

INTERNATIONAL EXPAT INSURANCE PACKAGE MONTHLY PREMIUMS 2025 – EURO

Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE					GOLD				
	0 €	0 €	100 €	300 €	1 000 €	2 500 €	0 €	375 €	625 €	1 250 €	2 500 €
<18	65 €	138 €	108 €	95 €	83 €	76 €	342 €	285 €	270 €	234 €	213 €
18-30	89 €	214 €	184 €	171 €	148 €	134 €	451 €	392 €	362 €	285 €	259 €
31-40	117 €	251 €	220 €	207 €	179 €	163 €	555 €	495 €	463 €	382 €	347 €
41-50	138 €	295 €	265 €	252 €	216 €	197 €	679 €	619 €	585 €	500 €	455 €
51-60	182 €	440 €	406 €	391 €	336 €	305 €	865 €	809 €	775 €	692 €	630 €
61-70	288 €	698 €	663 €	649 €	554 €	504 €	1 452 €	1 395 €	1 360 €	1 271 €	1 157 €
71-80	539 €	1 305 €	1 240 €	1 212 €	1 033 €	940 €	2 736 €	2 679 €	2 642 €	2 550 €	2 320 €
81+	808 €	1 958 €	1 860 €	1 818 €	1 550 €	1 410 €	4 104 €	4 018 €	3 963 €	3 825 €	3 480 €

Worldwide excl USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	- €	- €
2-17	41 €	61 €
18-30	55 €	83 €
31-40	68 €	103 €
41-50	84 €	127 €
51-60	110 €	166 €
61-70	143 €	216 €
71-80	185 €	281 €
81+	315 €	477 €



INTERNATIONAL EXPAT INSURANCE PACKAGE MONTHLY PREMIUMS 2025 – 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 Insured Allowance
18-30	0,13%
31-40	0,19%
41-50	0,39%
51-60	1,13%
61-67	2,33%

ACCIDENTAL DEATH AND INVALIDITY
Premium = 0.13% of sum insured

EXAMPLE PREMIUM CALCULATION TEMPORARY INCAPACITY
<p>Imagine you are 35-years-old and your gross income per month is 2.600 €.</p> <p>You are allowed to insure 80% of your gross income so your monthly insured amount will be 2.080 €.</p> <p>Check above in the premium overview for the percentage applying for your age bracket (for a person of 35 that is 8,78%).</p> <p>Your annual premium will be calculated as a percentage over your monthly insured amount:</p> <p>In this example that is: $8,78\% \times 2080 \text{ €} = 183 \text{ €}$.</p> <p>The same method applies on calculating the permanent disability cover.</p>

INTERNATIONAL EXPAT INSURANCE PACKAGE MONTHLY PREMIUMS 2025 – US DOLLAR

Worldwide excluding USA Healthcare Cover

Deductible	ESSENTIAL	BRONZE					GOLD				
	0\$	\$ 0	\$ 100	\$ 300	\$ 1 000	\$ 2 500	\$ 0	\$ 375	\$ 625	\$ 1 250	\$ 2 500
<18	\$ 81	\$ 172	\$ 135	\$ 119	\$ 104	\$ 95	\$ 427	\$ 356	\$ 338	\$ 292	\$ 263
18-30	\$ 112	\$ 267	\$ 229	\$ 213	\$ 185	\$ 168	\$ 563	\$ 490	\$ 452	\$ 356	\$ 321
31-40	\$ 147	\$ 313	\$ 275	\$ 259	\$ 224	\$ 203	\$ 693	\$ 619	\$ 578	\$ 477	\$ 429
41-50	\$ 173	\$ 368	\$ 331	\$ 315	\$ 271	\$ 246	\$ 848	\$ 774	\$ 731	\$ 624	\$ 562
51-60	\$ 227	\$ 550	\$ 508	\$ 489	\$ 419	\$ 382	\$ 1 081	\$ 1 011	\$ 969	\$ 865	\$ 787
61-70	\$ 360	\$ 872	\$ 829	\$ 811	\$ 693	\$ 631	\$ 1 815	\$ 1 744	\$ 1 700	\$ 1 589	\$ 1 446
71-80	\$ 673	\$ 1 631	\$ 1 550	\$ 1 515	\$ 1 292	\$ 1 175	\$ 3 420	\$ 3 348	\$ 3 302	\$ 3 187	\$ 2 900
81+	\$ 1 010	\$ 2 447	\$ 2 325	\$ 2 273	\$ 1 937	\$ 1 763	\$ 5 130	\$ 5 023	\$ 4 954	\$ 4 781	\$ 4 350

Worldwide excluding USA Dental Cover

	DENTAL 1	DENTAL 2
0-1	\$ -	\$ -
2-17	\$ 51	\$ 77
18-30	\$ 68	\$ 103
31-40	\$ 85	\$ 129
41-50	\$ 105	\$ 159
51-60	\$ 137	\$ 208
61-70	\$ 178	\$ 270
71-80	\$ 232	\$ 351
81+	\$ 394	\$ 596



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