

**Emergency Medical Insurance**  
Single Trip (Worldwide)

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

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
0 - 40	2.79	2.98	3.39	3.39	3.39
41 - 55	3.35	4.02	4.49	4.49	4.49
56 - 59	4.02	4.02	4.49	4.49	4.49
<b>Family – Daily Rates</b> (based on age of oldest family member)					
0 - 40	5.60	5.97	6.80	6.80	6.80
41 - 55	6.70	8.06	8.97	8.97	8.97
56 - 59	8.06	8.06	8.97	8.97	8.97

\*182 or 212 days based on the maximum travel allowance per province

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

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	4.10	4.42	4.80	n/a	5.20
65 - 69	5.34	5.99	6.52	n/a	6.87
70 - 74	6.45	8.20	8.92	n/a	9.30
75 - 79	10.91	12.09	13.21	n/a	13.32
80 - 84	18.26	20.06	21.35	n/a	21.54
85 - 89	23.57	23.98	25.34	n/a	25.55
90+	28.28	28.80	30.39	n/a	30.66

\*182 or 212 days based on the maximum travel allowance per province

**Rate 2**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	5.29	5.59	6.31	n/a	6.31
65 - 69	6.57	7.11	8.36	n/a	8.36
70 - 74	8.57	9.40	11.36	n/a	11.36
75 - 79	14.45	15.66	17.73	n/a	17.73
80 - 84	22.44	24.22	26.23	n/a	26.23
85 - 89	28.79	29.55	31.88	n/a	31.88
90+	34.56	35.48	38.28	n/a	38.28

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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**Rate 3**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	6.23	7.10	8.59	n/a	8.59
65 - 69	7.50	8.87	11.35	n/a	11.35
70 - 74	11.43	13.43	15.59	n/a	15.59
75 - 79	19.35	22.64	25.53	n/a	25.53
80 - 84	30.32	33.15	39.22	n/a	39.22
85 - 89	37.04	40.00	46.46	n/a	46.46
90+	48.15	51.99	60.39	n/a	60.39

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**Rate 4**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	8.42	10.55	12.00	n/a	12.00
65 - 69	13.47	14.61	15.89	n/a	15.89
70 - 74	15.82	19.63	21.57	n/a	21.57
75 - 79	29.03	30.27	32.74	n/a	32.74
80 - 84	42.44	48.03	59.79	n/a	59.79
85 - 89	62.29	70.34	80.91	n/a	80.91
90+	93.45	105.52	121.35	n/a	121.35

\*182 or 212 days based on the maximum travel allowance per province

**Rate 5**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	11.48	14.06	15.21	n/a	15.21
65 - 69	17.84	19.68	20.23	n/a	20.06
70 - 74	21.28	26.29	30.94	n/a	30.94
75 - 79	39.02	42.28	45.47	n/a	45.47
80 - 84	54.36	64.39	78.15	n/a	78.15
85 - 89	79.83	92.00	104.62	n/a	104.62
90+	131.74	151.79	172.63	n/a	172.63

\*182 or 212 days based on the maximum travel allowance per province

**Rate 6**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	22.60	25.91	28.31	n/a	28.31
65 - 69	28.76	34.13	37.47	n/a	37.47
70 - 74	34.28	45.90	50.78	n/a	50.78
75 - 79	57.84	67.48	77.09	n/a	77.09
80 - 84	98.54	112.31	117.62	n/a	117.62
85 - 89	114.96	129.58	139.38	n/a	139.38
90+	206.94	233.26	250.89	n/a	250.89

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### Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
<b>Contact Sports</b>	18+	Up to policy limit	30	60
<b>Adventure Sports</b>	All ages	Up to policy limit	75	150
<b>Extreme Sports</b>	All ages	Up to \$500,000	300	600

Refer to the policy wording for all sports/activities information

### Minimum Premium

The total premium per policy must be \$20 or greater

### Deductible Options

Deductible \$USD	Surcharge/Discount on premium
<b>\$0</b>	+15%
<b>\$300</b>	automatic
<b>\$500</b>	- 5%
<b>\$1,000</b>	- 10%
<b>\$2,000</b>	- 20%
<b>\$5,000</b>	- 30%
<b>\$10,000</b>	- 40%
<b>\$25,000</b>	- 55%
<b>\$50,000</b>	- 65%
<b>\$100,000</b>	- 75%

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