 - 75	1435.79	16409	1392.74	15917	1320.99	15097	1241.98	14194	1148.70	13128	1091.21	12471
76 - 79	1773.80	20272	1720.60	19664	1631.96	18651	1534.40	17536	1419.08	16218	1348.11	15407
80+ (renewals only)	1953.35	22324	1894.81	21655	1797.16	20539	1689.71	19311	1562.75	17860	1484.61	16967

**MENAIR**  
INSURANCE  
AWARDS 2017  
HIGHLY  
COMMENDED

**MENAIR**  
INSURANCE  
AWARDS 2016  
WINNER

health finance  
**finance**  
WINNER  
Now Health International

2015  
INSURANCE  
AWARDS  
WINNER

Insurance  
& Reinsurance awards  
two thousand & fifteen Winner

#### UAE

Royal & Sun Alliance Insurance Middle East B.S.C. (c)  
c/o Now Health International Gulf Third Party Administrators LLC  
PO Box 502163, Al Shaiba Building, Dubai Outsource City, Dubai, UAE  
T +971 (0) 4450 1415 | F +971 (0) 4450 1416  
MEAService@worldcare.ae

#### Now Health International

#### Europe

Now Health International (Europe) Limited  
Suite G3/4, Building Three  
Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom  
T +44 (0) 1276 602110 | F +44 (0) 1276 602130  
EuropeService@now-health.com

#### Asia Pacific

Now Health International (Asia Pacific) Limited  
Units 1501-3 & 9, 15/F, AIA Tower, 183 Electric Road  
North Point, Hong Kong  
T +852 2279 7310 | F +852 2279 7330  
AsiaPacService@now-health.com

#### China

Asia-Pacific Property & Casualty Insurance Co., Ltd.  
c/o Now Health International (Shanghai) Limited  
Room 1103-1105, 11/F, BM Tower  
No. 218 Wusong Road  
Hongkou District, Shanghai 200080, China  
T +(86) 400 077 7500 / +86 21 6156 0910 | F +(86) 400 077 7900  
ChinaService@now-health.com

#### Singapore

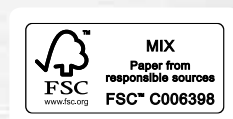
Now Health International (Singapore) Pte. Ltd.  
4 Robinson Road  
#07-01A/02 The House of Eden  
Singapore 048543  
T +65 6880 2300 | F +65 6220 6950  
SingaporeService@now-health.com

#### Indonesia

PT Now Health International Indonesia  
17/F, Indonesia Stock Exchange, Tower II  
Jl. Jend. Sudirman Kav. 52 – 53  
Jakarta 12190, Indonesia  
Toll-free 0800 1 889900/ Toll +62 21 2783 6910 | F +62 21 515 7639  
IndonesiaService@now-health.com

#### Rest of the World

Now Health International Limited  
PO Box 482055, Dubai, UAE  
T +971 (0) 4450 1510 | F +971 (0) 4450 1530  
GlobalService@now-health.com



Now Health International (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

Now Health International (Europe) Limited, Registered Office:  
Suite G3/4, Building Three, Watchmoor Park, Camberley, Surrey,  
GU 15 3YL, United Kingdom, Registered in England No. 7121668.