

UltraCare Premiums



Valid from 1 January 2010

These rates apply to plans inception or renewed from 1 January 2010. These premiums are subject to annual 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 UltraCare Plan you want based upon your cover needs (Plus, Comprehensive, Select or Standard).
2. Read across the premium table based upon your current age and that of any dependants.
3. Select an excess option (Table A for standard excess of THB 1,800 and Table B for nil excess).

Please Note:

Any children on your plan will be priced as follows: child rate (0-17) applies to the first child only (second, third and fourth children are free). Premiums for age band 75+ will be quoted at renewal. Where applicable, 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 monthly or quarterly premiums will be higher than paying the premiums yearly. The quarterly and monthly premiums illustrated are rounded to the nearest decimal place for ease of use.

Area of Cover

Area 2: Worldwide, not including the USA.

Excesses (Deductibles) & Co-Insurance

Table A shows premiums for plans with a standard excess of THB 1,800 per medical condition per plan year that applies for all out-patient treatment.

Table B shows premiums for plans with a nil excess.

Co-insurance (applies to UltraCare Plus & Comprehensive Plans)

A 25% co-insurance will be applied to all out-patient dental claims. The total benefit we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your table of benefits. This co-insurance can not be removed.

No Claims Discount

Your plan premiums are age-related and will increase as you get older. Your premiums will also increase in line with medical inflation. While your plan remains claims-free at each renewal the following no claims discounts will be applied:

| | |
|--------|----------------------|
| Year 0 | No discount |
| Year 1 | 10% premium discount |
| Year 2 | 15% premium discount |
| Year 3 | 20% premium discount |

The maximum no claims discount is 20%

If a claim is made during a plan year any no claims discount achieved will be lost and the status of your discount will be as at year 0 shown above.

If a claim relating to the previous plan year is subsequently submitted and accepted, and a no claims discount has already been given, the insurance company reserves the right to deduct the equivalent monetary amount of the no claims discount from the value of the claim.

The no claim discount applies only to your main UltraCare Plan and not any add-ons you may have selected. Therefore claims against any add-ons will not affect your no claims discount. Use of the wellness benefit (if applicable on your plan) will not affect your no claims discount status.

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 UltraCare Plan Guide. Please Note: whilst premiums are outstanding all claims settlements will be suspended.

Monthly and quarterly premiums may only be paid by MasterCard or Visa.

Yearly premiums can be paid by bank transfer, bank draft, cheque or valid credit card.

Credit cards accepted: MasterCard or Visa.

Cheques and bank drafts should be made payable to IAG Insurance (Thailand) Ltd. 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.

THB Thai Baht UltraCare Premiums

Yearly Premiums – Gross Premiums Including Personal Accident (1 Unit) with Stamp and SBT

Table A

THB 1,800 standard excess per medical condition, per plan is applicable to out-patient claims only.

| AGE BAND | Plus | Comprehensive | Select | Standard |
|----------|---------|---------------|---------|----------|
| Child* | 56,469 | 44,197 | 40,355 | 28,199 |
| 18-25 | 68,322 | 54,013 | 49,187 | 35,926 |
| 26-29 | 79,023 | 62,738 | 57,098 | 41,334 |
| 30-34 | 90,016 | 71,752 | 65,180 | 47,034 |
| 35-39 | 100,718 | 80,479 | 73,207 | 52,444 |
| 40-44 | 114,095 | 91,352 | 83,036 | 59,364 |
| 45-49 | 133,519 | 107,232 | 97,460 | 69,371 |
| 50-54 | 168,940 | 136,137 | 123,750 | 87,398 |
| 55-59 | 206,688 | 167,021 | 151,782 | 106,824 |
| 60-64 | 258,218 | 209,071 | 189,879 | 133,287 |
| 65-69 | 309,459 | 250,949 | 227,858 | 159,577 |
| 70-74 | 617,073 | 502,090 | 455,793 | 317,254 |

Table B

Standard excess per medical condition – Nil.

| AGE BAND | Plus | Comprehensive | Select |
|----------|---------|---------------|---------|
| Child* | 62,008 | 48,508 | 44,281 |
| 18-25 | 74,971 | 59,231 | 53,922 |
| 26-29 | 86,742 | 68,827 | 62,623 |
| 30-34 | 98,834 | 78,744 | 71,515 |
| 35-39 | 110,605 | 88,343 | 80,344 |
| 40-44 | 125,321 | 100,303 | 91,157 |
| 45-49 | 146,687 | 117,772 | 107,023 |
| 50-54 | 185,650 | 149,567 | 135,942 |
| 55-59 | 227,173 | 183,540 | 166,777 |
| 60-64 | 283,855 | 229,796 | 208,683 |
| 65-69 | 340,221 | 275,859 | 250,461 |
| 70-74 | 678,597 | 552,116 | 501,188 |

*Child rate is for the first child only (second, third and fourth are free – except for the Personal Accident Optional Add-on for which each additional child is charged the table premium).