

### Emergency Medical Insurance

Single Trip (Worldwide Excluding USA)

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

**Includes a transit through or stopovers in the USA of up to five days at any one time**

#### Rate 1

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
<b>Single Person – Daily Rates</b>					
0 - 40	2.35	2.75	3.17	3.17	3.17
41 - 55	3.10	3.49	3.75	3.75	3.75
56 - 59	3.75	4.15	4.56	4.56	4.56
<b>Family Rates</b> (based on age of oldest family member)					
0 - 40	4.69	5.51	6.31	6.31	6.31
41 - 55	6.21	6.96	7.49	7.49	7.49
56 - 59	7.49	8.28	9.11	9.11	9.11

\*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				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
<b>Single Person – Daily Rates</b>					
60 - 64	3.59	4.56	4.96	n/a	5.37
65 - 69	4.33	5.41	6.66	n/a	7.01
70 - 74	6.81	8.22	9.21	n/a	9.60
75 - 79	10.78	11.63	13.62	n/a	13.72
80 - 84	17.48	18.27	21.22	n/a	21.41
85 - 89	22.24	26.21	27.75	n/a	27.98
90+	26.72	31.48	33.27	n/a	33.56

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#### Rate 2

Age	Length of Stay				
	0-65 days	66-125 days	126-182*	183-365 days	Ext.
<b>Single Person – Daily Rates</b>					
60 - 64	4.56	4.76	5.65	n/a	5.65
65 - 69	5.49	5.71	7.41	n/a	7.41
70 - 74	8.04	8.47	10.16	n/a	10.16
75 - 79	12.56	12.87	14.52	n/a	14.52
80 - 84	20.40	20.67	22.66	n/a	22.66
85 - 89	26.54	27.52	29.61	n/a	29.61
90+	31.87	33.05	35.54	n/a	35.54

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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				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	6.24	7.56	8.16	n/a	8.16
65 - 69	7.68	8.77	10.21	n/a	10.21
70 - 74	10.77	12.18	14.47	n/a	14.47
75 - 79	16.32	18.25	20.42	n/a	20.42
80 - 84	28.90	29.80	31.03	n/a	31.03
85 - 89	34.37	38.16	40.78	n/a	40.78
90+	44.68	49.59	53.05	n/a	53.05

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#### Rate 4

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	7.81	8.99	9.81	n/a	9.81
65 - 69	10.15	11.05	12.24	n/a	12.24
70 - 74	14.19	15.31	16.60	n/a	16.60
75 - 79	22.83	24.66	25.86	n/a	25.86
80 - 84	37.49	42.41	44.04	n/a	44.04
85 - 89	51.53	57.12	61.19	n/a	61.19
90+	77.30	85.69	91.78	n/a	91.78

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#### Rate 5

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	10.25	11.73	11.75	n/a	11.75
65 - 69	14.18	16.19	16.32	n/a	16.17
70 - 74	19.75	21.79	23.05	n/a	23.05
75 - 79	32.10	34.86	35.43	n/a	35.43
80 - 84	47.28	50.62	52.28	n/a	52.28
85 - 89	66.19	79.08	81.55	n/a	81.55
90+	109.22	130.48	134.53	n/a	134.53

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#### Rate 6

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Single Person – Daily Rates					
60 - 64	18.25	20.67	21.68	n/a	21.68
65 - 69	25.26	28.70	29.77	n/a	29.77
70 - 74	35.13	38.65	42.50	n/a	42.50
75 - 79	57.11	61.51	62.46	n/a	62.46
80 - 84	84.20	90.07	93.78	n/a	93.78
85 - 89	117.87	139.52	150.06	n/a	150.06
90+	212.16	251.13	270.09	n/a	270.09

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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 \$25 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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