

Single-Trip Emergency Medical Plan

Age	Rate	Trip Length (# of days)							
		0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183
Under 18	Star	\$1.38	\$1.61	\$1.98	\$2.22	\$2.41	\$2.49	\$2.63	\$2.77
18 - 34	Star	\$1.56	\$1.85	\$2.70	\$3.01	\$3.31	\$3.39	\$3.66	\$3.82
35 - 54	Star	\$1.86	\$2.29	\$2.71	\$3.00	\$3.26	\$3.51	\$3.78	\$3.92
55 - 59	Star	\$2.60	\$2.89	\$3.27	\$3.64	\$4.04	\$4.05	\$4.07	\$4.20
60 - 64	Star	\$2.98	\$2.99	\$3.67	\$4.04	\$4.38	\$4.59	\$4.87	\$5.40
	Select	\$5.68	\$5.69	\$6.83	\$8.56	\$9.17	\$9.59	\$10.68	\$11.45
	Standard	\$7.91	\$7.92	\$9.12	\$10.58	\$11.54	\$12.28	\$13.41	\$14.10
65 - 69	Star	\$4.47	\$5.01	\$5.07	\$5.34	\$5.69	\$5.94	\$6.35	\$7.13
	Select	\$7.83	\$9.03	\$10.55	\$10.93	\$11.46	\$12.58	\$13.15	\$14.88
	Standard	\$11.41	\$12.97	\$14.63	\$15.70	\$16.20	\$17.58	\$18.50	\$20.58
70 - 74	Star	\$6.28	\$7.21	\$7.38	\$7.83	\$8.16	\$8.51	\$9.09	\$10.10
	Select	\$11.41	\$12.63	\$14.04	\$14.60	\$16.04	\$17.29	\$18.46	\$19.62
	Standard	\$14.72	\$17.08	\$19.07	\$20.25	\$21.25	\$23.33	\$25.84	\$26.97
75 - 79	Star	\$9.68	\$10.71	\$10.75	\$12.19	\$14.01	\$14.95	\$15.18	\$16.28
	Select	\$17.63	\$20.81	\$20.93	\$23.30	\$26.28	\$27.37	\$30.20	\$34.94
	Standard	\$23.01	\$27.08	\$27.25	\$29.56	\$34.23	\$36.06	\$38.75	\$43.81
80 & Over	Star	\$16.97	\$18.23	\$18.47	\$19.48	\$21.42	\$23.84	\$24.30	\$27.04
	Select	\$31.59	\$34.91	\$36.73	\$39.30	\$43.24	\$47.82	\$51.96	\$58.37
	Standard	\$43.30	\$45.94	\$47.30	\$48.81	\$55.20	\$60.01	\$64.08	\$72.28

Rates are per person, per day. \$250 Canadian deductible per person. Minimum premium of \$20.00 per Single-Trip Emergency Medical application. When used as a top-up plan, the Single-Trip rate used in calculating the premium is based upon the total trip length. There is **no charge for children under 16** when accompanied by their parent(s) on trips. Children must be listed on the application and are subject to all eligibility criteria, conditions, exclusions and terms.

Multi-Trip Annual Emergency Medical Plan

Age	Rate	Trip Length (# of days)	
		30	15
Under 18	Star	\$36	\$24
18 - 34	Star	\$76	\$48
35 - 54	Star	\$99	\$61
55 - 59	Star	\$120	\$84
60 - 64	Star	\$193	\$135
	Select	\$270	\$178
	Standard	\$347	\$230
65 - 69	Star	\$295	\$197
	Select	\$387	\$259
	Standard	\$498	\$332
70 - 74	Star	\$453	\$319
	Select	\$595	\$418
	Standard	\$766	\$539
75 - 79	Star	\$581	\$407
	Select	\$763	\$536
	Standard	\$981	\$689

Rates are per person, per year. Up to 30 or 15 days per trip. \$0 deductible per person.

Interested in a different deductible? (available with the Single-Trip plan type only)

The Single-Trip rates listed above include a \$250 deductible. To calculate an alternate deductible see below.

Deductible	Rate	Deductible	Rate
\$0	Single-Trip Rate x 1.1	\$1,000 (Save 10%)	Single-Trip Rate x 0.9
\$250	Included in Single-Trip rate	\$5,000 (Save 20%)	Single-Trip Rate x 0.8

Please note the \$0 deductible is not available for trips over 180 days.

PLEASE NOTE:

An 8% smoking surcharge applies to **Single-Trip** and **Multi-Trip Annual** Emergency Medical rates if you are 16 years of age or older and have used tobacco or tobacco products in the last 24 months.

Single-Trip Trip Cancellation & Interruption Plan

Age	Sum Insured						
	\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over
Under 18	\$24	\$36	\$45	\$60	\$77	\$103	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
18 - 34	\$28	\$41	\$51	\$68	\$86	\$113	
35 - 54	\$34	\$49	\$61	\$79	\$100	\$132	
55 - 59	\$38	\$51	\$63	\$83	\$104	\$133	
60 - 64	\$45	\$61	\$78	\$97	\$124	\$160	
65 - 69	\$53	\$67	\$81	\$103	\$133	\$168	
70 - 74	\$64	\$76	\$96	\$118	\$155	\$193	
75 - 79	\$94	\$118	\$150	\$195	\$237	\$299	
80 & Over	\$121	\$160	\$199	\$257	\$302	\$381	

Rates are per person.

Looking for coverage at a reduced rate?

Save 10% on Trip Cancellation & Interruption coverage when you bundle it with Emergency Medical coverage. Add Baggage Loss, Damage & Delay for complete coverage.

Travelling as a Group?

Group Medical Services provides travel insurance for larger groups. Contact us at 1.800.667.3699 or info@gms.ca for your custom quotation.

Planning a Trip for Longer than 183 Days?

Contact GMS for a custom quote to meet your specific travel needs. Call 1.800.667.3699 or email info@gms.ca at your convenience.

Multi-Trip Annual Trip Cancellation & Interruption Plan

Age	Sum Insured		
	\$1,500	\$2,500	\$5,000
Under 18	\$113	\$150	\$337
18 - 34	\$127	\$169	\$362
35 - 54	\$152	\$197	\$410
55 - 59	\$158	\$209	\$413
60 - 64	\$195	\$243	\$480
65 - 69	\$203	\$257	\$499
70 - 74	\$240	\$296	\$562
75 - 79	\$375	\$488	\$827
80 & Over	\$496	\$643	\$1,032

Rates are per person.

Trip Cancellation & Interruption Coverage Enhancement

Enhancement	Plan Type	
	Single-Trip	Multi-Trip
Trip Delay Upgrade	\$23 per trip	\$56 per plan

Rates are per person.

PLEASE NOTE:

The provinces of *Manitoba* and *Ontario* apply *Retail Sales Tax (RST)* to Trip Cancellation & Interruption coverage, Baggage Loss, Damage & Delay coverage and coverage enhancements. *Manitoba* and *Ontario* residents add 8% RST to the listed rates.

Baggage Loss, Damage & Delay

(available with the purchase of Trip Cancellation & Interruption or Emergency Medical coverage)

	Plan Type	
	Single-Trip	Multi-Trip
	\$45	\$105

Rates are per person. \$1,500 in coverage.

Baggage Loss, Damage & Delay Coverage Enhancements

Items Covered	Plan Type	
	Single-Trip	Multi-Trip
Loss of Sporting Goods	\$28 per item	\$68 per item
Loss of Computer Equipment	\$28 per item	\$68 per item
Increased Per Item Baggage Limit	\$23 per item	\$56 per item

Rates are per person.