

PLAN A**TRIP CANCELLATION**

(To be sold by Travel Agents ONLY and must be purchased within 48 hours of booking a trip)

- For all trips under \$1,500, you must insure the total cost of the trip, not just the penalties.
- For all trips \$1,500 or more, the insured amount must be at least \$1,500.

- If the maximum penalty is \$500 or less, a special rate can be used only if booking the insurance on the 21st Century website: www.21stcenturytravelins.com
- To calculate the premium, round up the total cost of the trip to the nearest even \$100.00 and multiply by the rate indicated below.

(Charge 8% Ontario Sales Tax)		Premium Rate
Insured Amount	\$0 to \$10,000	\$6.00 per \$100

**PLAN B****EMERGENCY MEDICAL**

Premium rate is per person per day

Maximum age on Departure Date is 79

DAILY RATES – No Medical Questionnaire required

Total Trip Length	Age 0 - 30	Age 31 - 39	Age 40 - 54	Age 55 - 59	Age 60 - 64	Age 65 - 69	Age 70 - 74
0 – 30 days	\$1.70	\$1.80	\$1.90	\$3.00	\$4.50	\$5.90	\$10.70
31 – 183 days	\$1.80	\$2.00	\$2.30	SEE RATE CHARTS BELOW			

PREFERRED RATES – Medical Questionnaire required

Total Trip Length	Age 55 - 59	Age 60 - 64	Age 65 - 69	Age 70 - 75	Age 76 - 79
0 – 30 days	SEE RATE CHARTS ABOVE				\$16.20
31 – 60 days	\$3.10	\$4.60	\$6.00	\$11.30	\$18.10
61 – 90 days	\$3.30	\$4.80	\$6.60	\$12.40	\$20.80
91 – 120 days	\$3.60	\$5.00	\$7.60	\$13.70	\$23.30
121 – 150 days	\$4.20	\$5.80	\$8.50	\$15.00	\$25.60
151 – 183 days	\$4.80	\$6.50	\$9.50	\$16.90	\$27.60

STANDARD RATES – Medical Questionnaire required

Total Trip Length	Age 55 - 59	Age 60 - 64	Age 65 - 69	Age 70 - 75	Age 76 - 79
0 – 30 days	SEE RATE CHARTS ABOVE				\$21.10
31 – 60 days	\$3.70	\$5.40	\$7.40	\$14.60	\$23.40
61 – 90 days	\$4.20	\$5.90	\$8.60	\$16.10	\$26.50
91 – 120 days	\$4.70	\$6.60	\$9.80	\$17.20	\$30.00
121 – 150 days	\$5.50	\$7.20	\$11.20	\$19.40	\$32.90
151 – 183 days	\$6.20	\$7.80	\$12.60	\$21.00	\$35.50

FOR OVERSEAS DESTINATIONS (NON-USA), REDUCE PREMIUM BY 25%
FOR TRAVEL WITHIN CANADA ONLY, REDUCE PREMIUM BY 50%

RATE CARD

EFFECTIVE: January 1-August 31, 2004

If you have any questions, please call:

(905) 372-1779 or

1 800 567-0021 toll-free from the USA and Canada

INSTRUCTIONS FOR POLICY ISSUANCE

- Minimum policy premium is \$20.00**
 - Premium Rate is per person**
 - All amounts are expressed in Canadian currency**
 - No coverage is available for infants under 31 days of age**
- Accurately complete each section of the Application for Insurance in full. False information will result in claims being denied.
 - For help in understanding these instructions or the Application for Insurance, please contact 21st Century Travel Insurance Limited.
 - The maximum number of coverage days available under this policy is 365 days.
 - An applicant may not be insured under more than one 21st Century Travel Insurance Limited policy and plan type at any one time.
 - One or more persons may be insured under one policy when the Date of Departure and Date of Return are identical. Each applicant must pay an individual premium unless Family Coverage applies.
 - Family Coverage is available under Plan B. Emergency Medical and Plan D. Annual Medical. Family Coverage is not available if any applicant is required to complete the Medical Questionnaire.
 - Family Coverage covers the oldest applicant, his/her spouse and children under age 21 travelling together. To calculate the premium for the Family Coverage, multiply the premium due for the oldest traveller by 2.

*Rates are subject to change without notice.

Version T02

PLAN C BAGGAGE, FLIGHT & TRAVEL ACCIDENT INSURANCE

(Available with Plan A and/or Plan B, for Plan D contact 21st Century)

Total Trip Length	Premium Rate per person per day
0 - 14 days	\$2.50
15 days or more	\$2.00

(Charge 8% Ontario Sales Tax)

PLAN D ANNUAL MEDICAL

Under Age 55

17-Day Plan - Premium Rate per person			
No Medical Questionnaire required	Age 0 - 25	Age 26 - 39	Age 40 - 54
		\$62	\$71

Age 55 or more

Medical Questionnaire required	Age 55 - 59	Age 60 - 64
Preferred Rate	\$101	\$120
Standard Rate	\$120	\$143

PLAN E RENTAL CAR

\$18.00 per rental day
(Charge 8% Ontario Sales Tax)

PLAN F PACKAGE TOUR

(To be sold by Travel Agents ONLY and must be purchased within 48 hours of booking a trip)

(Charge 8% Ontario Sales Tax)

Insured Amount	1 to 4 days				5 to 9 days				10 to 16 days				17 to 23 days				24 to 30 days			
	Age	0-59	60-64	65-69	70-75	0-59	60-64	65-69	70-75	0-59	60-64	65-69	70-75	0-59	60-64	65-69	70-75	0-59	60-64	65-69
\$0 - \$400	41	47	49	66	50	60	67	106	62	67	90	166	74	85	114	224	96	108	164	295
\$401 - \$700	48	50	58	84	54	67	79	125	66	82	101	184	83	99	139	244	106	124	176	313
\$701 - \$1,100	58	64	73	102	65	77	91	151	76	90	116	202	88	110	149	262	116	138	180	341
\$1,101 - \$1,500	69	80	96	127	77	89	114	167	90	100	139	227	102	125	166	290	137	158	196	372
\$1,501 - \$1,900	104	112	119	152	112	120	137	192	125	135	162	252	132	148	188	328	151	179	218	403
\$1,901 - \$2,300	119	125	142	178	133	138	160	217	139	157	185	277	151	176	211	366	176	199	241	436
\$2,301 - \$2,700	139	145	164	203	146	158	182	242	162	178	208	302	170	197	234	391	190	220	264	461
\$2,701 - \$3,100	160	170	187	228	170	179	205	268	184	198	230	328	192	217	257	416	214	240	287	486
\$3,101 - \$3,500	180	197	210	253	187	209	228	293	200	234	253	353	209	240	280	442	234	260	310	511
\$3,501 - \$3,900	200	223	234	278	208	234	252	318	218	265	284	378	229	271	302	461	265	290	332	529
\$3,901 - \$4,300	221	236	256	304	228	252	296	343	240	296	316	403	277	302	328	486	290	322	355	548

FOR OVERSEAS DESTINATIONS (NON-USA), REDUCE PREMIUM BY 10%
FOR TRAVEL WITHIN CANADA ONLY, REDUCE PREMIUM BY 20%

For insured amounts over \$4,300 add \$5 per \$100

Maximum insured amount is \$10,000