

International Students Premiums

Valid from 1 July 2009

These rates apply to plans incepted or renewed from 1 July 2009. These premiums are subject to review and are not guaranteed for the duration of your plan.

Calculating your premium

Working out the premiums you and your dependants will pay is easy. Here's how:

1. Select the premium band you require based on your country of study (see premium bands on the next page).
2. Select the International Students Plan you want based upon your cover needs (International Students or International Students Plus).
3. Select the currency you wish to pay in (US \$, GB £ or Euros €).
4. Select the premium frequency you want (quarterly or yearly).
5. Read across the premium table.

Please Note:

Insurance Premium Tax and other local taxes may need to be added to your premiums. Please contact us or your adviser for further details. Due to increased administration costs the annual total of any quarterly premiums will be higher than paying the premiums yearly. (Approximately 7.5% for quarterly).

Excesses

The standard excess for Section 3 of your plan is \$100 / £66 / €77 and applies per claim.

Paying your premiums

It is important that you keep your premiums up to date and notify us immediately of any changes to your payment details. Full payment details and information on unpaid or late payments are found in the International Students Plan Guide. Please Note: whilst premiums are outstanding all claims settlements will be suspended.

Quarterly premiums may only be paid by a valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Yearly premiums can be paid by bank transfer, bank draft, cheque or valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Credit cards accepted: MasterCard, Visa or American Express. If your card is not in this list, please contact us as we may still be able to accept it.

Cheques and bank drafts should be made payable to InterGlobal Insurance Company Limited. Please write your surname and date of birth on the reverse.

Our full bank details for payments by bank transfer are found on our application form or are available on our website: www.interglobalpmi.com.

International Students Plan Premiums

| COUNTRY OF STUDY – BAND A | | | | | | |
|---------------------------|----------------------------------|---------|---------|-----------------------------|---------|---------|
| | International Students Plus Plan | | | International Students Plan | | |
| Annual | \$855.40 | £570.27 | €658.00 | \$709.80 | £473.20 | €546.00 |
| Quarterly Instalments | \$229.89 | £153.27 | €176.84 | \$190.76 | £127.18 | €146.74 |

| COUNTRY OF STUDY – BAND B | | | | | | |
|---------------------------|----------------------------------|---------|---------|-----------------------------|---------|---------|
| | International Students Plus Plan | | | International Students Plan | | |
| Annual | \$1,026.20 | £684.13 | €789.38 | \$851.20 | £567.47 | €654.77 |
| Quarterly Instalments | \$275.80 | £183.86 | €212.15 | \$228.76 | £152.51 | €175.97 |

| COUNTRY OF STUDY – BAND C | | | | | | |
|---------------------------|----------------------------------|-----------|-----------|-----------------------------|---------|-----------|
| | International Students Plus Plan | | | International Students Plan | | |
| Annual | \$1,712.20 | £1,141.47 | €1,317.08 | \$1,421.00 | £947.33 | €1,093.08 |
| Quarterly Instalments | \$460.16 | £306.78 | €353.97 | \$381.90 | £254.60 | €293.77 |

Country of Study – Premium Bands

Your premium is based on the premium band that applies to your country of study.

| | | | | |
|---------------|------------------------|-------------------------------|---------------------------------|---|
| BAND A | Albania | Finland | Lebanon | San Marino |
| | Andorra | France | Libyan Arab Jamahiriya | Saudi Arabia |
| | Armenia | Georgia | Liechtenstein | Serbia and Montenegro |
| | Austria | Germany | Lithuania | Slovakia (Slovak Republic) |
| | Azerbaijan | Gibraltar | Luxembourg | Slovenia |
| | Bahrain | Greece | Macedonia | Spain |
| | Belarus | Holy See (Vatican City State) | Malta | Sweden |
| | Belgium | Hungary | Metropolitan France | Switzerland |
| | Bosnia and Herzegovina | Iceland | Moldova, Republic Of | Syrian Arab Republic |
| | Bulgaria | Iran, Islamic Republic Of | Monaco | Turkey |
| | Channel Islands | Iraq | Netherlands | Ukraine |
| | Croatia | Ireland | Norway | United Arab Emirates |
| | Cyprus | Isle of Man | Oman | United Kingdom |
| | Czech Republic | Israel | Palestinian Territory, Occupied | (Mainland, Northern Ireland, Scottish and Scilly Islands) |
| | Denmark | Italy | Poland | |
| | Egypt | Jordan | Portugal | Yemen |
| Estonia | Kuwait | Qatar | | |
| Faroe Islands | Latvia | Romania | | |

