

## MORATORIUM PREMIUMS

### AREA ONE – STANDARD

#### World-wide cover excluding the United States of America

Pay these rates if you do not require cover in the USA, and if you live outside Bali, China, Hong Kong, Japan, Macau, Singapore or Taiwan.

AGE	MONTHLY PREMIUMS €				ANNUAL PREMIUMS €			
	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess
1 <sup>st</sup> Child	50.02	73.43	116.84	166.49	571.61	839.20	1335.29	1902.69
2 <sup>nd</sup> Child	37.51	55.07	87.63	124.86	428.71	629.40	1001.46	1427.01
3 <sup>rd</sup> Child +	25.01	36.71	58.42	83.24	285.81	419.60	667.64	951.34
18 - 24	75.56	129.89	192.45	264.29	863.55	1484.48	2199.38	3020.45
25 - 29	81.57	142.83	215.55	295.93	932.24	1632.29	2463.47	3382.11
30 - 34	96.17	154.63	231.31	317.52	1099.07	1767.24	2643.53	3628.83
35 - 39	102.07	167.23	254.88	349.84	1166.53	1911.19	2912.95	3998.15
40 - 44	128.69	200.18	306.23	420.24	1470.74	2287.78	3499.81	4802.69
45 - 49	155.09	240.89	366.10	502.57	1772.49	2753.04	4184.03	5743.61
50 - 54	199.74	305.67	471.02	646.71	2282.77	3493.36	5383.09	7390.99
55 - 59*	245.36	375.17	577.69	793.14	2804.09	4287.65	6602.15	9064.42
60 - 64*	306.54	468.29	722.29	991.46	3503.28	5351.85	8254.69	11330.91
65 - 69*	390.90	596.83	919.98	1262.72	4467.41	6820.91	10514.09	14431.05
70 - 74*	501.66	829.96	1200.07	1647.28	5733.30	9485.27	13715.13	18826.11
75 - 79*	634.43	1046.34	1516.58	2081.73	7250.65	11958.12	17332.31	23791.24

### AREA ONE – ORCHID

#### World-wide cover excluding the United States of America

Pay these rates if you live in Bali, China, Hong Kong, Japan, Macau, Singapore or Taiwan, and you do not require cover in the USA.

AGE	MONTHLY PREMIUMS €				ANNUAL PREMIUMS €			
	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess
1 <sup>st</sup> Child	60.57	88.76	141.45	201.38	692.19	1014.43	1616.60	2301.53
2 <sup>nd</sup> Child	45.43	66.57	106.09	151.04	519.15	760.83	1212.45	1726.15
3 <sup>rd</sup> Child +	30.28	44.38	70.73	100.69	346.10	507.22	808.30	1150.77
18 - 24	91.38	157.23	233.26	320.22	1044.35	1796.94	2665.81	3659.64
25 - 29	98.70	172.82	261.11	358.42	1128.02	1975.07	2984.17	4096.23
30 - 34	116.41	187.29	280.24	384.68	1330.42	2140.48	3202.77	4396.28
35 - 39	123.38	202.76	308.74	423.91	1410.02	2317.20	3528.48	4844.68
40 - 44	155.96	242.34	370.62	508.87	1782.43	2769.62	4235.65	5815.64
45 - 49	187.96	291.95	443.28	608.58	2148.08	3336.55	5066.04	6955.16
50 - 54	241.80	370.13	570.50	783.21	2763.37	4230.07	6519.99	8951.02
55 - 59*	297.05	454.25	699.39	960.06	3394.85	5191.45	7993.00	10972.17
60 - 64*	371.19	567.20	874.62	1200.63	4242.20	6482.24	9995.65	13721.53
65 - 69*	473.32	722.94	1114.04	1529.26	5409.34	8262.21	12731.87	17477.25
70 - 74*	607.44	1005.12	1453.46	1995.06	6942.15	11487.07	16611.01	22800.66
75 - 79*	768.24	1267.01	1836.66	2520.89	8779.90	14480.07	20990.44	28810.16

#### Semi private room discount

If you live in Hong Kong or Singapore you can achieve an 8% saving on your Bronze plan, or a 5% discount on Silver, Gold and Platinum if you are prepared to have your hospital treatment in a semi-private room.

**Please Note:** These rates apply to Global Health Elite plans inception or renewed from 1st January 2011. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

Effective from 1st January 2011

#### \* AGE AT ENTRY

You must be under age 55 when you first apply for a Global Health moratorium plan, but once you have joined, you may renew your cover throughout your life-time.

#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver, Gold or Platinum, you can have a **nil excess** by paying a 20% premium surcharge.

##### Save with a higher excess option

**Save 5%** when you take a €90 excess on Silver, Gold and Platinum.

**Save 15%** when you take a €375 excess on Silver, Gold and Platinum, or save 5% on Bronze.

**Get a Quick Quote online to view even healthier savings with higher excess options.**

#### ADD OUR OPTIONAL PLANS

##### Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just €9.10 per month**.

