




 International Term Life	 Personal Accident & Illness	 Long Term Disability	 International Private Medical Insurance	 Travel (AMT & Single)	 Travel (One Way)
Cover Basis	Individual/Group	Individual/Group	Individual/Group	Individual/Group	Individual/Group	Individual/Group
Issue Age	18 - 69 (cover to 75)	18 - 64	18 - 64	18 - 65 at inception Lifetime once accepted	Single Trip: 71 Annual Multi Trip: 70	71
Cover Term	1 - 30 years	Annual	Annual	Lifetime (subject to renewal) Short-Term (2-11 months)	Per policy	Per policy
Premium Structure	Guaranteed	Annually renewable	Annually renewable	Annually renewable	Per policy	Per policy
Currency	GBP / EUR / USD	GBP / EUR / USD	GBP / EUR / USD	GBP / EUR / USD	GBP / EUR / USD	GBP / EUR / USD
Premium Frequency	Annual / Monthly	Annual / Monthly	Annual / Monthly	Annual / Monthly	One-off, upfront only	One-off, upfront only
Minimum Base Premium EUR ***	10 £/€/ \$ per month	€20 per month	€10 per month	€35 per month	€25 (Single Trip) / €50 (AMT)	€25
Cover	Min: 50,000 Max: 6.5million	Per gross annual salary	Per gross annual salary	Primary, Primary+, Select	Single = 1 to 180 days AMT = 42 or 90 days	Min: 1 day Max: 180 days
Payment Options	Credit / Debit / Bank Transfer	Credit / Debit / Bank Transfer	Credit / Debit / Bank Transfer	Credit / Debit / Bank Transfer	Credit / Debit	Credit / Debit
Plan Options		TTD: maximum up to 75% of weekly salary PTD: 10 x gross annual salary	Maximum up to 70% of gross annual salary	Primary: Hospitalisation Primary+: GP & Outpatient Select: + Dental, Medical, Optical & Preventative	Basic: Medical Standard: + Baggage, Delay, Liability, PA, Passport, Kidnap Comprehensive: + Cancellation & Curtailment	Basic: Medical Standard: + Baggage, Delay, Liability, PA, Passport, Kidnap
Excess Options		30, 60, 90 or 180 days	Deferment periods: 13, 26, 52 weeks	€0, €50*, €100*, €250*, €500 & €5000	€100 on Baggage and trip cancellation	€100 on Baggage and trip cancellation
Residence	Worldwide**	Worldwide**	Worldwide**	Area 1: EMEA + Oceania (exc. China & Singapore) Area 2: Worldwide (exc. North America) Area 3: Worldwide	Worldwide**	Worldwide**
Nationality	See reverse for details	See reverse for details	See reverse for details	See reverse for details	See reverse for details	See reverse for details

* Only Primary+ and Select plans ** Restrictions may apply *** Based on lowest level of cover, age 18, class 1 occupation, Nationality and Country of Residence within UK/EU

EXCLUDED TERRITORIES



International Term Life

Excluded territories:

Afghanistan, Albania, Benin, Burkina Faso, Burundi, Central African Republic, Djibouti, Eritrea, Guatemala, Guinea, Guinea-Bissau, Guyana, Iraq, Lebanon, Liberia, Libya, North Korea, Palestine, Rwanda, Sierra Leone, Somalia, South Sudan, Syria, Yemen.

Excluded nationalities:

We exclude nationals of the countries listed to the left. Additional exclusions could apply where high risk nationalities are combined with high risk territories.



Income Replacement

PERSONAL ACCIDENT & ILLNESS

In accordance with Lloyd's of London licensing permissions. As approved by underwriters.

LONG TERM DISABILITY

Excluded territories: Cuba, Iran, North Korea, Somalia.



International Private Medical Insurance

We are not licensed to provide coverage for people living in the USA or Switzerland.

People residing in some countries, such as the UAE or Saudi Arabia, may be required to purchase local insurance in order to comply with regulations. In such instances we will only be able to provide cover on a non-admitted basis.



Travel

We do not cover to any country or area where the UK foreign and Commonwealth Office has issued an 'All But Essential Travel', or 'All Travel' warning. Up to date details can be found here: www.gov.uk/foreigntraveladvice

We do not cover anyone travelling from Benin, Burkina Faso, Dominican Republic, Ivory Coast, Nigeria, Pakistan, or Senegal.