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A. Instructions

10 23 RTD ECA 0711 000

- Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
- If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Single Trip Daily rate is based on your **total trip duration** and multiplied by the number of top up days.
- Applicants age 55 or over: please complete the Application to determine which Plan type you qualify for.
- The minimum premium is \$25 per person, per plan.
- Coverage beyond 182 days (212 days for Ontario residents) is available provided sufficient documentation is received. Call your broker or the sales agent indicated above for more information.

B. Plans without Medical Questionnaire

**40-Day supplemental multi-trip annual plan
for the Public Service Health Care Plan (PSHCP) members**

Increase your protection to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. Also be covered for benefits not offered by PSHCP, such as Vehicle Return or Emergency Relief of Dental Pain.

40-Day Supplemental Multi-Trip Annual Plan for PSHCP							
\$0 DEDUCTIBLE							
This Supplemental Plan is only available if you are a PSHCP member travelling outside of your province or territory of residence, or Canada for any number of trips of up to 40 consecutive days.							
Age of the applicant	0-54	55-59	60-64	65-69	70-75	76-80	81+
Single	\$61	\$76	\$83	\$110	\$166	\$270	\$475
Family	\$122	\$152	\$166	\$220	\$332	\$540	\$950

Canada Plan								
\$0 DEDUCTIBLE								
This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.								
Age of the applicant	0-54	55-59	60-64	65-69	70-75	76-79	80-84	85+
Single	\$0.36	\$0.55	\$1.24	\$1.31	\$2.49	\$3.26	\$4.35	\$5.43
Family	\$0.72							

Age 54 or Under					
\$0 DEDUCTIBLE					
Plan and Number of days		Age of the applicant			
Multi-Trip		0 - 29		30 - 54	
		Single	Family	Single	Family
Multi-Trip	9	\$40	\$80	\$46	\$92
	16	\$52	\$104	\$61	\$122
	30	\$81	\$162	\$108	\$216
	60	\$154	\$308	\$206	\$412
All-Inclusive Multi-Trip		0 - 29		30 - 54	
		Single	Family	Single	Family
All-Inclusive Multi-Trip	9	\$161	\$322	\$167	\$334
	16	\$188	\$376	\$197	\$394
	30	\$235	\$470	\$262	\$524
	60	\$320	\$640	\$372	\$744
Single Trip or Top-Up		0 - 29		30 - 54	
		Single	Family	Single	Family
Single Trip or Top-Up	1-35	\$1.62	\$3.24	\$2.16	\$4.32
	36-63	\$1.64	\$3.28	\$2.17	\$4.34
	64-84	\$1.64	\$3.28	\$2.18	\$4.36
	85-105	\$1.67	\$3.34	\$2.20	\$4.40
	106-126	\$1.68	\$3.36	\$2.21	\$4.42
	127-154	\$1.69	\$3.38	\$2.22	\$4.44
	155-182	\$1.71	\$3.42	\$2.24	\$4.48
	183+	\$1.72	\$3.44	\$2.28	\$4.56

55 to 74 Vacation Plan				
\$0 DEDUCTIBLE				
This Single Trip Daily Plan is only available if you are between ages 55 and 74 and are travelling outside of your province or territory of residence, or Canada for a maximum of 15 consecutive days.				
Age of the applicant	55-59	60-65	66-70	71-74
1-15 days	\$2.94	\$5.14	\$5.46	\$10.31

Single Trip Non-Medical Plan			
\$0 DEDUCTIBLE			
This Single Trip Non-Medical Plan must be purchased within 7 days of the initial deposit for your covered trip or prior to any applicable cancellation penalties			
Rates per \$100 of sum insured for your trip's value (Rounded to the next \$100)			
Age of the applicant	0-59	60-79	80+
Rates per \$100 of sum insured	\$5.00	\$6.00	\$8.00

Travel Companion Discount	Two is better than one!	5% Saving
You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.		
Simply subtract 5% from the Companion Discount line in the Premium Calculation.		

Early Bird Discount	5% Saving
If you are purchasing on or before October 31, 2011, a 5% saving's applies.	
Simply subtract 5% from the Early Bird Discount line in the Premium Calculation.	

