

Emergency Medical Insurance

Single Trip (Within Canada)

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

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182 days	183-365 days	
Individual Rates					
0 - 40	1.33	1.44	1.63	1.63	1.63
41 - 55	1.59	1.84	2.03	2.03	2.03
56 - 59	1.84	1.84	2.03	2.03	2.03
60 - 64	2.00	2.19	2.38	n/a	2.38
65 - 69	2.56	2.89	3.15	n/a	3.15
70 - 74	2.94	3.73	4.10	n/a	4.10
75 - 79	4.97	5.51	5.86	n/a	5.86
80 - 84	8.68	9.52	9.87	n/a	9.87
85 - 89	11.20	11.39	11.73	n/a	11.73

Deductible Options

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

Minimum Premium

The total premium per policy must be \$15 or greater

Steps to Calculate Rate

1. Determine age category
2. Choose the daily rate based on length of stay from rate chart
3. Multiply the applicable daily rate by the number of days required
4. If optional deductible is selected, subtract or add applicable discount/surcharge

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service : Toll free 1 855 929 8846

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