



INTERNATIONAL EXPAT INSURANCE PACKAGE

MONTHLY ROUNDED PREMIUMS 2021 - EURO



Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE				GOLD			
	- €	- €	100 €	300 €	1 000 €	- €	300 €	500 €	1 000 €
<18	49 €	104 €	82 €	72 €	63 €	227 €	190 €	180 €	156 €
18-30	67 €	162 €	139 €	129 €	112 €	300 €	261 €	241 €	190 €
31-40	89 €	189 €	167 €	157 €	135 €	369 €	330 €	308 €	254 €
41-50	105 €	223 €	200 €	190 €	164 €	452 €	412 €	389 €	332 €
51-60	137 €	293 €	270 €	260 €	223 €	625 €	585 €	561 €	501 €
61-70	218 €	464 €	441 €	432 €	369 €	1 050 €	1 009 €	983 €	919 €
71-80	407 €	868 €	825 €	807 €	688 €	1 979 €	1 938 €	1 911 €	1 844 €
81+	611 €	1 303 €	1 238 €	1 210 €	1 031 €	2 969 €	2 907 €	2 867 €	2 766 €

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	- €	- €
2-17	31 €	46 €
18-30	41 €	63 €
31-40	52 €	78 €
41-50	64 €	96 €
51-60	83 €	126 €
61-70	108 €	163 €
71-80	140 €	212 €
81+	238 €	361 €



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YEARLY PREMIUMS 2021 - EURO

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 2.600 €.

You are allowed to insure 80% of your gross income so your monthly insured amount will be 2.080 €.

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 a percentage over your monthly insured amount:

In this example that is: $8,13\% \times 2080 \text{ €} = 169 \text{ €}$

The same method applies on calculating the permanent disability cover.



INTERNATIONAL EXPAT INSURANCE PACKAGE
MONTHLY ROUNDED PREMIUMS 2021 - US DOLLAR



Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE				GOLD			
	- \$	- \$	125 \$	375 \$	1 250 \$	- \$	375 \$	625 \$	1 250 \$
<18	61 \$	130 \$	102 \$	90 \$	79 \$	284 \$	237 \$	225 \$	195 \$
18-30	84 \$	202 \$	174 \$	161 \$	140 \$	375 \$	326 \$	301 \$	237 \$
31-40	111 \$	237 \$	208 \$	196 \$	169 \$	461 \$	412 \$	385 \$	317 \$
41-50	131 \$	279 \$	250 \$	238 \$	205 \$	565 \$	515 \$	486 \$	416 \$
51-60	172 \$	366 \$	338 \$	326 \$	279 \$	782 \$	731 \$	701 \$	626 \$
61-70	272 \$	580 \$	552 \$	540 \$	461 \$	1 313 \$	1 261 \$	1 229 \$	1 149 \$
71-80	509 \$	1 086 \$	1 032 \$	1 008 \$	860 \$	2 474 \$	2 422 \$	2 389 \$	2 305 \$
81+	764 \$	1 628 \$	1 547 \$	1 513 \$	1 289 \$	3 711 \$	3 633 \$	3 583 \$	3 458 \$

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	- \$	- \$
2-17	38 \$	58 \$
18-30	52 \$	78 \$
31-40	65 \$	98 \$
41-50	80 \$	120 \$
51-60	104 \$	157 \$
61-70	135 \$	204 \$
71-80	175 \$	265 \$
81+	298 \$	451 \$



INTERNATIONAL EXPAT INSURANCE PACKAGE



YEARLY PREMIUMS 2021 - US DOLLAR

Additional Insurances

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