Important: To determine which plan type you qualify for, please complete the application for clients age 55 or over.

Deductible Options*						
Deductible	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
Change in rates	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%

* Deductible options are available for the plans listed below.

Deductible options apply to medical claims only.

Note: If you have smoked cigarettes during the 5 years prior to the application date of your insurance, add 20% to your premium.

Supreme								
Plan and Number of days	Age of the applicant							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
Multi-Trip	9	\$55	\$61	\$75	\$101	\$184	\$463	\$525
	16	\$65	\$71	\$87	\$117	\$213	\$545	\$617
	30	\$117	\$122	\$151	\$212	\$356		
	60	\$353	\$367	\$455	\$637	\$1,069		
All-Inclusive Multi-Trip	9	\$176	\$192	\$217	\$259	\$392	\$791	\$889
	16	\$201	\$216	\$245	\$290	\$436	\$890	\$1,001
	30	\$271	\$284	\$324	\$401	\$590		
	60	\$519	\$540	\$641	\$839	\$1,318		
Single Trip or Top-Up	1-35	\$2.61	\$2.73	\$3.37	\$4.72	\$7.92	\$13.31	\$15.89
	36-63	\$2.62	\$2.76	\$3.41	\$5.37	\$8.55	\$13.34	\$16.04
	64-84	\$2.65	\$2.92	\$3.87	\$5.41	\$9.00	\$14.06	\$16.55
	85-105	\$2.69	\$2.99	\$3.98	\$5.49	\$9.70	\$14.16	\$16.66
	106-126	\$2.73	\$3.16	\$4.22	\$5.69	\$10.07	\$14.39	\$16.79
	127-154	\$2.74	\$3.42	\$4.54	\$6.16	\$10.45	\$15.18	\$17.37
	155-182	\$2.79	\$3.75	\$4.63	\$6.37	\$10.55	\$16.37	\$19.23
	183+	\$2.85	\$3.79	\$4.76	\$6.43	\$10.66	\$17.92	\$20.61

Elite								
Plan and Number of days	Age of the applicant							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
Multi-Trip	9	\$64	\$71	\$88	\$118	\$215	\$500	\$564
	16	\$72	\$83	\$102	\$137	\$249	\$589	\$663
	30	\$128	\$143	\$177	\$248	\$417		
	60	\$386	\$429	\$532	\$745	\$1,251		
All-Inclusive Multi-Trip	9	\$185	\$202	\$230	\$276	\$423	\$828	\$928
	16	\$208	\$228	\$260	\$310	\$472	\$934	\$1,047
	30	\$282	\$305	\$350	\$437	\$651		
	60	\$552	\$602	\$718	\$947	\$1,500		
Single Trip or Top-Up	1-35	\$2.95	\$3.14	\$3.88	\$5.43	\$9.11	\$16.11	\$19.39
	36-63	\$2.99	\$3.17	\$3.92	\$6.18	\$9.83	\$16.14	\$19.73
	64-84	\$3.05	\$3.36	\$4.45	\$6.22	\$10.35	\$17.01	\$20.36
	85-105	\$3.09	\$3.44	\$4.58	\$6.31	\$11.16	\$17.13	\$20.49
	106-126	\$3.14	\$3.63	\$4.85	\$6.54	\$11.58	\$17.41	\$20.65
	127-154	\$3.15	\$3.93	\$5.22	\$7.08	\$12.02	\$18.37	\$21.37
	155-182	\$3.21	\$4.31	\$5.32	\$7.33	\$12.13	\$19.81	\$23.65
	183+	\$3.28	\$4.36	\$5.47	\$7.39	\$12.26	\$21.68	\$25.35

