

# Optional Plans

## Baggage

Sum insured \$1,000 or \$1,500

Days	\$1,000 sum insured	\$1,500 sum insured
1 – 5	\$21/person	\$26/person
6 – 10	\$37/person	\$52/person
11 – 18	\$58/person	\$74/person
19 – 35	\$79/person	\$100/person
36 – 60	\$110/person	\$147/person
61 – 365*	\$1.65/day*	\$2.20/day*

Subject to provincial sales tax		
8%	9%	8%
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

\* add the 60 day premium to the daily rate for each additional day over 60 days.

### Eligibility

To be eligible for coverage you must:

- be travelling on a trip to, from, or within Canada; and
- purchase coverage for the entire duration of the trip.

### Important notes

- \$50 deductible for each event causing loss.
- Worldwide coverage outside the insured's province or territory of residence.

### Summary of Coverage per Insured Person

Sum insured .....	indicated on confirmation of coverage
Baggage .....	up to sum insured
Personal Currency .....	\$100
Wheelchair .....	\$100
Injury of Accomp. Cat or Dog .....	\$200
Travel Documents .....	\$100

## Accidental Death & Dismemberment

Sum insured \$25,000, \$100,000 or \$250,000

Sum insured	Daily rate
\$25,000	\$0.35*
\$100,000	\$1.30*
\$250,000	\$3.25*

\* Minimum premium per person is \$16.

### Eligibility

To be eligible for coverage you must:

- be at least 15 days old and no more than 89 years old as of the effective date; and
- be travelling on a trip to, from, or within Canada.

### Important notes

- Not available for travel within the insured's province, territory or country of origin.
- Maximum period of coverage is 365 days.

### Summary of Coverage per Insured Person

For losses other than as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
  - life, or entire sight of both eyes, or both hands, or both feet; or
  - one hand and entire sight of one eye; or
  - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
  - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.

# Optional Plans

## Flight Accident

Sum insured \$200,000 or \$500,000

Sum insured	Per person
\$200,000	\$14.50/trip
\$500,000	\$29.10/trip

## Eligibility

To be eligible for this coverage you must be:

- at least 15 days old and no more than 89 years old as of the effective date; and
- travelling on a trip to, from, or within Canada.

## Important note

- Maximum period of coverage is 365 days.

## Summary of Coverage per Insured Person

For losses as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
  - life, or entire sight of both eyes, or both hands, or both feet; or
  - one hand and entire sight of one eye; or
  - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
  - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.
- Aggregate limit of \$10 million.

## Trip Interruption

Sum insured \$800, \$1,500 or \$2,000

Sum insured	Per person
\$800	\$13/trip
\$1,500	\$19/trip
\$2,000	\$26/trip

## Eligibility

To be eligible for coverage you must be:

- at least 15 days old and no more than 89 years old as of the effective date; and
- scheduled to travel on a trip to, from, or within Canada.

## Important notes

- Maximum period of coverage is 365 days.
- this insurance can be purchased only on round-trip tickets.

## Summary of Coverage per Insured Person

Emergency Return Home ..... up to sum insured

## Risks Insured

Refer clients to the policy document for details.