

# TRAVEL INSURANCE RATE TABLE

Effective September 8, 2008

#### **EMERGENCY MEDICAL PLAN**

Option 1 - \$50,000 Coverage with \$0 Deductible Option 2 - \$200,000 Coverage with \$500 Deductible

Premium Rate per day (Same daily rate for either Option 1 or Option 2)

USA DESTINATIONS (See discount below for other destinations.\*)

Medical Questionnaire is required for age 55 to 79

Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79	
1 to 17	\$1.52	\$1.70	\$1.92	\$1.99	\$2.75	\$3.35	\$4.04	\$6.45	
18 to 30	\$1.55	\$1.73	\$1.94	\$2.05	\$2.83	\$3.45	\$4.16	\$6.65	
31 to 60	\$1.57	\$1.76	\$1.97	\$2.14	\$2.98	\$3.91	\$5.47	\$8.43	

**Destination Discount\*:** Apply a 25% discount for all destinations outside of USA. **Companion Savings:** Apply a 5% discount for more than one insured on same policy.

### **PACKAGE PLANS**

Package Plans include all benefits except: Plan A includes Cancellation Insurance and Plan B does not.

Option 1 - \$50,000 Emergency Medical Coverage with \$0 Deductible
Option 2 - \$200,000 Emergency Medical Coverage with \$500 Deductible
Medical Questionnaire is required for age 55 to 79

### **PACKAGE PLAN A**

PLAN A includes \$1,500 Trip Cancellation AND \$3,000 Trip Interruption. **USA DESTINATIONS** (See discount below for other destinations \*\*)

COA DECTINATIONS (See discoult below for other destinations.										
Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79		
1 to 4	\$56	\$65	\$72	\$74	\$86	\$100	\$113	\$133		
5 to 9	\$60	\$70	\$77	\$87	\$96	\$113	\$129	\$157		
10 to 16	\$71	\$83	\$91	\$97	\$121	\$157	\$184	\$229		
17 to 23	\$82	\$94	\$107	\$116	\$150	\$186	\$215	\$278		
24 to 30	\$95	\$109	\$135	\$145	\$180	\$213	\$245	\$323		
31 to 45	\$110	\$128	\$156	\$172	\$210	\$271	\$366	\$483		
46 to 60	\$138	\$162	\$195	\$210	\$259	\$335	\$454	\$610		

### **PACKAGE PLAN B**

PLAN B includes \$3,000 Trip Interruption but does NOT include Trip Cancellation Insurance

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Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79
1 to 4	\$25	\$29	\$32	\$35	\$38	\$44	\$51	\$62
5 to 9	\$30	\$35	\$39	\$44	\$48	\$57	\$66	\$85
10 to 16	\$39	\$46	\$49	\$57	\$63	\$83	\$98	\$131
17 to 23	\$48	\$56	\$61	\$75	\$83	\$104	\$122	\$168
24 to 30	\$59	\$68	\$82	\$93	\$105	\$125	\$146	\$207
31 to 45	\$72	\$85	\$100	\$114	\$130	\$169	\$231	\$324
46 to 60	\$95	\$113	\$132	\$147	\$171	\$222	\$305	\$433

**Destination Discount\*\*:** Apply a 10% discount for all destinations outside of USA.

Companion Savings: Apply a 5% discount for more than one insured on same policy.

Add applicable PST

### TOP-UP TRIP CANCELLATION INSURANCE

(For sale by Travel Agents ONLY)

To Top-up the \$1,500 of Cancellation coverage included with a Package Plan A or Non-Medical Bundle Plan A. Premium Rate per \$100 of Total Trip Cost.

Available to a maximum of \$12,000.

Available to a	a maximum	of \$12,000.		Add PST as applicab			
Age	0-59	60-64	65-69	70-74	75-79	80-84	
All Lengths	\$4	\$5	\$6	\$7	\$9	\$10	

Top-ups to Plan B are not permitted.

Must insure full amount of all pre-paid travel arrangements if purchasing Top-up Trip Cancellation.

