

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	1.69	1.69	1.69	1.69	1.69
41 - 55	2.13	2.23	2.23	2.23	2.23
56 - 59	2.70	2.70	2.70	2.70	2.70
Family Rates (based on age of oldest family member)					
0 - 40	3.37	3.37	3.37	3.37	3.37
41 - 55	4.26	4.44	4.44	4.44	4.44
56 - 59	5.39	5.39	5.39	5.39	5.39

*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	3.71	3.98	4.32	n/a	4.66
65 - 69	4.83	5.39	5.86	n/a	6.17
70 - 74	5.81	7.40	8.07	n/a	8.41
75 - 79	9.81	10.88	11.87	n/a	11.97
80 - 84	16.44	18.03	19.23	n/a	19.40
85 - 89	21.19	21.59	22.81	n/a	23.00
90+	25.46	25.90	27.36	n/a	27.59

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Rate 2

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	4.76	5.02	5.67	n/a	5.67
65 - 69	5.92	6.40	7.54	n/a	7.54
70 - 74	7.72	8.47	10.21	n/a	10.21
75 - 79	13.01	14.09	15.94	n/a	15.94
80 - 84	20.20	21.77	23.61	n/a	23.61
85 - 89	25.92	26.62	28.68	n/a	28.68
90+	31.10	31.96	34.43	n/a	34.43

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

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				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	5.60	6.39	7.73	n/a	7.73
65 - 69	6.76	7.99	10.22	n/a	10.22
70 - 74	10.29	12.09	14.04	n/a	14.04
75 - 79	17.41	20.39	22.96	n/a	22.96
80 - 84	27.26	29.86	35.29	n/a	35.29
85 - 89	33.33	36.01	41.83	n/a	41.83
90+	43.33	46.81	54.34	n/a	54.34

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

Rate 4

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	7.59	9.49	10.79	n/a	10.79
65 - 69	12.12	13.13	14.29	n/a	14.29
70 - 74	14.24	17.69	19.41	n/a	19.41
75 - 79	26.14	27.25	29.48	n/a	29.48
80 - 84	38.19	43.22	53.80	n/a	53.80
85 - 89	56.08	63.32	72.82	n/a	72.82
90+	84.09	94.96	109.25	n/a	109.25

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

Rate 5

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	10.34	12.67	13.70	n/a	13.70
65 - 69	16.07	17.70	18.20	n/a	18.05
70 - 74	19.17	23.67	27.82	n/a	27.82
75 - 79	35.12	38.03	40.93	n/a	40.93
80 - 84	48.92	57.98	70.33	n/a	70.33
85 - 89	71.85	82.79	94.15	n/a	94.15
90+	118.56	136.62	155.37	n/a	155.37

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

Rate 6

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	20.33	23.32	25.48	n/a	25.48
65 - 69	25.87	30.73	33.70	n/a	33.70
70 - 74	30.85	41.30	45.70	n/a	45.70
75 - 79	52.06	60.73	69.38	n/a	69.38
80 - 84	88.70	101.09	105.82	n/a	105.82
85 - 89	103.47	116.66	125.45	n/a	125.45
90+	186.24	209.95	225.81	n/a	225.81

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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

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%

Minimum Premium

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

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