

Emergency Medical Insurance
Single Trip (Worldwide Excluding USA)

Maximum limit **\$5,000,000**
per person, per trip

Includes a transit through or stopovers in the USA of up to five days at any one time

Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
0 - 40	1.79	1.79	1.79	1.79	1.79
41 - 55	2.27	2.36	2.36	2.36	2.36
56 - 59	2.82	2.82	2.82	2.82	2.82
Family Rates (based on age of oldest family member)					
0 - 40	3.57	3.57	3.57	3.57	3.57
41 - 55	4.54	4.75	4.75	4.75	4.75
56 - 59	5.67	5.67	5.67	5.67	5.67

*182 or 212 days based on the maximum travel allowance per province

Persons 60 years and over must answer the questionnaire to determine rate

Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	4.00	5.16	6.05	n/a	6.55
65 - 69	5.71	6.16	8.52	n/a	8.98
70 - 74	11.74	13.69	17.14	n/a	17.88
75 - 79	17.28	19.47	25.15	n/a	25.36
80 - 84	18.74	20.18	29.60	n/a	29.86
85 - 89	20.18	21.61	32.57	n/a	32.84
90+	24.20	25.97	39.06	n/a	39.40

*182 or 212 days based on the maximum travel allowance per province

Rate 2

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	5.53	6.12	7.26	n/a	7.26
65 - 69	6.83	6.96	10.23	n/a	10.23
70 - 74	13.62	15.48	20.43	n/a	20.43
75 - 79	20.43	22.02	28.93	n/a	28.93
80 - 84	21.78	22.84	34.04	n/a	34.04
85 - 89	23.84	24.45	37.44	n/a	37.44
90+	28.59	29.34	44.95	n/a	44.95

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FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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Rate 3

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	6.92	8.03	11.68	n/a	11.68
65 - 69	8.60	10.13	13.31	n/a	13.31
70 - 74	20.32	23.53	29.14	n/a	29.14
75 - 79	29.11	34.07	45.80	n/a	45.80
80 - 84	30.30	36.94	51.63	n/a	51.63
85 - 89	31.88	38.14	56.64	n/a	56.64
90+	41.44	49.56	73.61	n/a	73.61

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Rate 4

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	10.36	12.51	14.15	n/a	14.15
65 - 69	12.76	14.15	20.00	n/a	20.00
70 - 74	25.53	31.67	39.96	n/a	39.96
75 - 79	38.26	44.98	56.64	n/a	56.64
80 - 84	41.44	46.64	66.62	n/a	66.62
85 - 89	44.64	49.98	73.27	n/a	73.27
90+	66.96	74.96	109.94	n/a	109.94

*182 or 212 days based on the maximum travel allowance per province

Rate 5

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	12.56	15.39	17.27	n/a	17.27
65 - 69	15.44	17.27	23.98	n/a	23.78
70 - 74	30.88	38.96	47.58	n/a	47.58
75 - 79	46.34	55.36	67.37	n/a	67.37
80 - 84	50.19	60.99	79.28	n/a	79.28
85 - 89	54.06	61.50	87.19	n/a	87.19
90+	89.20	101.47	143.89	n/a	143.89

*182 or 212 days based on the maximum travel allowance per province

Rate 6

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	21.30	25.83	29.54	n/a	29.54
65 - 69	26.21	29.28	41.67	n/a	41.67
70 - 74	52.40	65.44	83.37	n/a	83.37
75 - 79	78.58	93.01	118.09	n/a	118.09
80 - 84	85.12	101.63	138.93	n/a	138.93
85 - 89	91.70	115.41	152.83	n/a	152.83
90+	165.02	207.72	275.10	n/a	275.10

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Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	30	60
Adventure Sports	All ages	Up to policy limit	75	150
Extreme Sports	All ages	Up to \$500,000	300	600

Refer to the policy wording for all sports/activities information

Minimum Premium

The total premium per policy must be \$20 or greater

Deductible Options

Deductible \$USD	Surcharge/Discount on premium
\$0	+15%
\$300	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$10,000	- 40%
\$25,000	- 55%
\$50,000	- 65%
\$100,000	- 75%

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