

# Rate Card

## 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**

### Rate 1

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
<b>Individual Rates</b>					
0 - 40	1.51	1.77	2.03	2.03	2.03
41 - 55	1.97	2.12	2.28	2.28	2.28
56 - 59	2.28	2.53	2.78	2.78	2.78
<b>Family Rates</b> (based on age of oldest family member)					
0 - 40	3.03	3.55	4.04	4.04	4.04
41 - 55	3.96	4.24	4.56	4.56	4.56
56 - 59	4.56	5.06	5.58	5.58	5.58

\*212 days in Ontario

**Persons 60–89 years must answer the questionnaire to determine rate**

### Rate 1

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
<b>Individual Rates</b>					
60 - 64	2.32	3.03	3.30	n/a	3.30
65 - 69	2.78	3.50	4.31	n/a	4.31
70 - 74	4.15	5.01	5.66	n/a	5.66
75 - 79	6.57	7.08	8.09	n/a	8.09
80 - 84	11.12	11.62	13.15	n/a	13.15
85 - 89	14.15	16.68	17.19	n/a	17.19

\*212 days in Ontario

### Rate 2

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
<b>Individual Rates</b>					
60 - 64	2.78	3.03	3.44	n/a	3.44
65 - 69	3.34	3.64	4.52	n/a	4.52
70 - 74	4.70	5.16	5.94	n/a	5.94
75 - 79	7.34	7.84	8.49	n/a	8.49
80 - 84	12.64	13.15	13.81	n/a	13.81
85 - 89	16.18	17.51	18.05	n/a	18.05

\*212 days in Ontario

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. Insurance is administered by North American Air Travel Insurance Agents Ltd. d.b.a. Travel Underwriters, a licensed insurance broker, 11th Floor - 6081 No.3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc. and certain Lloyd's Underwriters, severally and not jointly.

**Rate 3**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
<b>Individual Rates</b>					
60 - 64	4.04	4.81	5.06	n/a	5.06
65 - 69	4.96	5.57	6.32	n/a	6.32
70 - 74	6.68	7.43	8.60	n/a	8.60
75 - 79	10.11	11.12	12.14	n/a	12.14
80 - 84	18.71	18.95	19.22	n/a	19.22
85 - 89	22.25	24.27	25.28	n/a	25.28

\*212 days in Ontario

**Rate 4**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
<b>Individual Rates</b>					
60 - 64	5.06	5.57	6.07	n/a	6.07
65 - 69	6.57	6.84	7.58	n/a	7.58
70 - 74	8.80	9.10	9.86	n/a	9.86
75 - 79	14.15	14.66	15.37	n/a	15.37
80 - 84	24.27	26.29	27.30	n/a	27.30
85 - 89	33.37	35.40	37.92	n/a	37.92

\*212 days in Ontario

**Rate 5**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
<b>Individual Rates</b>					
60 - 64	6.57	7.08	7.17	n/a	7.17
65 - 69	9.10	9.86	10.11	n/a	10.11
70 - 74	12.14	12.64	13.81	n/a	13.81
75 - 79	19.72	20.22	21.23	n/a	21.23
80 - 84	30.33	30.84	31.85	n/a	31.85
85 - 89	42.47	47.79	50.97	n/a	50.97

\*212 days in Ontario

**Rate 6**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
<b>Individual Rates</b>					
60 - 64	11.51	12.39	12.89	n/a	12.89
65 - 69	15.93	17.19	17.69	n/a	17.69
70 - 74	21.23	22.25	24.27	n/a	24.27
75 - 79	34.50	35.40	35.67	n/a	35.67
80 - 84	53.09	53.97	55.73	n/a	55.73
85 - 89	74.32	83.61	89.19	n/a	89.19

\*212 days in Ontario

**Deductible Options**

All applicants on the policy must have the same deductible option

Deductible \$CAD	Surcharge/Discount on premium
\$0	+15%
\$250	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$50,000	- 65%
\$100,000	- 75%

**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

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE