



INTERNATIONAL EXPAT INSURANCE PACKAGE
PREMIUMS 2020 - EURO



Worldwide excluding USA Healthcare Cover

	ESSENTIAL		BRONZE			GOLD			
Deductible	0 €	0 €	100 €	300 €	1 000 €	0 €	300 €	500 €	1 000 €
<18	587,21 €	1 212,58 €	947,50 €	833,58 €	731,71 €	2 729,94 €	2 274,75 €	2 158,33 €	1 867,27 €
18-30	809,72 €	1 878,58 €	1 613,49 €	1 500,67 €	1 298,02 €	3 599,95 €	3 132,52 €	2 888,14 €	2 277,19 €
31-40	1 066,20 €	2 201,71 €	1 936,63 €	1 822,71 €	1 571,87 €	4 428,35 €	3 954,80 €	3 695,39 €	3 046,86 €
41-50	1 254,51 €	2 590,57 €	2 325,49 €	2 211,57 €	1 902,67 €	5 420,72 €	4 942,28 €	4 669,93 €	3 989,07 €
51-60	1 649,17 €	3 405,53 €	3 140,45 €	3 026,53 €	2 594,95 €	7 504,58 €	7 018,80 €	6 729,67 €	6 006,85 €
61-70	2 613,00 €	5 395,84 €	5 130,76 €	5 017,93 €	4 287,31 €	12 601,04 €	12 109,14 €	11 801,83 €	11 033,56 €
71-80	4 888,10 €	10 093,92 €	9 591,14 €	9 375,35 €	7 991,89 €	23 749,62 €	23 252,82 €	22 932,58 €	22 131,97 €

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 €



Additional Insurances

INTERNATIONAL EXPAT INSURANCE PACKAGE



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.



INTERNATIONAL EXPAT INSURANCE PACKAGE
PREMIUMS 2020 - US DOLLAR



Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE				GOLD			
	USD 0	USD 0	USD 125	USD 375	USD 1 250	USD 0	USD 375	USD 625	USD 1 250
<18	\$734,01	\$1 515,73	\$1 184,38	\$1 041,98	\$914,64	\$3 412,43	\$2 843,43	\$2 697,91	\$2 334,09
18-30	\$1 012,15	\$2 348,22	\$2 016,87	\$1 875,84	\$1 622,53	\$4 499,94	\$3 915,65	\$3 610,18	\$2 846,49
31-40	\$1 332,76	\$2 752,14	\$2 420,79	\$2 278,39	\$1 964,84	\$5 535,44	\$4 943,51	\$4 619,24	\$3 808,58
41-50	\$1 568,14	\$3 238,21	\$2 906,86	\$2 764,46	\$2 378,34	\$6 775,91	\$6 177,85	\$5 837,42	\$4 986,33
51-60	\$2 061,46	\$4 256,92	\$3 925,57	\$3 783,17	\$3 243,69	\$9 380,73	\$8 773,50	\$8 412,09	\$7 508,56
61-70	\$3 266,25	\$6 744,80	\$6 413,45	\$6 272,42	\$5 359,14	\$15 751,31	\$15 136,43	\$14 752,29	\$13 791,95
71-80	\$6 110,12	\$12 617,40	\$11 988,93	\$11 719,19	\$9 989,86	\$29 687,04	\$29 066,04	\$28 665,73	\$27 664,97

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	\$0,00	\$0,00
2-17	\$460,69	\$695,25
18-30	\$620,81	\$938,25
31-40	\$775,69	\$1 173,15
41-50	\$956,81	\$1 445,85
51-60	\$1 245,56	\$1 883,25
61-70	\$1 618,31	\$2 447,55
71-80	\$2 103,94	\$3 181,95



Additional Insurances

INTERNATIONAL EXPAT INSURANCE PACKAGE



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