



# International Students Premiums

Valid from 1 July 2009

These rates apply to plans inception 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](http://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.

<b>BAND A</b>	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		

<b>BAND B</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	

<b>BAND C</b>	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.