Schengen States E & S

EMPLOYMENT and STUDIES (E & S): For periods exceeding 180 days, but not exceeding 12 months, the Premiun Rates are quoted on 'Per Month' basis. Shorter periods to be based on pro rate rates.

EMPLOYMENT:

Premium to be collected in Foreign Currency (USD/Sterling out of the foreign exchange earnings of the employers (Corporate Client)).

Age Groups (years)	PLAN 'C' (Worldwide Excluding USA and Canada)		PLAND 'D' (Worldwide Including USA and Canada)	
	18-40	41-59	18-40	41-59
1) Premium per person per month or part thereof for participant/Accompanying spouse	USD 72.62	USD 116.03	USD 125.87	USD 240.98
2) Premium per child per month or part thereof chaild (under 18 yrs)	USD 25.46		USD 106.51	

Studies: Premium to be collected in BDT:

	PLAN 'C' (Worldwide Excluding USA and Canada)		PLAND 'D' (Worldwide Including USA and Canada)	
Age Groups (years)	18-40	41-59	18-40	41-59
1) Premium per person per month or part thereof fir participant/Accompanying spouse	BDT 2,093.13	BDT 3,160.94	BDT 3,370.25	BDT 6,375

Deductibles - No deductibles for policies issued for travel to Schengen Countries.

****** VAT @15% shall be applicable on premium rates