GLOBAL TRAVEL PREMIUMS €	
Monthly	Annual
9.10	104

##### Plus, valuable financial protection

From **just €9.45 per month**, the Global Personal Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL PERSONAL ACCIDENT PREMIUMS €		
Amount of cover	Monthly	Annual
75,000	9.45	108
150,000	18.90	216
225,000	28.35	324
300,000	37.80	432
375,000	47.25	540



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## MORATORIUM PREMIUMS

Effective from 1st January 2011

### AREA TWO – WORLD-WIDE

#### World-wide cover including the United States of America

Pay the world-wide premium rate wherever you live and you will enjoy up to \$100,000 of cover during temporary trips to the USA of up to 45 days duration.

AGE	MONTHLY PREMIUMS €				ANNUAL PREMIUMS €			
	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess
1 <sup>st</sup> Child	62.90	92.38	147.07	209.54	718.81	1055.81	1680.76	2394.70
2 <sup>nd</sup> Child	47.17	69.29	110.30	157.15	539.11	791.85	1260.57	1796.03
3 <sup>rd</sup> Child +	31.45	46.19	73.53	104.77	359.40	527.90	840.38	1197.35
18 - 24	95.20	163.52	242.75	333.21	1088.03	1868.78	2774.24	3808.13
25 - 29	102.61	180.05	271.45	372.63	1172.67	2057.71	3102.34	4258.67
30 - 34	121.07	194.78	291.65	400.39	1383.65	2226.08	3333.09	4575.89
35 - 39	128.47	210.75	321.17	440.75	1468.28	2408.59	3670.53	5037.15
40 - 44	162.28	252.14	385.71	529.52	1854.68	2881.57	4408.10	6051.63
45 - 49	195.34	303.53	461.33	633.17	2232.48	3468.94	5272.38	7236.21
50 - 54	251.69	385.29	593.56	814.73	2876.46	4403.32	6783.54	9311.15
55 - 59*	309.01	472.67	727.89	999.10	3531.49	5401.98	8318.71	11418.26
60 - 64*	386.39	590.08	909.95	1249.17	4415.89	6743.80	10399.39	14276.28
65 - 69*	492.43	752.14	1159.11	1591.10	5627.81	8595.87	13246.98	18184.01
70 - 74*	632.07	1045.77	1512.14	2075.70	7223.67	11951.70	17281.63	23722.28
75 - 79*	799.51	1318.38	1910.81	2622.78	9137.22	15067.18	21837.78	29974.66

### AREA THREE – WORLD-WIDE PLUS

#### World-wide cover including the United States of America

Pay the world-wide plus premium rate wherever you live and you will enjoy up to \$250,000 of cover during temporary trips to the USA of up to 90 days duration.

AGE	MONTHLY PREMIUMS €				ANNUAL PREMIUMS €			
	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess
1 <sup>st</sup> Child	119.46	197.14	306.49	436.52	1365.25	2252.99	3502.73	4988.83
2 <sup>nd</sup> Child	89.59	147.85	229.87	327.39	1023.94	1689.74	2627.04	3741.62
3 <sup>rd</sup> Child +	59.73	98.57	153.24	218.26	682.62	1126.50	1751.36	2494.41
18 - 24	207.69	332.32	508.48	697.93	2373.54	3797.96	5811.23	7976.39
25 - 29	224.11	365.84	569.17	781.34	2561.22	4180.97	6504.78	8929.57
30 - 34	262.53	427.35	650.74	893.17	3000.35	4884.01	7437.09	10207.63
35 - 39	278.42	461.43	715.75	982.47	3181.90	5273.45	8180.00	11228.24
40 - 44	314.69	539.70	805.38	1105.43	3596.50	6168.00	9204.33	12633.49
45 - 49	359.45	579.62	887.77	1218.47	4108.01	6624.27	10145.97	13925.34
50 - 54	458.30	711.43	1090.26	1496.57	5237.74	8130.60	12460.06	17103.64
55 - 59*	567.14	876.30	1347.82	1850.16	6481.55	10014.80	15403.68	21144.70
60 - 64*	706.02	1084.23	1673.89	2297.62	8068.82	12391.26	19130.23	26258.48
65 - 69*	963.51	1464.47	2249.83	3088.34	11011.52	16736.75	25712.37	35295.32
70 - 74*	1399.49	2316.69	3352.34	4601.40	15994.12	26476.50	38312.47	52587.45
75 - 79*	1807.45	2991.01	4325.77	5937.87	20656.57	34182.96	49437.43	67861.34

#### \* AGE AT ENTRY

You must be under age 55 when you first apply for a Global Health moratorium plan, but once you have joined, you may renew your cover throughout your life-time.

#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver, Gold or Platinum, you can have a **nil excess** by paying a 20% premium surcharge.

##### Save with a higher excess option

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**Save 15%** when you take a €375 excess on Silver, Gold and Platinum, or save 5% on Bronze.