Special Note: Trip Interruption coverage is unlimited with any purchase of Top-up Trip Cancellation.

NO DOT



## TRAVEL INSURANCE RATE TABLE

(Plans on this side of the rate table **DO NOT INCLUDE** Emergency Medical coverage)

Effective September 8, 2008

## SINGLE TRIP NON-MEDICAL BUNDLES NON-MEDICAL BUNDLE - DLAN A

NON-MEDICAL BUNDLE - PLAN A										
PLAN A includes \$1,500 Trip Cancellation AND \$3,000 Trip Interruption.										
Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	
1 to 4	\$46	\$50	\$55	\$65	\$76	\$88	\$99	\$112	\$127	
5 to 9	\$49	\$53	\$61	\$79	\$85	\$104	\$118	\$133	\$150	
10 to 16	\$53	\$59	\$69	\$84	\$110	\$137	\$159	\$182	\$216	
17 to 23	\$56	\$63	\$76	\$104	\$128	\$157	\$177	\$208	\$239	
24 to 30	\$60	\$67	\$81	\$122	\$146	\$170	\$191	\$226	\$259	
31 to 45	\$63	\$71	\$87	\$137	\$154	\$198	\$261	\$309	\$342	
46 to 60	\$70	\$79	\$95	\$144	\$164	\$210	\$277	\$327	\$362	
61 to 90	\$75	\$84	\$102	\$155	\$175	\$225	\$297	\$350	\$389	
91 to 120	\$86	\$95	\$116	\$177	\$201	\$258	\$339	\$400	\$445	
121 to 150	\$96	\$106	\$130	\$198	\$225	\$288	\$380	\$448	\$498	
151 to 183	\$108	\$117	\$145	\$222	\$251	\$323	\$425	\$501	\$557	

### **NON-MEDICAL BUNDLE - PLAN B**

## PLAN B includes \$3,000 Trip Interruption but does NOT include Trip Cancellation Insurance.

Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
1 to 4	\$18	\$20	\$22	\$26	\$30	\$35	\$40	\$45	\$51
5 to 9	\$20	\$21	\$24	\$32	\$36	\$42	\$47	\$53	\$60
10 to 16	\$21	\$24	\$28	\$34	\$44	\$55	\$64	\$73	\$86
17 to 23	\$22	\$25	\$30	\$42	\$51	\$60	\$70	\$83	\$96
24 to 30	\$24	\$27	\$32	\$49	\$58	\$71	\$79	\$90	\$104
31 to 45	\$25	\$28	\$35	\$55	\$62	\$79	\$88	\$99	\$137
46 to 60	\$28	\$32	\$38	\$58	\$66	\$84	\$94	\$111	\$145
61 to 90	\$30	\$34	\$41	\$62	\$70	\$90	\$107	\$126	\$156
91 to 120	\$34	\$38	\$46	\$71	\$80	\$103	\$122	\$144	\$178
121 to 150	\$38	\$42	\$52	\$79	\$90	\$115	\$137	\$161	\$199
151 to 183	\$43	\$47	\$58	\$89	\$100	\$129	\$153	\$180	\$223

Companion Savings: Apply a 5% discount for more than one insured on same policy.

Add applicable PST

### MULTI-TRIP NON-MEDICAL BUNDLE

Same coverage as Non-Medical Bundle - Plan A on a Multi-trip Annual Plan basis.

includes \$1,500 Trip Cancellation AND \$3,000 Trip Interruption.									
Days \ Age	0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
4	\$87	\$90	\$125	\$190	\$203	\$233	\$260	\$312	\$351
10	\$107	\$111	\$146	\$209	\$224	\$255	\$291	\$338	\$393
18	\$143	\$162	\$179	\$218	\$236	\$269	\$304	\$350	\$506
30	\$184	\$200	\$222	\$266	\$302	\$342	\$406	\$488	\$694

Companion Savings: Apply a 5% discount for more than one insured on same policy.

Special Note: Top-up days can be added for longer trips using the Single Trip Non-Medical Bundle - Plan B

Add applicable PST