

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	
Single Person – Daily Rates					
0 - 40	2.64	3.07	3.51	3.51	3.51
41 - 55	3.47	3.87	4.15	4.15	4.15
56 - 59	4.15	4.60	5.06	5.06	5.06
Family – Daily Rates (based on age of oldest family member)					
0 - 40	5.27	6.11	7.00	7.00	7.00
41 - 55	6.91	7.77	8.28	8.28	8.28
56 - 59	8.28	9.20	10.14	10.14	10.14

*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	
Single Person – Daily Rates					
60 - 64	3.99	5.06	5.48	n/a	5.93
65 - 69	4.81	5.97	7.39	n/a	7.79
70 - 74	7.58	9.15	10.24	n/a	10.67
75 - 79	11.99	12.90	15.13	n/a	15.26
80 - 84	19.45	20.33	23.57	n/a	23.77
85 - 89	24.74	29.14	30.83	n/a	31.09
90+	29.68	34.98	36.98	n/a	37.30

*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	
Single Person – Daily Rates					
60 - 64	5.06	5.29	6.29	n/a	6.29
65 - 69	6.10	6.35	8.22	n/a	8.22
70 - 74	8.95	9.40	11.30	n/a	11.30
75 - 79	13.94	14.29	16.15	n/a	16.15
80 - 84	22.68	22.97	25.18	n/a	25.18
85 - 89	29.51	30.61	32.92	n/a	32.92
90+	35.41	36.73	39.50	n/a	39.50

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FOR BROKER/AGENT USE ONLY

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	
Single Person – Daily Rates					
60 - 64	6.94	8.39	9.08	n/a	9.08
65 - 69	8.48	9.71	11.33	n/a	11.33
70 - 74	11.96	13.53	16.08	n/a	16.08
75 - 79	18.13	20.30	22.69	n/a	22.69
80 - 84	32.12	33.10	34.46	n/a	34.46
85 - 89	38.19	42.38	45.33	n/a	45.33
90+	49.62	55.11	58.92	n/a	58.92

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

Rate 4

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	8.68	9.96	10.88	n/a	10.88
65 - 69	11.30	12.24	13.60	n/a	13.60
70 - 74	15.78	17.01	18.42	n/a	18.42
75 - 79	25.39	27.43	28.73	n/a	28.73
80 - 84	41.64	47.15	48.96	n/a	48.96
85 - 89	57.29	63.45	67.99	n/a	67.99
90+	85.91	95.18	102.00	n/a	102.00

*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	
Single Person – Daily Rates					
60 - 64	11.39	13.01	13.08	n/a	13.08
65 - 69	15.75	17.98	18.13	n/a	17.99
70 - 74	21.95	24.22	25.60	n/a	25.60
75 - 79	35.65	38.75	39.36	n/a	39.36
80 - 84	52.54	56.24	58.10	n/a	58.10
85 - 89	73.55	87.85	90.59	n/a	90.59
90+	121.34	144.96	149.46	n/a	149.46

*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	
Single Person – Daily Rates					
60 - 64	20.29	22.98	24.11	n/a	24.11
65 - 69	28.06	31.87	33.09	n/a	33.09
70 - 74	39.04	42.96	47.22	n/a	47.22
75 - 79	63.47	68.33	69.42	n/a	69.42
80 - 84	93.56	100.10	104.22	n/a	104.22
85 - 89	130.99	155.01	166.72	n/a	166.72
90+	235.75	279.04	300.08	n/a	300.08

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Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	30	60
Adventure Sports	All ages	Up to policy limit	75	150
Extreme Sports	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
\$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%

Minimum Premium

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

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