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75,000	9.45	108
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Effective from 1st January 2011

### AREA FOUR – AFRICA & THE INDIAN SUB-CONTINENT

#### Cover in Africa & the Indian Sub-continent only

Enjoy up to \$100,000 of out-of-area cover during temporary trips of up to 90 days duration, excluding treatment received in London, the United States of America, Canada, the Caribbean.

#### \* AGE AT ENTRY

You must be under age 55 when you first apply for a Global Health moratorium plan, but once you have joined, you may renew your cover throughout your life-time.

#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver, Gold or Platinum, you can have a **nil excess** by paying a 20% premium surcharge.

##### Save with a higher excess option

**Save 5%** when you take a €90 excess on Silver, Gold and Platinum.

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#### OPTIONAL MATERNITY PLAN

Cover for routine maternity care, out-patient complications of pregnancy, childbirth, caesarean delivery, and cover for newborns.

AGE	MONTHLY PREMIUMS €				ANNUAL PREMIUMS €			
	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess	BRONZE Nil excess	SILVER 45 excess	GOLD 45 excess	PLATINUM 45 excess
1 <sup>st</sup> Child	43.28	61.81	98.35	134.05	494.65	706.39	1123.98	1531.95
2 <sup>nd</sup> Child	32.46	46.36	73.76	100.53	370.98	529.80	842.98	1148.97
3 <sup>rd</sup> Child +	21.64	30.90	49.17	67.02	247.32	353.20	561.99	765.98
18 - 24	65.39	110.34	163.48	217.52	747.28	1261.03	1868.32	2485.97
25 - 29	70.59	121.33	183.11	243.57	806.72	1386.59	2092.65	2783.63
30 - 34	83.22	131.36	196.49	261.34	951.08	1501.23	2245.61	2986.69
35 - 39	88.33	142.06	216.52	287.93	1009.46	1623.51	2474.47	3290.66
40 - 44	111.36	170.05	260.14	345.87	1272.71	1943.40	2972.99	3952.83
45 - 49	134.21	204.63	310.99	413.63	1533.83	2338.64	3554.22	4727.25
50 - 54	172.85	259.66	400.12	532.27	1975.40	2967.51	4572.79	6083.12
55 - 59*	212.32	318.70	490.73	652.79	2426.53	3642.24	5608.35	7460.43
60 - 64*	265.26	397.80	613.56	816.01	3031.56	4546.26	7012.14	9325.85
65 - 69*	338.26	506.99	781.50	1039.27	3865.88	5794.18	8931.44	11877.41
70 - 74*	434.12	705.03	1019.43	1355.79	4961.32	8057.48	11650.64	15494.74
75 - 79*	549.01	888.83	1288.29	1713.36	6274.36	10158.11	14723.34	19581.27

## OPTIONAL MATERNITY PLAN PREMIUMS

### ONLY AVAILABLE WITH A GLOBAL HEALTH ELITE GOLD PLAN

AGE	GOLD MONTHLY PREMIUMS €					GOLD ANNUAL PREMIUMS €				
	AREA ONE	ORCHID	AREA TWO	AREA THREE	AREA FOUR	AREA ONE	ORCHID	AREA TWO	AREA THREE	AREA FOUR
18 - 24	34.38	64.45	64.45	85.94	25.78	412.50	773.44	773.44	1031.25	309.38
25 - 29	40.82	75.20	75.20	96.68	32.23	489.84	902.34	902.34	1160.16	386.72
30 - 34	53.71	85.94	85.94	107.42	42.97	644.53	1031.25	1031.25	1289.06	515.63
35 - 39	53.71	85.94	85.94	107.42	42.97	644.53	1031.25	1031.25	1289.06	515.63
40 - 44	40.82	79.49	79.49	108.50	34.38	489.84	953.91	953.91	1301.95	412.50
45 - 49	34.38	64.45	64.45	85.94	32.23	412.50	773.44	773.44	1031.25	386.72

### ONLY AVAILABLE WITH A GLOBAL HEALTH PLATINUM PLAN

AGE	PLATINUM MONTHLY PREMIUMS €					PLATINUM ANNUAL PREMIUMS €				
	AREA ONE	ORCHID	AREA TWO	AREA THREE	AREA FOUR	AREA ONE	ORCHID	AREA TWO	AREA THREE	AREA FOUR
18 - 24	62.50	117.19	117.19	156.25	46.88	750.00	1406.25	1406.25	1875.00	562.50
25 - 29	74.22	136.72	136.72	175.78	58.59	890.63	1640.63	1640.63	2109.38	703.13
30 - 34	97.66	156.25	156.25	195.31	78.13	1171.88	1875.00	1875.00	2343.75	937.50
35 - 39	97.66	156.25	156.25	195.31	78.13	1171.88	1875.00	1875.00	2343.75	937.50
40 - 44	74.22	144.53	144.53	197.27	62.50	890.63	1734.38	1734.38	2367.19	750.00
45 - 49	62.50	117.19	117.19	156.25	58.59	750.00	1406.25	1406.25	1875.00	703.13



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