

**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	2.51	2.92	3.34	3.34	3.34
41 - 55	3.30	3.69	3.95	3.95	3.95
56 - 59	3.95	4.38	4.82	4.82	4.82
<b>Family – Daily Rates</b> (based on age of oldest family member)					
0 - 40	5.02	5.82	6.67	6.67	6.67
41 - 55	6.58	7.40	7.89	7.89	7.89
56 - 59	7.89	8.76	9.66	9.66	9.66

\*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	3.80	4.82	5.22	n/a	5.65
65 - 69	4.58	5.69	7.04	n/a	7.42
70 - 74	7.22	8.71	9.75	n/a	10.16
75 - 79	11.42	12.29	14.41	n/a	14.53
80 - 84	18.52	19.36	22.45	n/a	22.64
85 - 89	23.56	27.75	29.36	n/a	29.61
90+	28.27	33.31	35.22	n/a	35.52

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**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	4.82	5.04	5.99	n/a	5.99
65 - 69	5.81	6.05	7.83	n/a	7.83
70 - 74	8.52	8.95	10.76	n/a	10.76
75 - 79	13.28	13.61	15.38	n/a	15.38
80 - 84	21.60	21.88	23.98	n/a	23.98
85 - 89	28.10	29.15	31.35	n/a	31.35
90+	33.72	34.98	37.62	n/a	37.62

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



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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	6.61	7.99	8.65	n/a	8.65
65 - 69	8.08	9.25	10.79	n/a	10.79
70 - 74	11.39	12.89	15.31	n/a	15.31
75 - 79	17.27	19.33	21.61	n/a	21.61
80 - 84	30.59	31.52	32.82	n/a	32.82
85 - 89	36.37	40.36	43.17	n/a	43.17
90+	47.26	52.49	56.11	n/a	56.11

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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	8.27	9.49	10.36	n/a	10.36
65 - 69	10.76	11.66	12.95	n/a	12.95
70 - 74	15.03	16.20	17.54	n/a	17.54
75 - 79	24.18	26.12	27.36	n/a	27.36
80 - 84	39.66	44.90	46.63	n/a	46.63
85 - 89	54.56	60.43	64.75	n/a	64.75
90+	81.82	90.65	97.14	n/a	97.14

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### 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	10.85	12.39	12.46	n/a	12.46
65 - 69	15.00	17.12	17.27	n/a	17.13
70 - 74	20.90	23.07	24.38	n/a	24.38
75 - 79	33.95	36.90	37.49	n/a	37.49
80 - 84	50.04	53.56	55.33	n/a	55.33
85 - 89	70.05	83.67	86.28	n/a	86.28
90+	115.56	138.06	142.34	n/a	142.34

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### 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	19.32	21.89	22.96	n/a	22.96
65 - 69	26.72	30.35	31.51	n/a	31.51
70 - 74	37.18	40.91	44.97	n/a	44.97
75 - 79	60.45	65.08	66.11	n/a	66.11
80 - 84	89.10	95.33	99.26	n/a	99.26
85 - 89	124.75	147.63	158.78	n/a	158.78
90+	224.52	265.75	285.79	n/a	285.79

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### Minimum Premium

The total premium per policy must be \$25 or greater

### Steps to Calculate Rate

1. Determine age and rate category from rate chart
2. Choose the daily rate based on length of stay
3. Multiply the applicable daily rate by the number of days required
4. If optional deductible is selected, subtract or add applicable discount/surcharge

### 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

### 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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