

Emergency Medical Insurance
Multi Trip Annual (Worldwide)

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

Rate 1

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
5-day	60	77	90	122	153	181
10-day	74	89	99	146	180	197
20-day	97	104	120	192	208	242
35-day	126	139	152	253	276	303
60-day	238	267	309	478	532	617
95-day	357	469	547	n/a	n/a	n/a
125-day	529	637	843	n/a	n/a	n/a
155-day	712	840	1,131	n/a	n/a	n/a
182-day	817	994	1,196	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
0-65 days	2.93	3.52	4.22	5.88	7.04	8.46
66-125 days	3.13	4.22	4.22	6.27	8.46	8.46
126-182 days	3.56	4.71	4.71	7.14	9.42	9.42

*based on age of oldest family member

Persons 60 years and over must answer the Medical Questionnaire (MQ) to determine rate. Rates are on page 2 to 4.

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TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	117	121	162	214	255	330	395
10-day	118	132	170	235	377	499	600
20-day	158	177	230	317	492	680	816
35-day	180	209	297	415	712	1,020	1,223
60-day	377	475	621	879	1,510	2,058	2,469
95-day	751	958	n/a	n/a	n/a	n/a	n/a
125-day	1,109	1,328	n/a	n/a	n/a	n/a	n/a
155-day	1,388	1,759	n/a	n/a	n/a	n/a	n/a
182-day	1,643	2,285	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	4.31	5.61	6.77	11.46	19.17	24.75	29.69
66-125 days	4.64	6.29	8.61	12.69	21.06	25.18	30.24
126-182 days	5.04	6.85	9.37	13.87	22.42	26.61	31.91

Rate 2

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	123	135	190	297	355	464	557
10-day	129	146	204	332	525	700	840
20-day	174	207	286	393	638	878	1,053
35-day	237	263	345	459	837	1,175	1,411
60-day	411	510	691	969	1,695	2,270	2,723
95-day	786	1,005	n/a	n/a	n/a	n/a	n/a
125-day	1,163	1,393	n/a	n/a	n/a	n/a	n/a
155-day	1,460	1,850	n/a	n/a	n/a	n/a	n/a
182-day	1,727	2,399	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.55	6.90	9.00	15.17	23.56	30.23	36.29
66-125 days	5.87	7.47	9.87	16.44	25.43	31.03	37.25
126-182 days	6.63	8.78	11.93	18.62	27.54	33.47	40.19

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Rate 3

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	146	154	232	359	432	561	729
10-day	165	187	240	401	638	851	1,106
20-day	222	264	337	543	838	1,153	1,500
35-day	276	321	516	710	1,221	1,663	2,161
60-day	542	678	985	1,413	2,330	3,240	4,212
95-day	1,106	1,413	n/a	n/a	n/a	n/a	n/a
125-day	1,636	1,962	n/a	n/a	n/a	n/a	n/a
155-day	2,048	2,600	n/a	n/a	n/a	n/a	n/a
182-day	2,431	3,374	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	6.54	7.88	12.00	20.32	31.84	38.89	50.56
66-125 days	7.46	9.31	14.10	23.77	34.81	42.00	54.59
126-182 days	9.02	11.92	16.37	26.81	41.18	48.78	63.41

Rate 4

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	264	310	420	541	648	945	1,421
10-day	289	365	460	692	1,154	1,672	2,512
20-day	312	439	560	865	1,391	2,242	3,365
35-day	422	576	743	1,105	1,885	2,802	4,205
60-day	714	1,087	1,315	2,212	3,410	5,070	7,606
95-day	1,623	2,125	n/a	n/a	n/a	n/a	n/a
125-day	2,400	2,948	n/a	n/a	n/a	n/a	n/a
155-day	3,008	3,908	n/a	n/a	n/a	n/a	n/a
182-day	3,563	5,070	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	8.84	14.14	16.61	30.48	44.56	65.40	98.12
66-125 days	11.08	15.34	20.61	31.78	50.43	73.86	110.80
126-182 days	12.60	16.68	22.65	34.38	62.78	84.96	127.42

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Rate 5

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	320	393	530	686	822	1,231	2,033
10-day	372	494	618	983	1,591	2,391	3,947
20-day	420	587	741	1,164	1,836	2,816	4,647
35-day	510	687	870	1,358	2,202	3,405	5,619
60-day	933	1,346	1,696	2,456	4,234	5,766	9,514
95-day	1,762	2,193	n/a	n/a	n/a	n/a	n/a
125-day	2,501	3,046	n/a	n/a	n/a	n/a	n/a
155-day	3,131	4,039	n/a	n/a	n/a	n/a	n/a
182-day	3,712	5,243	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	12.05	18.73	22.34	40.97	57.08	83.82	138.33
66-125 days	14.76	20.66	27.60	44.39	67.61	96.60	159.38
126-182 days	15.97	21.24	32.49	47.74	82.06	109.85	181.26

Rate 6

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	584	626	840	1,209	1,449	1,885	3,395
10-day	608	685	874	1,365	2,142	2,848	5,125
20-day	840	973	1,298	1,951	2,812	3,871	6,967
35-day	900	1,055	1,483	2,307	4,009	5,696	10,250
60-day	1,814	2,274	2,920	4,557	7,974	10,674	19,215
95-day	3,151	4,027	n/a	n/a	n/a	n/a	n/a
125-day	4,674	5,595	n/a	n/a	n/a	n/a	n/a
155-day	5,851	7,422	n/a	n/a	n/a	n/a	n/a
182-day	6,933	9,630	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	23.73	30.20	35.99	60.73	103.47	120.71	217.29
66-125 days	27.21	35.84	48.20	70.85	117.93	136.06	244.92
126-182 days	29.73	39.34	53.32	80.94	123.50	146.35	263.43

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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%

Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	75	150
Adventure Sports	All ages	Up to policy limit	200	400
Extreme Sports	All ages	Up to \$500,000	1,000	2,000

Refer to the policy wording for all sports/activities information

Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

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