

Emergency Medical Insurance

Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**

per person, per trip

Rate 1

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
5-day	57	73	86	116	146	172
10-day	70	85	94	139	171	188
20-day	92	99	114	183	198	230
35-day	120	132	145	241	263	289
60-day	227	254	294	455	507	588
95-day	340	447	521	n/a	n/a	n/a
125-day	504	607	803	n/a	n/a	n/a
155-day	678	800	1,077	n/a	n/a	n/a
182-day	778	947	1,139	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
0-65 days	2.79	3.35	4.02	5.60	6.70	8.06
66-125 days	2.98	4.02	4.02	5.97	8.06	8.06
126-182 days	3.39	4.49	4.49	6.80	8.97	8.97

*based on age of oldest family member

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Persons 60 years and over must answer the questionnaire to determine rate

Rate 1

TRIP LENGTH OPTIONS	AGE						90+ years
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	
5-day	111	115	154	204	243	314	376
10-day	112	126	162	224	359	475	571
20-day	150	169	219	302	469	648	777
35-day	171	199	283	395	678	971	1,165
60-day	359	452	591	837	1,438	1,960	2,351
95-day	715	912	n/a	n/a	n/a	n/a	n/a
125-day	1,056	1,265	n/a	n/a	n/a	n/a	n/a
155-day	1,322	1,675	n/a	n/a	n/a	n/a	n/a
182-day	1,565	2,176	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	4.10	5.34	6.45	10.91	18.26	23.57	28.28
66-125 days	4.42	5.99	8.20	12.09	20.06	23.98	28.80
126-182 days	4.80	6.52	8.92	13.21	21.35	25.34	30.39

Rate 2

TRIP LENGTH OPTIONS	AGE						90+ years
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	
5-day	117	129	181	283	338	442	530
10-day	123	139	194	316	500	667	800
20-day	166	197	272	374	608	836	1,003
35-day	226	250	329	437	797	1,119	1,344
60-day	391	486	658	923	1,614	2,162	2,593
95-day	749	957	n/a	n/a	n/a	n/a	n/a
125-day	1,108	1,327	n/a	n/a	n/a	n/a	n/a
155-day	1,390	1,762	n/a	n/a	n/a	n/a	n/a
182-day	1,645	2,285	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.29	6.57	8.57	14.45	22.44	28.79	34.56
66-125 days	5.59	7.11	9.40	15.66	24.22	29.55	35.48
126-182 days	6.31	8.36	11.36	17.73	26.23	31.88	38.28

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Rate 3

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	139	147	221	342	411	534	694
10-day	157	178	229	382	608	810	1,053
20-day	211	251	321	517	798	1,098	1,429
35-day	263	306	491	676	1,163	1,584	2,058
60-day	516	646	938	1,346	2,219	3,086	4,011
95-day	1,053	1,346	n/a	n/a	n/a	n/a	n/a
125-day	1,558	1,869	n/a	n/a	n/a	n/a	n/a
155-day	1,950	2,476	n/a	n/a	n/a	n/a	n/a
182-day	2,315	3,213	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	6.23	7.50	11.43	19.35	30.32	37.04	48.15
66-125 days	7.10	8.87	13.43	22.64	33.15	40.00	51.99
126-182 days	8.59	11.35	15.59	25.53	39.22	46.46	60.39

Rate 4

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	251	295	400	515	617	900	1,353
10-day	275	348	438	659	1,099	1,592	2,392
20-day	297	418	533	824	1,325	2,135	3,205
35-day	402	549	708	1,052	1,795	2,669	4,005
60-day	680	1,035	1,252	2,107	3,248	4,829	7,244
95-day	1,546	2,024	n/a	n/a	n/a	n/a	n/a
125-day	2,286	2,808	n/a	n/a	n/a	n/a	n/a
155-day	2,865	3,722	n/a	n/a	n/a	n/a	n/a
182-day	3,393	4,829	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	8.42	13.47	15.82	29.03	42.44	62.29	93.45
66-125 days	10.55	14.61	19.63	30.27	48.03	70.34	105.52
126-182 days	12.00	15.89	21.57	32.74	59.79	80.91	121.35

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Rate 5

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	305	374	505	653	783	1,172	1,936
10-day	354	470	589	936	1,515	2,277	3,759
20-day	400	559	706	1,109	1,749	2,682	4,426
35-day	486	654	829	1,293	2,097	3,243	5,351
60-day	889	1,282	1,615	2,339	4,032	5,491	9,061
95-day	1,678	2,089	n/a	n/a	n/a	n/a	n/a
125-day	2,382	2,901	n/a	n/a	n/a	n/a	n/a
155-day	2,982	3,847	n/a	n/a	n/a	n/a	n/a
182-day	3,535	4,993	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	11.48	17.84	21.28	39.02	54.36	79.83	131.74
66-125 days	14.06	19.68	26.29	42.28	64.39	92.00	151.79
126-182 days	15.21	20.23	30.94	45.47	78.15	104.62	172.63

Rate 6

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	556	596	800	1,151	1,380	1,795	3,233
10-day	579	652	832	1,300	2,040	2,712	4,881
20-day	800	927	1,236	1,858	2,678	3,687	6,635
35-day	857	1,005	1,412	2,197	3,818	5,425	9,762
60-day	1,728	2,166	2,781	4,340	7,594	10,166	18,300
95-day	3,001	3,835	n/a	n/a	n/a	n/a	n/a
125-day	4,451	5,329	n/a	n/a	n/a	n/a	n/a
155-day	5,572	7,069	n/a	n/a	n/a	n/a	n/a
182-day	6,603	9,171	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	22.60	28.76	34.28	57.84	98.54	114.96	206.94
66-125 days	25.91	34.13	45.90	67.48	112.31	129.58	233.26
126-182 days	28.31	37.47	50.78	77.09	117.62	139.38	250.89

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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%

Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	75	150
Adventure Sports	All ages	Up to policy limit	200	400
Extreme Sports	All ages	Up to \$500,000	1,000	2,000

Refer to the policy wording for all sports/activities information

Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

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