

PREMIUM RATES FOR BALPA MEMBERS



The premium rates below are per £1,000 of benefit, either as a lump sum or monthly benefit. Premiums for all other sums insured are calculated on a pro-rata basis. Insurance Premium Tax (IPT) will be added to the premiums below at the prevailing rate, currently 6% if you reside in the UK for at least six months of the year (other than Channel Islands or Isle of Man, which are exempt).

For ROTOR WING flying duties off-shore add 50% to the rates shown.

LUMP SUM			MONTHLY BENEFIT							
Age	Annual Premium	Monthly Premium	Waiting Period		Waiting Period		Waiting Period		Waiting Period	
			90 days	90 days	90 days	180 days	180 days	180 days		
			Benefit Period	Benefit Period	Benefit Period	Benefit Period	Benefit Period			
			24 months	60 months	24 months	60 months	24 months	60 months	24 months	60 months
			Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
<25	1.65	0.14	62.93	5.24	127.05	10.59	57.00	4.75	121.00	10.08
25	1.77	0.15	69.16	5.76	139.64	11.64	62.65	5.22	132.99	11.08
26	1.90	0.16	75.39	6.28	152.22	12.69	68.29	5.69	144.97	12.08
27	2.03	0.17	81.63	6.80	164.81	13.73	73.94	6.16	156.96	13.08
28	2.18	0.18	86.66	7.22	174.97	14.58	78.50	6.54	166.64	13.89
29	2.34	0.19	91.69	7.64	185.13	15.43	83.06	6.92	176.31	14.69
30	2.49	0.21	96.72	8.06	195.29	16.27	87.62	7.30	185.99	15.50
31	2.64	0.22	101.76	8.48	205.45	17.12	92.17	7.68	195.67	16.31
32	2.80	0.23	106.79	8.90	215.61	17.97	96.73	8.06	205.35	17.11
33	3.07	0.26	113.47	9.46	233.34	19.45	103.04	8.59	222.23	18.52
34	3.35	0.28	120.16	10.01	251.07	20.92	109.35	9.11	239.11	19.93
35	3.63	0.30	126.84	10.57	268.80	22.40	115.66	9.64	256.00	21.33
36	3.91	0.33	133.53	11.13	286.52	23.88	121.97	10.16	272.88	22.74
37	4.19	0.35	140.21	11.68	304.25	25.35	128.28	10.69	289.76	24.15
38	4.56	0.38	164.71	13.73	357.40	29.78	150.69	12.56	340.38	28.37
39	4.94	0.41	189.20	15.77	410.56	34.21	173.10	14.43	391.01	32.58
40	5.31	0.44	213.70	17.81	463.71	38.64	195.52	16.29	441.63	36.80
41	5.68	0.47	238.19	19.85	516.86	43.07	217.93	18.16	492.25	41.02
42	6.06	0.50	262.69	21.89	570.01	47.50	240.34	20.03	542.87	45.24
43	7.19	0.60	306.59	25.55	688.73	57.39	283.01	23.58	655.93	54.66
44	8.33	0.69	350.48	29.21	807.44	67.29	325.69	27.14	768.99	64.08
45	9.47	0.79	394.38	32.86	926.15	77.18	368.36	30.70	882.05	73.50
46	10.61	0.88	438.27	36.52	1,044.86	87.07	411.03	34.25	995.11	82.93
47	11.75	0.98	482.17	40.18	1,163.57	96.96	453.71	37.81	1,108.16	92.35
48	13.23	1.10	555.19	46.27	1,339.78	111.65	522.42	43.53	1,275.98	106.33
49	14.70	1.23	628.21	52.35	1,515.99	126.33	591.13	49.26	1,443.80	120.32
50	16.18	1.35	701.23	58.44	1,692.20	141.02	659.84	54.99	1,611.62	134.30
51	17.65	1.47	774.24	64.52	1,868.41	155.70	728.54	60.71	1,779.44	148.29
52	19.13	1.59	847.26	70.61	2,044.62	170.38	797.25	66.44	1,947.25	162.27
53	21.17	1.76	937.64	78.14	2,262.71	188.56	882.29	73.52	2,154.96	179.58
54	23.21	1.93	1,028.01	85.67	2,480.80	206.73	967.33	80.61	2,362.67	196.89
55	25.25	2.10	1,118.39	93.20	2,698.89	224.91	1,052.37	87.70	2,570.37	214.20
56	27.29	2.27	1,208.76	100.73	2,916.98	243.08	1,137.41	94.78	2,778.08	231.51
57	29.33	2.44	1,299.14	108.26	3,135.08	261.26	1,222.45	101.87	2,985.79	248.82
58	30.42	2.54	1,322.80	110.23	3,035.07	252.92	1,220.73	101.73	2,853.73	237.81
59	31.51	2.63	1,346.47	112.21	2,935.05	244.59	1,219.01	101.58	2,721.67	226.81
60	2.84	0.24	1,370.13	114.18	2,835.04	236.25	1,217.28	101.44	2,589.62	215.80
61	2.84	0.24	1,393.80	116.15	2,735.03	227.92	1,215.56	101.30	2,457.56	204.80
62	2.84	0.24	1,417.46	118.12	2,635.02	219.58	1,213.83	101.15	2,325.50	193.79
63	2.84	0.24	945.45	78.79	1,757.56	146.46	809.63	67.47	1,551.11	129.26
64	2.84	0.24	312.00	26.00	579.99	48.33	267.18	22.26	511.87	42.66

