



INTERNATIONAL EXPAT INSURANCE PACKAGE PREMIUMS 2019 - EURO



Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE				GOLD			
	0 €	0 €	100 €	300 €	1 000 €	0 €	300 €	500 €	1 000 €
<18	587,21 €	1 174,42 €	917,68 €	807,34 €	708,68 €	2 729,94 €	2 274,75 €	2 158,33 €	1 867,27 €
18-30	909,72 €	1 819,44 €	1 562,71 €	1 453,43 €	1 257,17 €	3 599,95 €	3 132,52 €	2 888,14 €	2 277,19 €
31-40	1 066,20 €	2 132,41 €	1 875,67 €	1 765,34 €	1 522,39 €	4 428,35 €	3 954,80 €	3 695,39 €	3 046,86 €
41-50	1 254,51 €	2 509,03 €	2 252,29 €	2 141,96 €	1 842,78 €	5 420,73 €	4 942,28 €	4 669,93 €	3 989,07 €
51-60	1 649,17 €	3 298,34 €	3 041,60 €	2 931,27 €	2 513,27 €	7 504,58 €	7 018,80 €	6 729,67 €	6 006,85 €
61-70	2 613,00 €	5 225,99 €	4 969,26 €	4 859,98 €	4 152,36 €	12 601,04 €	12 109,14 €	11 801,83 €	11 033,56 €
71-80	4 888,10 €	9 776,19 €	9 289,24 €	9 080,24 €	7 740,33 €	23 749,63 €	23 252,83 €	22 932,59 €	22 131,98 €

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	0,00 €	0,00 €
2-17	368,55 €	556,20 €
18-30	496,65 €	750,60 €
31-40	620,55 €	938,52 €
41-50	765,45 €	1 156,68 €
51-60	996,45 €	1 506,60 €
61-70	1 294,65 €	1 958,04 €
71-80	1 683,15 €	2 545,56 €



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Additional Insurances

TEMPORARY INCAPACITY	
Age	Premium = % of Insured Allowance
18-30	7,62%
31-40	8,13%
41-50	11,97%
51-60	17,01%
61-65	18,69%

PERMANENT DISABILITY	
Age	Premium = % of Insured Allowance
18-30	6,93%
31-40	14,45%
41-50	40,11%
51-60	97,23%
61-65	97,23%

LIFE INSURANCE	
Age	Premium = % of sum insured
18-30	0,13%
31-40	0,19%
41-50	0,39%
51-60	1,13%

ACCIDENTAL DEATH AND INVALIDITY

Premium = 0,13% of sum insured

EXAMPLE PREMIUM CALCULATION TEMPORARY INCAPACITY

Imagine you are 35 years old and your gross income per month is 2600 €. You are allowed to insure 80% of your gross income so your monthly allowance will be 2080 €.

Check above in the premium overview for the percentage applying for your age bracket (for a person of 35 that is 8,13%). Your annual premium will be calculated as follows:

$$8,13\% \times 2080 \text{ €} = 169,10 \text{ €}$$

The same method applies on calculating the permanent disability cover.