

IHI CRITICAL ILLNESS



VALID FROM 1. 1. 2005

USD EUR CHF DKK

PREMIUM TABLES

The Premium Tables are part
of the Policy Conditions

YOUR HEALTH ABOVE ALL



PREMIUMS

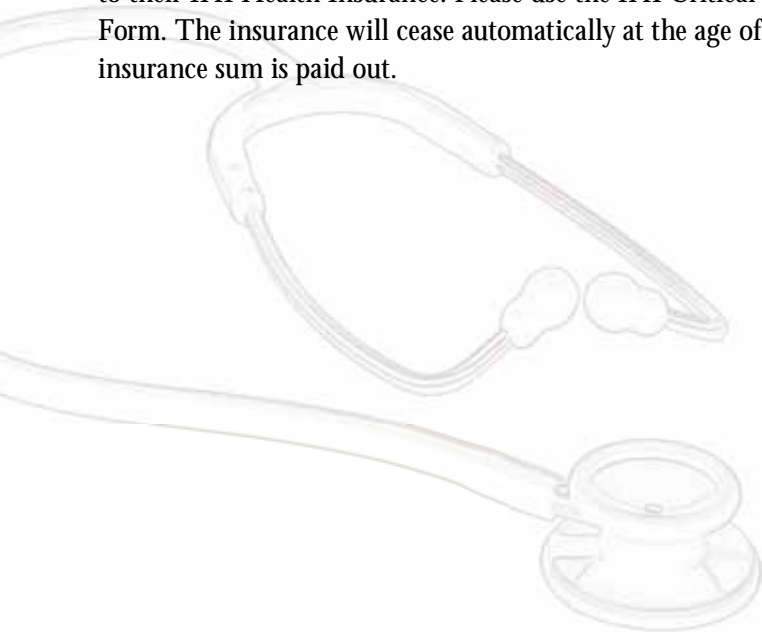
Choose the insurance sum that suits your needs. For children age 3-17 the maximum insurance sum is limited to USD 50,000 or the equivalent in other currencies.

PREMIUM TABLES

The premium is based on your age, smoking habits and the insurance sum you choose. The currency of your IHI Health Insurance determines the currency of your IHI Critical Illness. The indicated premiums are annual premiums. The payment terms (i.e. annual, semi-annual) follow the payment terms of your IHI Health Insurance.

APPLICATION

Persons aged 3-59 are eligible to apply for IHI Critical Illness as a supplement to their IHI Health Insurance. Please use the IHI Critical Illness Application Form. The insurance will cease automatically at the age of 65 or when the insurance sum is paid out.



MEDICAL UNDERWRITING

When IHI receives your application, we will perform an individual medical underwriting evaluation. If you should have any additional individual risk factors, a premium loading will be applied. Applicants having attained 45 years of age applying for the sum insured of USD 75,000 or USD 100,000 or the equivalent in other currencies, must provide the Company with a Physical Report from a General Practitioner in addition to the Application Form. Please contact IHI for obtaining the Physical Report Form.

RENEWAL

Once your individual premium is determined, no individual adjustments in relation to the renewal will be made. The premium follows your current age.

CURRENCY

If your IHI Health Insurance is in GBP, the insurance sums are as follows:

GBP: 15,000 - 30,000 - 45,000 - 60,000

Please contact us for information about premiums.

PREMIUM TABLE - USD

INSURANCE SUM		USD 25,000
AGE	NON-SMOKER	SMOKER
3-17	13	n/a
18	14	14
19	14	17
20	15	18
21	17	21
22	18	23
23	20	26
24	22	28
25	23	31
26	25	33
27	26	35
28	30	40
29	33	45
30	37	51
31	41	58
32	45	65
33	51	76
34	57	87
35	62	97
36	68	110
37	74	122
38	85	142
39	95	164
40	103	182
41	113	204
42	126	231
43	136	252
44	146	275
45	159	303
46	170	331
47	182	357
48	203	405
49	225	456
50	243	499
51	264	544
52	288	594
53	316	653
54	341	706
55	368	762
56	398	827
57	428	890
58	465	970
59	505	1055
60*	518	1081
61*	559	1170
62*	600	1257
63*	644	1354
64*	689	1452

INSURANCE SUM		USD 50,000
AGE	NON-SMOKER	SMOKER
3-17	26	n/a
18	29	29
19	29	33
20	30	37
21	34	42
22	37	46
23	40	51
24	44	57
25	47	61
26	50	66
27	53	71
28	60	81
29	65	90
30	73	102
31	82	116
32	90	131
33	101	151
34	113	173
35	124	195
36	136	219
37	149	245
38	169	285
39	190	329
40	206	364
41	227	408
42	252	462
43	271	504
44	292	549
45	317	605
46	341	661
47	364	715
48	406	811
49	450	911
50	485	997
51	529	1089
52	575	1187
53	632	1306
54	682	1413
55	735	1525
56	796	1653
57	855	1779
58	931	1940
59	1011	2110
60*	1035	2162
61*	1119	2340
62*	1199	2514
63*	1289	2709
64*	1378	2904

* Renewals only.
E.&O.E.