Rates continued

MONTHLY BENEFIT											
	Waiting Period	365 days		Waiting Period	365 days		Waiting Period	18 months		Waiting Period	18 months
	Benefit Period	24 months		Benefit Period	60 months		Benefit Period	24 months		Benefit Period	60 months
Age	Annual Premium	Monthly Premium		Annual Premium	Monthly Premium		Annual Premium	Monthly Premium		Annual Premium	Monthly Premium
<25	50.44	4.20		114.95	9.58		47.92	3.99		109.20	9.10
25	55.44	4.62		126.34	10.53		52.67	4.39		120.02	10.00
26	60.43	5.04		137.73	11.48		57.41	4.78		130.84	10.90
27	65.43	5.45		149.11	12.43		62.16	5.18		141.66	11.80
28	69.46	5.79		158.31	13.19		65.99	5.50		150.39	12.53
29	73.50	6.12		167.50	13.96		69.82	5.82		159.12	13.26
30	77.53	6.46		176.69	14.72		73.66	6.14		167.86	13.99
31	81.57	6.80		185.89	15.49		77.49	6.46		176.59	14.72
32	85.60	7.13		195.08	16.26		81.32	6.78		185.33	15.44
33	91.65	7.64		211.12	17.59		87.07	7.26		200.56	16.71
34	97.71	8.14		227.16	18.93		92.82	7.74		215.80	17.98
35	103.76	8.65		243.20	20.27		98.57	8.21		231.04	19.25
36	109.81	9.15		259.24	21.60		104.32	8.69		246.27	20.52
37	115.87	9.66		275.27	22.94		110.07	9.17		261.51	21.79
38	136.11	11.34		323.36	26.95		129.30	10.78		307.20	25.60
39	156.35	13.03		371.46	30.95		148.53	12.38		352.88	29.41
40	176.59	14.72		419.55	34.96		167.76	13.98		398.57	33.21
41	196.83	16.40		467.64	38.97		186.99	15.58		444.25	37.02
42	217.08	18.09		515.73	42.98		206.22	17.19		489.94	40.83
43	258.73	21.56		623.13	51.93		245.79	20.48		591.98	49.33
44	300.38	25.03		730.54	60.88		285.36	23.78		694.01	57.83
45	342.03	28.50		837.94	69.83		324.93	27.08		796.05	66.34
46	383.68	31.97		945.35	78.78		364.50	30.37		898.08	74.84
47	425.33	35.44		1,052.76	87.73		404.07	33.67		1,000.12	83.34
48	489.74	40.81		1,212.18	101.02		465.26	38.77		1,151.57	95.96
49	554.16	46.18		1,371.61	114.30		526.45	43.87		1,303.03	108.59
50	618.57	51.55		1,531.04	127.59		587.64	48.97		1,454.48	121.21
51	682.98	56.91		1,690.46	140.87		648.83	54.07		1,605.94	133.83
52	747.39	62.28		1,849.89	154.16		710.02	59.17		1,757.40	146.45
53	827.11	68.93		2,047.21	170.60		785.76	65.48		1,944.85	162.07
54	906.83	75.57		2,244.53	187.04		861.49	71.79		2,132.31	177.69
55	986.55	82.21		2,441.86	203.49		937.23	78.10		2,319.76	193.31
56	1,066.28	88.86		2,639.18	219.93		1,012.96	84.41		2,507.22	208.93
57	1,146.00	95.50		2,836.50	236.37		1,088.70	90.72		2,694.67	224.56
58	1,121.21	93.43		2,675.09	222.92		1,065.15	88.76		2,541.33	211.78
59	1,096.42	91.37		2,513.68	209.47		1,041.60	86.80		2,388.00	199.00
60	1,071.62	89.30		2,352.27	196.02		1,018.04	84.84		2,234.66	186.22
61	1,046.83	87.24		2,190.86	182.57		994.49	82.87		2,081.32	173.44
62	1,022.04	85.17		2,029.45	169.12		970.94	80.91		1,927.98	160.66
63	681.70	56.81		1,353.64	112.80		647.62	53.97		1,285.96	107.16
64	224.96	18.75		446.70	37.23		213.71	17.81		424.37	35.36