



INTERNATIONAL EXPAT INSURANCE PACKAGE  
MONTHLY PREMIUMS 2024 - EURO



Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE				GOLD			
	0 €	0 €	100 €	300 €	1 000 €	0 €	300 €	500 €	1 000 €
<18	59 €	125 €	98 €	86 €	76 €	273 €	228 €	216 €	187 €
18-30	81 €	194 €	167 €	155 €	134 €	361 €	314 €	289 €	228 €
31-40	107 €	228 €	200 €	189 €	163 €	444 €	396 €	370 €	305 €
41-50	126 €	268 €	241 €	229 €	197 €	543 €	495 €	468 €	400 €
51-60	165 €	352 €	325 €	313 €	268 €	752 €	703 €	674 €	602 €
61-70	262 €	558 €	531 €	519 €	443 €	1 262 €	1 213 €	1 182 €	1 105 €
71-80	490 €	1 044 €	992 €	970 €	827 €	2 379 €	2 329 €	2 297 €	2 217 €
81+	735 €	1 566 €	1 488 €	1 455 €	1 240 €	3 569 €	3 494 €	3 446 €	3 326 €

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	- €	- €
2-17	37 €	56 €
18-30	50 €	75 €
31-40	62 €	94 €
41-50	77 €	116 €
51-60	100 €	151 €
61-70	130 €	196 €
71-80	169 €	255 €
81+	287 €	434 €



## INTERNATIONAL EXPAT INSURANCE PACKAGE PREMIUMS 2024 - EURO



### Additional Insurances

TEMPORARY INCAPACITY	
Age	Premium = % of Insured Allowance
18-30	8,23%
31-40	8,78%
41-50	11,97%
51-60	17,01%
61-65	18,69%

PERMANENT DISABILITY	
Age	Premium = % of Insured Allowance
18-30	7,48%
31-40	15,61%
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 8,78%).  
 Your annual premium will be calculated as a percentage over your monthly insured amount:  
 In this example that is:  $8,78\% \times 2080 \text{ €} = 183 \text{ €}$   
 The same method applies on calculating the permanent disability cover.



INTERNATIONAL EXPAT INSURANCE PACKAGE  
MONTHLY PREMIUMS 2024 - US DOLLAR



Worldwide excluding USA Healthcare Cover

	ESSENTIAL		BRONZE			GOLD			
Deductible	\$ -	\$ -	\$ 125	\$ 375	\$ 1 250	\$ -	\$ 375	\$ 625	\$ 1 250
<18	\$ 74	\$ 157	\$ 123	\$ 108	\$ 95	\$ 342	\$ 285	\$ 270	\$ 234
18-30	\$ 101	\$ 243	\$ 209	\$ 194	\$ 168	\$ 451	\$ 392	\$ 362	\$ 285
31-40	\$ 134	\$ 285	\$ 250	\$ 236	\$ 203	\$ 555	\$ 495	\$ 463	\$ 382
41-50	\$ 157	\$ 335	\$ 301	\$ 286	\$ 246	\$ 679	\$ 619	\$ 585	\$ 500
51-60	\$ 207	\$ 440	\$ 406	\$ 391	\$ 336	\$ 940	\$ 879	\$ 843	\$ 752
61-70	\$ 327	\$ 698	\$ 663	\$ 649	\$ 554	\$ 1 578	\$ 1 516	\$ 1 478	\$ 1 382
71-80	\$ 612	\$ 1 305	\$ 1 240	\$ 1 212	\$ 1 033	\$ 2 974	\$ 2 912	\$ 2 872	\$ 2 771
81+	\$ 918	\$ 1 958	\$ 1 860	\$ 1 818	\$ 1 550	\$ 4 461	\$ 4 368	\$ 4 307	\$ 4 157

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	\$ -	\$ -
2-17	\$ 46,15	\$ 69,65
18-30	\$ 62,19	\$ 93,99
31-40	\$ 77,71	\$ 117,52
41-50	\$ 95,85	\$ 144,84
51-60	\$ 124,78	\$ 188,66
61-70	\$ 162,12	\$ 245,19
71-80	\$ 210,77	\$ 318,76
81+	\$ 358,30	\$ 541,89



INTERNATIONAL EXPAT INSURANCE PACKAGE  
PREMIUMS 2024 - US DOLLAR



Additional Insurances

TEMPORARY INCAPACITY	
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18-30	8,23%
31-40	8,78%
41-50	11,97%
51-60	17,01%
61-65	18,69%

PERMANENT DISABILITY	
Age	Premium = % of Insured Allowance
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41-50	40,11%
51-60	97,23%
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Age	Premium = % of sum insured
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ACCIDENTAL DEATH AND INVALIDITY

Premium = 0,13% of sum insured

EXAMPLE PREMIUM CALCULATION TEMPORARY INCAPACITY

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 Check above in the premium overview for the percentage applying for your age bracket (for a person of 35 that is 8,78%).  
 Your annual premium will be calculated as a percentage over your monthly insured amount:  
 In this example that is:  $8,78\% \times \$2080 = \$183$   
 The same method applies on calculating the permanent disability cover.