INSURANCE SUM		USD 75,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	43	43
19	43	50
20	45	55
21	51	62
22	55	69
23	60	77
24	66	85
25	70	92
26	75	99
27	79	106
28	91	121
29	98	135
30	110	153
31	122	173
32	135	196
33	152	227
34	170	260
35	186	292
36	204	329
37	223	367
38	254	427
39	286	493
40	309	546
41	340	612
42	377	692
43	407	756
44	437	824
45	476	908
46	511	992
47	546	1072
48	609	1216
49	674	1367
50	728	1496
51	793	1633
52	863	1781
53	947	1958
54	1023	2119
55	1103	2287
56	1193	2480
57	1283	2669
58	1396	2910
59	1516	3165
60*	1553	3244
61*	1678	3510
62*	1799	3771
63*	1933	4063
64*	2067	4357

INSURANCE SUM		USD 100,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	58	58
19	58	66
20	60	73
21	68	83
22	73	92
23	80	102
24	88	114
25	94	122
26	100	133
27	105	141
28	121	162
29	131	180
30	146	204
31	163	231
32	180	262
33	202	303
34	226	347
35	248	389
36	272	439
37	298	490
38	338	570
39	381	658
40	411	728
41	454	816
42	503	923
43	542	1008
44	583	1098
45	634	1210
46	682	1323
47	728	1430
48	813	1622
49	899	1822
50	971	1994
51	1057	2178
52	1151	2375
53	1263	2611
54	1363	2825
55	1471	3050
56	1591	3307
57	1710	3558
58	1862	3879
59	2021	4219
60*	2071	4325
61*	2237	4680
62*	2399	5029
63*	2577	5418
64*	2756	5809

* Renewals only.
E.&O.E.

PREMIUM TABLE - EUR

INSURANCE SUM		EUR 25,000
AGE	NON-SMOKER	SMOKER
3-17	13	n/a
18	14	14
19	14	17
20	15	18
21	17	21
22	18	23
23	20	26
24	22	28
25	23	31
26	25	33
27	26	35
28	30	40
29	33	45
30	37	51
31	41	58
32	45	65
33	51	76
34	57	87
35	62	97
36	68	110
37	74	122
38	85	142
39	95	164
40	103	182
41	113	204
42	126	231
43	136	252
44	146	275
45	159	303
46	170	331
47	182	357
48	203	405
49	225	456
50	243	499
51	264	544
52	288	594
53	316	653
54	341	706
55	368	762
56	398	827
57	428	890
58	465	970
59	505	1055
60*	518	1081
61*	559	1170
62*	600	1257
63*	644	1354
64*	689	1452

INSURANCE SUM		EUR 50,000
AGE	NON-SMOKER	SMOKER
3-17	26	n/a
18	29	29
19	29	33
20	30	37
21	34	42
22	37	46
23	40	51
24	44	57
25	47	61
26	50	66
27	53	71
28	60	81
29	65	90
30	73	102
31	82	116
32	90	131
33	101	151
34	113	173
35	124	195
36	136	219
37	149	245
38	169	285
39	190	329
40	206	364
41	227	408
42	252	462
43	271	504
44	292	549
45	317	605
46	341	661
47	364	715
48	406	811
49	450	911
50	485	997
51	529	1089
52	575	1187
53	632	1306
54	682	1413
55	735	1525
56	796	1653
57	855	1779
58	931	1940
59	1011	2110
60*	1035	2162
61*	1119	2340
62*	1199	2514
63*	1289	2709
64*	1378	2904

* Renewals only.

E.&O.E.