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|---------------|--------------------------|----------------------------------|--------------------|------------------------------|
| BAND B | Afghanistan | Ecuador | Macau | Singapore |
| | Algeria | El Salvador | Madagascar | Somalia |
| | Angola | Equatorial Guinea | Malawi | South Africa |
| | Argentina | Eritrea | Malaysia | Sri Lanka |
| | Bangladesh | Ethiopia | Mali | St. Pierre and Miquelon |
| | Belize | French Guiana | Mauritania | Sudan |
| | Benin | Gabon | Mexico | Suriname |
| | Bhutan | Gambia | Mongolia | Swaziland |
| | Bolivia | Ghana | Morocco | Taiwan, Province Of China |
| | Botswana | Greenland | Mozambique | Tajikistan |
| | Brazil | Guatemala | Myanmar | Tanzania, United Republic Of |
| | Brunei Darussalam | Guinea | Namibia | Thailand |
| | Burkina Faso | Guinea-Bissau | Nepal | Togo |
| | Burundi | Guyana | Nicaragua | Tunisia |
| | Cambodia | Honduras | Niger | Turkmenistan |
| | Cameroon | Hong Kong | Nigeria | Uganda |
| | Canada | India | Pakistan | Uruguay |
| | Central African Republic | Indonesia | Panama | Uzbekistan |
| | Chad | Japan | Papua New Guinea | Venezuela |
| | Chile | Kazakhstan | Paraguay | Vietnam |
| | China | Kenya | Peru | Western Sahara |
| | Colombia | Korea, Republic Of | Philippines | Zambia |
| | Congo | Kyrgyzstan | Russian Federation | Zimbabwe |
| | Costa Rica | Lao People's Democratic Republic | Rwanda | |
| | Cote D'ivoire | Lesotho | Senegal | |
| | Djibouti | Liberia | Sierra Leone | |

| | | | | |
|---------------|--------------------------------|-----------------------------------|----------------------------------|--------------------------------------|
| BAND C | American Samoa | East Timor | Mayotte | Sao Tome and Principe |
| | Anguilla | Falkland Islands (Islas Malvinas) | Micronesia, Federated States Of | Seychelles |
| | Antigua & Barbuda | Fiji | Montserrat | Solomon Islands |
| | Aruba | French Polynesia | Nauru | South Georgia and Sandwich Islands |
| | Bahamas | Grenada | Netherlands Antilles | St. Helena |
| | Barbados | Guadeloupe | New Caledonia | Tonga |
| | Bermuda | Guam | Northern Mariana Islands | Trinidad and Tobago |
| | British Indian Ocean Territory | Haiti | Palau | Turks and Caicos Islands |
| | Cape Verde | Heard and McDonald Islands | Pitcairn | Tuvalu |
| | Cayman Islands | Jamaica | Puerto Rico | United States of America |
| | Cocos (Keeling) Islands | Kiribati | Reunion | United States Minor Outlying Islands |
| | Comoros | Maldives | Saint Kitts and Nevis | Vanuatu |
| | Cuba | Marshall Islands | Saint Lucia | Virgin Islands (British) |
| | Dominica | Martinique | Saint Vincent and The Grenadines | Virgin Islands (U.S.) |
| | Dominican Republic | Mauritius | Samoa | Wallis and Futuna Islands |

Please note: If your country of study is not on this list please contact us.