

# HOW TO APPLY FOR IHI SUPERIOR

## COMPLETING THE APPLICATION

All you have to do is complete one Application Form per family and a Medical Questionnaire for each family member.

Please list the full details of your medical history along with any pre-existing conditions you may have and enclose relevant supporting documents from physicians and specialists.

The completed forms should be sent to our local representative or directly to our head office. Once your application is accepted, we will issue the policy schedule.

## CHILDREN

Children under the age of ten can be insured free of charge if the requirements for acceptance set out in our standard terms are met (cf. Art. 1.2). A maximum of two children can be insured free of charge per paying adult, and a total of four children can be insured free of charge per policy.

Once the maternity waiting period of ten months is over, newborn babies are automatically covered irrespective of their state of health at birth. IHI will need to be informed of the sex, name and date of birth of the baby within three months.

An application must be submitted for children born within ten months from the commencement of the policy.

When the child becomes an adult, he or she can continue to be insured on a separate policy under the exact same conditions, without having to undergo new medical underwriting.

## PRE-EXISTING CONDITIONS

If you have a pre-existing condition, you may still be eligible for insurance. Our medical consultants will determine whether a previous illness or medical condition warrants a surcharge or an exclusion, or if the insurance can be obtained on standard terms.



# PREMIUM PAYMENT

As the commencement of your cover depends on our receipt of the premium, we suggest you arrange your payment when you submit the application, or on receipt of the policy documents, in order to ensure your coverage commences as soon as possible. You can pay in any of the following ways:

- > Secure online payment by credit card on: [www.ihl.com](http://www.ihl.com) (this is only possible when the policy has been issued)
- > International credit card: Visa, Eurocard/MasterCard, JCB, Diners or American Express
- > International Bank Cheque. Please send the cheque to our Copenhagen office or to the following address:  
Citibank  
International Health Insurance  
P.O. Box 7247 - 8177  
Philadelphia, PA 19170 - 8177  
U.S.A.

- > You can also pay by international bank transfer to:  
Danske Bank  
2-12 Holmens Kanal  
DK-1092 Copenhagen K  
Denmark

BIC / S.W.I.F.T: DABADKKK  
USD Account No.: 4451115014  
IBAN: DK1230004451115014

Please remember to indicate your name and date of birth or policy number on the premium payment.

Premiums are age-related and can be paid annually or semi-annually. The semi-annual premiums are 52% of the annual rates. There are no additional administrative fees. In European countries tax may apply.

\* A maximum of two children can be insured free of charge per paying adult, and a total of four children can be insured free of charge per policy.

## PREMIUMS PER PERSON IN USD – Valid from 1 January 2004. E. & O. E.

Age	ANNUAL	SEMI-ANNUAL
	IHI Superior	IHI Superior
0-24*	8,066	4,194
25-49	12,208	6,348
50-59	16,895	8,785
60+	23,980	12,470

IHI *Superior*

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