INSURANCE SUM		EUR 75,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	43	43
19	43	50
20	45	55
21	51	62
22	55	69
23	60	77
24	66	85
25	70	92
26	75	99
27	79	106
28	91	121
29	98	135
30	110	153
31	122	173
32	135	196
33	152	227
34	170	260
35	186	292
36	204	329
37	223	367
38	254	427
39	286	493
40	309	546
41	340	612
42	377	692
43	407	756
44	437	824
45	476	908
46	511	992
47	546	1072
48	609	1216
49	674	1367
50	728	1496
51	793	1633
52	863	1781
53	947	1958
54	1023	2119
55	1103	2287
56	1193	2480
57	1283	2669
58	1396	2910
59	1516	3165
60*	1553	3244
61*	1678	3510
62*	1799	3771
63*	1933	4063
64*	2067	4357

INSURANCE SUM		EUR 100,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	58	58
19	58	66
20	60	73
21	68	83
22	73	92
23	80	102
24	88	114
25	94	122
26	100	133
27	105	141
28	121	162
29	131	180
30	146	204
31	163	231
32	180	262
33	202	303
34	226	347
35	248	389
36	272	439
37	298	490
38	338	570
39	381	658
40	411	728
41	454	816
42	503	923
43	542	1008
44	583	1098
45	634	1210
46	682	1323
47	728	1430
48	813	1622
49	899	1822
50	971	1994
51	1057	2178
52	1151	2375
53	1263	2611
54	1363	2825
55	1471	3050
56	1591	3307
57	1710	3558
58	1862	3879
59	2021	4219
60*	2071	4325
61*	2237	4680
62*	2399	5029
63*	2577	5418
64*	2756	5809

* Renewals only.
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PREMIUM TABLE - CHF

AGE	INSURANCE SUM		CHF 35,000
	NON-SMOKER	SMOKER	
3-17	18	n/a	
18	20	20	
19	20	23	
20	21	26	
21	24	29	
22	26	32	
23	28	36	
24	31	40	
25	33	43	
26	35	46	
27	37	49	
28	42	57	
29	46	63	
30	51	71	
31	57	81	
32	63	92	
33	71	106	
34	79	121	
35	87	136	
36	95	154	
37	104	171	
38	118	199	
39	133	230	
40	144	255	
41	159	286	
42	176	323	
43	190	353	
44	204	384	
45	222	424	
46	239	463	
47	255	500	
48	284	568	
49	315	638	
50	340	698	
51	370	762	
52	403	831	
53	442	914	
54	477	989	
55	515	1067	
56	557	1157	
57	599	1245	
58	652	1358	
59	707	1477	
60*	725	1514	
61*	783	1638	
62*	840	1760	
63*	902	1896	
64*	964	2033	

AGE	INSURANCE SUM		CHF 70,000
	NON-SMOKER	SMOKER	
3-17	36	n/a	
18	40	40	
19	40	46	
20	42	51	
21	48	58	
22	51	64	
23	56	71	
24	62	80	
25	65	86	
26	70	93	
27	74	99	
28	84	113	
29	92	126	
30	102	143	
31	114	162	
32	126	183	
33	142	212	
34	158	243	
35	174	273	
36	190	307	
37	208	343	
38	237	399	
39	267	461	
40	288	509	
41	318	571	
42	352	646	
43	380	706	
44	408	769	
45	444	847	
46	477	926	
47	509	1001	
48	569	1135	
49	630	1276	
50	679	1396	
51	740	1524	
52	806	1662	
53	884	1828	
54	954	1978	
55	1029	2135	
56	1114	2315	
57	1197	2491	
58	1303	2716	
59	1415	2954	
60*	1449	3027	
61*	1566	3276	
62*	1679	3520	
63*	1804	3793	
64*	1929	4066	

* Renewals only.

E.&O.E.

INSURANCE SUM		CHF 105,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	61	61
19	61	70
20	62	77
21	71	87
22	77	96
23	84	107
24	93	120
25	98	129
26	105	139
27	111	148
28	127	170
29	137	189
30	154	214
31	171	243
32	189	275
33	212	318
34	237	364
35	261	409
36	286	461
37	312	514
38	355	598
39	400	691
40	432	764
41	477	857
42	528	969
43	569	1059
44	612	1153
45	666	1271
46	716	1389
47	764	1501
48	853	1703
49	944	1914
50	1019	2094
51	1110	2287
52	1208	2494
53	1326	2742
54	1432	2967
55	1544	3202
56	1671	3472
57	1796	3736
58	1955	4073
59	2122	4430
60*	2174	4541
61*	2349	4914
62*	2519	5280
63*	2706	5689
64*	2893	6099

INSURANCE SUM		CHF 140,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	81	81
19	81	93
20	83	102
21	95	117
22	102	129
23	112	143
24	124	159
25	131	171
26	140	186
27	148	198
28	169	226
29	183	252
30	205	286
31	228	324
32	252	367
33	283	424
34	317	486
35	347	545
36	381	614
37	417	685
38	474	797
39	533	921
40	576	1019
41	635	1142
42	704	1292
43	759	1411
44	816	1537
45	888	1695
46	954	1852
47	1019	2002
48	1138	2271
49	1259	2551
50	1359	2792
51	1480	3049
52	1611	3325
53	1768	3656
54	1909	3956
55	2059	4270
56	2228	4629
57	2394	4981
58	2606	5431
59	2830	5907
60*	2899	6055
61*	3132	6552
62*	3358	7040
63*	3608	7585
64*	3858	8132

* Renewals only.

