

# Emergency Hospital & Medical for Canadians

Multi-trip Select plan – Worldwide destinations

|                    | AGES             | 0 – 30            | 31 – 39 | 40 – 54 | 55 – 59 |
|--------------------|------------------|-------------------|---------|---------|---------|
| <b>Trip length</b> |                  | <b>Per Person</b> |         |         |         |
| 8 days             | <b>Option 1</b>  | \$83              | \$83    | \$88    | \$106   |
| 15 days            |                  | 93                | 92      | 96      | 114     |
| 35 days            |                  | 123               | 113     | 118     | 151     |
| 8 days             | <b>*Option 2</b> | \$163             | \$163   | \$169   | \$192   |
| 15 days            |                  | 173               | 173     | 176     | 200     |
| 35 days            |                  | 203               | 192     | 197     | 237     |

| DEDUCTIBLES  |
|--|
| <ul style="list-style-type: none"> <li>• Standard deductible per claim: \$250.</li> <li>• Surcharge to remove deductible: 10%</li> </ul> |

The premium for family coverage is calculated at two and a half (2.5) times the premium for the eldest adult age 59 and under.

| *Option 2 is subject to provincial sales tax |                     |                       |
|--|---------------------|-----------------------|
| <b>8%</b>                                    | <b>9%</b>           | <b>8%</b>             |
| SALES TAX<br>ONTARIO                         | SALES TAX<br>QUEBEC | SALES TAX<br>MANITOBA |

## Summary of coverage

### Option 1

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.  
 Flight Accident ..... \$100,000 for the Summary refer to page 32.

### Option 2

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.  
 Flight Accident ..... \$100,000 for the Summary refer to page 32.  
 Trip Cancellation (prior to departure) ..... \$1,000  
 Trip Interruption (after departure) ..... \$2,000 for the Summary refer to page 32.

Refer to policy booklet for complete details.

### Important notes

- Use the applicant’s age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365 day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 10 – 11 for procedures).
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant’s spouse age 59 and under, and any number of dependent children 21 years of age and under.
- For Trip Cancellation coverage under Option 2, the application date is the date that the insured pays the initial non-refundable costs associated with booking their trip.