

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	62	79	114	125	155
10-day	72	76	95	143	151	188
20-day	82	84	107	161	169	214
35-day	107	116	152	214	229	307
60-day	205	217	417	411	434	833
95-day	339	435	568	n/a	n/a	n/a
125-day	494	584	791	n/a	n/a	n/a
155-day	712	820	1,056	n/a	n/a	n/a
182-day	796	927	1,115	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
0-65 days	2.64	3.47	4.15	5.27	6.91	8.28
66-125 days	3.07	3.87	4.60	6.11	7.77	9.20
126-182 days	3.51	4.15	5.06	7.00	8.28	10.14

*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						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	88	101	131	212	275	357	431
10-day	97	117	156	247	410	533	644
20-day	118	141	177	307	510	695	835
35-day	163	204	257	497	798	1,061	1,271
60-day	512	631	804	1,381	1,726	2,416	2,900
95-day	1,076	1,254	n/a	n/a	n/a	n/a	n/a
125-day	1,777	2,661	n/a	n/a	n/a	n/a	n/a
155-day	2,147	3,401	n/a	n/a	n/a	n/a	n/a
182-day	2,452	3,514	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	3.99	4.81	7.58	11.99	19.45	24.74	29.68
66-125 days	5.06	5.97	9.15	12.90	20.33	29.14	34.98
126-182 days	5.48	7.39	10.24	15.13	23.57	30.83	36.98

Rate 2

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	97	110	147	234	307	396	475
10-day	126	147	197	270	454	591	712
20-day	141	186	234	396	565	768	924
35-day	198	256	324	595	839	1,112	1,334
60-day	586	686	937	1,371	1,813	2,537	3,046
95-day	1,129	1,316	n/a	n/a	n/a	n/a	n/a
125-day	1,866	2,795	n/a	n/a	n/a	n/a	n/a
155-day	2,256	3,571	n/a	n/a	n/a	n/a	n/a
182-day	2,576	3,692	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.06	6.10	8.95	13.94	22.68	29.51	35.41
66-125 days	5.29	6.35	9.40	14.29	22.97	30.61	36.73
126-182 days	6.29	8.22	11.30	16.15	25.18	32.92	39.50

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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	135	161	210	339	444	575	747
10-day	171	210	285	392	655	857	1,114
20-day	191	251	321	516	818	1,112	1,444
35-day	284	370	480	759	1,250	1,697	2,205
60-day	861	1,027	1,401	2,054	2,715	3,680	4,785
95-day	1,691	1,969	n/a	n/a	n/a	n/a	n/a
125-day	2,794	4,184	n/a	n/a	n/a	n/a	n/a
155-day	3,377	5,347	n/a	n/a	n/a	n/a	n/a
182-day	3,856	5,525	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	6.94	8.48	11.96	18.13	32.12	38.19	49.62
66-125 days	8.39	9.71	13.53	20.30	33.10	42.38	55.11
126-182 days	9.08	11.33	16.08	22.69	34.46	45.33	58.92

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	191	228	292	455	591	768	1,154
10-day	235	280	381	524	875	1,146	1,719
20-day	265	363	479	689	1,093	1,486	2,228
35-day	421	518	728	1,028	1,757	2,328	3,494
60-day	1,394	1,628	2,224	3,263	4,312	6,038	9,057
95-day	2,160	2,586	n/a	n/a	n/a	n/a	n/a
125-day	3,568	5,489	n/a	n/a	n/a	n/a	n/a
155-day	4,318	7,017	n/a	n/a	n/a	n/a	n/a
182-day	4,923	7,252	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	8.68	11.30	15.78	25.39	41.64	57.29	85.91
66-125 days	9.96	12.24	17.01	27.43	47.15	63.45	95.18
126-182 days	10.88	13.60	18.42	28.73	48.96	67.99	102.00

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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	209	292	375	706	921	1,196	1,972
10-day	280	375	492	817	1,366	1,780	2,941
20-day	353	477	629	1,071	1,702	2,312	3,815
35-day	498	688	939	1,654	2,820	3,742	6,175
60-day	1,550	2,128	2,911	5,159	6,822	9,553	15,763
95-day	2,185	2,917	n/a	n/a	n/a	n/a	n/a
125-day	3,611	6,191	n/a	n/a	n/a	n/a	n/a
155-day	4,367	7,915	n/a	n/a	n/a	n/a	n/a
182-day	4,986	8,178	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	11.39	15.75	21.95	35.65	52.54	73.55	121.34
66-125 days	13.01	17.98	24.22	38.75	56.24	87.85	144.96
126-182 days	13.08	18.13	25.60	39.36	58.10	90.59	149.46

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	284	383	494	965	1,261	1,637	2,945
10-day	364	494	672	1,115	1,867	2,442	4,394
20-day	482	652	863	1,467	2,328	3,165	5,697
35-day	686	948	1,295	2,281	3,896	5,167	9,301
60-day	2,161	2,970	4,057	7,197	9,519	13,323	23,984
95-day	2,967	3,888	n/a	n/a	n/a	n/a	n/a
125-day	4,902	8,254	n/a	n/a	n/a	n/a	n/a
155-day	5,928	10,553	n/a	n/a	n/a	n/a	n/a
182-day	6,767	10,906	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	20.29	28.06	39.04	63.47	93.56	130.99	235.75
66-125 days	22.98	31.87	42.96	68.33	100.10	155.01	279.04
126-182 days	24.11	33.09	47.22	69.42	104.22	166.72	300.08

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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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