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PREMIUM TABLE - DKK

INSURANCE SUM		DKK 175,000
AGE	NON-SMOKER	SMOKER
3-17	89	n/a
18	101	101
19	101	116
20	104	128
21	119	146
22	128	161
23	140	179
24	155	199
25	164	214
26	176	232
27	184	247
28	211	283
29	229	315
30	256	357
31	286	405
32	315	458
33	354	530
34	396	607
35	434	681
36	476	768
37	521	857
38	592	997
39	666	1151
40	720	1273
41	794	1428
42	881	1615
43	949	1764
44	1020	1922
45	1110	2118
46	1193	2315
47	1273	2502
48	1422	2838
49	1574	3189
50	1699	3490
51	1850	3811
52	2014	4156
53	2210	4570
54	2386	4944
55	2573	5337
56	2785	5786
57	2993	6227
58	3258	6789
59	3537	7384
60*	3624	7568
61*	3915	8190
62*	4198	8800
63*	4510	9481
64*	4822	10166

INSURANCE SUM		DKK 350,000
AGE	NON-SMOKER	SMOKER
3-17	179	n/a
18	202	202
19	202	232
20	208	256
21	238	292
22	256	321
23	280	357
24	309	399
25	327	428
26	351	464
27	369	494
28	422	565
29	458	631
30	512	714
31	571	809
32	631	916
33	708	1059
34	791	1214
35	869	1363
36	952	1535
37	1041	1714
38	1184	1993
39	1333	2303
40	1440	2547
41	1589	2856
42	1761	3231
43	1898	3528
44	2041	3844
45	2219	4236
46	2386	4629
47	2547	5004
48	2844	5676
49	3148	6378
50	3397	6979
51	3701	7622
52	4028	8312
53	4421	9139
54	4772	9889
55	5147	10674
56	5569	11573
57	5986	12453
58	6515	13578
59	7075	14768
60*	7247	15137
61*	7830	16380
62*	8395	17600
63*	9020	18963
64*	9645	20331

* Renewals only.

E.&O.E.

INSURANCE SUM		DKK 525,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	303	303
19	303	348
20	312	384
21	357	437
22	384	482
23	419	536
24	464	598
25	491	643
26	527	696
27	553	741
28	634	848
29	687	946
30	768	1071
31	857	1214
32	946	1374
33	1062	1589
34	1187	1821
35	1303	2044
36	1428	2303
37	1562	2570
38	1776	2990
39	1999	3454
40	2160	3820
41	2383	4284
42	2642	4846
43	2847	5293
44	3061	5766
45	3329	6355
46	3579	6944
47	3820	7506
48	4266	8514
49	4721	9568
50	5096	10469
51	5551	11433
52	6042	12468
53	6631	13709
54	7158	14833
55	7720	16011
56	8354	17359
57	8979	18680
58	9773	20367
59	10612	22152
60*	10871	22705
61*	11745	24571
62*	12593	26400
63*	13530	28444
64*	14467	30497

INSURANCE SUM		DKK 700,000
AGE	NON-SMOKER	SMOKER
3-17	n/a	n/a
18	405	405
19	405	464
20	417	512
21	476	583
22	512	643
23	559	714
24	619	797
25	655	857
26	702	928
27	738	988
28	845	1131
29	916	1261
30	1023	1428
31	1142	1618
32	1261	1833
33	1416	2118
34	1583	2428
35	1737	2725
36	1904	3070
37	2083	3427
38	2368	3987
39	2666	4605
40	2880	5093
41	3177	5712
42	3522	6462
43	3796	7057
44	4082	7687
45	4439	8473
46	4772	9258
47	5093	10008
48	5688	11353
49	6295	12757
50	6795	13959
51	7402	15244
52	8056	16624
53	8842	18278
54	9544	19778
55	10294	21349
56	11138	23146
57	11971	24907
58	13031	27156
59	14149	29536
60*	14494	30274
61*	15660	32761
62*	16791	35200
63*	18040	37925
64*	19290	40662

* Renewals only.

E.&O.E.

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Reg. No. CVR 88076516

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