Preferred								
Plan and Number of days	Age of the applicant							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
Multi-Trip	9	\$72	\$86	\$105	\$142	\$254	\$505	\$570
	16	\$76	\$100	\$122	\$164	\$299	\$594	\$670
	30	\$132	\$171	\$212	\$298	\$491		
	60	\$414	\$515	\$639	\$894	\$1,501		
All-Inclusive Multi-Trip	9	\$193	\$217	\$247	\$300	\$462	\$833	\$934
	16	\$212	\$245	\$280	\$337	\$522	\$939	\$1,054
	30	\$286	\$333	\$385	\$487	\$725		
	60	\$580	\$688	\$825	\$1,096	\$1,750		
Single Trip or Top-Up	1-35	\$2.99	\$3.77	\$4.65	\$6.51	\$10.20	\$19.17	\$20.94
	36-63	\$3.02	\$3.81	\$4.71	\$7.26	\$11.80	\$20.18	\$23.48
	64-84	\$3.14	\$4.03	\$5.34	\$7.47	\$12.26	\$21.10	\$24.43
	85-105	\$3.24	\$4.13	\$5.49	\$7.58	\$13.39	\$21.42	\$25.61
	106-126	\$3.32	\$4.36	\$5.82	\$7.85	\$13.90	\$21.76	\$25.81
	127-154	\$3.41	\$4.72	\$6.27	\$8.50	\$14.42	\$22.23	\$26.71
	155-182	\$3.85	\$5.18	\$6.39	\$8.79	\$14.56	\$23.57	\$29.57
	183+	\$3.93	\$5.23	\$6.57	\$8.87	\$14.71	\$25.37	\$31.69

Advantage								
Plan and Number of days	Age of the applicant							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
Multi-Trip	9	\$74	\$131	\$175	\$230	\$415	\$735	\$912
	16	\$77	\$150	\$204	\$268	\$479	\$866	\$1,072
	30	\$136	\$246	\$335	\$445	\$796		
	60	\$431	\$841	\$1,140	\$1,517	\$2,715		
All-Inclusive Multi-Trip	9	\$195	\$262	\$317	\$388	\$623	\$1,063	\$1,276
	16	\$213	\$295	\$362	\$441	\$702	\$1,211	\$1,456
	30	\$290	\$408	\$508	\$634	\$1,030		
	60	\$597	\$1,014	\$1,326	\$1,719	\$2,964		
Single Trip or Top-Up	1-35	\$3.04	\$5.34	\$7.18	\$9.31	\$15.93	\$25.06	\$31.88
	36-63	\$3.06	\$5.35	\$7.76	\$9.81	\$17.12	\$25.78	\$34.55
	64-84	\$3.23	\$6.43	\$8.66	\$12.69	\$18.52	\$28.50	\$36.00
	85-105	\$3.39	\$6.48	\$8.75	\$12.73	\$18.55	\$29.58	\$37.67
	106-126	\$3.50	\$6.50	\$8.99	\$12.99	\$18.61	\$30.44	\$38.98
	127-154	\$3.67	\$6.52	\$9.57	\$13.75	\$18.74	\$31.90	\$41.22
	155-182	\$4.26	\$6.55	\$10.41	\$14.61	\$19.15	\$33.11	\$43.08
	183+	\$4.41	\$7.16	\$11.18	\$16.06	\$19.75	\$35.97	\$46.46

Standard								
Plan and Number of days	Age of the applicant							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
Multi-Trip	9	\$85	\$166	\$218	\$287	\$523	\$924	\$1,146
	16	\$97	\$186	\$255	\$337	\$604	\$1,086	\$1,347
	30	\$163	\$310	\$421	\$558	\$999		
	60	\$501	\$979	\$1,330	\$1,768	\$3,167		
All-Inclusive Multi-Trip	9	\$206	\$297	\$360	\$445	\$731	\$1,252	\$1,510
	16	\$233	\$331	\$413	\$510	\$827	\$1,431	\$1,731
	30	\$317	\$472	\$594	\$747	\$1,233		
	60	\$667	\$1,152	\$1,516	\$1,970	\$3,416		
Single Trip or Top-Up	1-35	\$3.63	\$6.54	\$8.69	\$11.39	\$20.03	\$30.85	\$40.05
	36-63	\$3.77	\$6.72	\$9.75	\$12.33	\$21.49	\$32.38	\$43.40
	64-84	\$3.96	\$8.09	\$10.87	\$15.94	\$23.25	\$35.81	\$45.22
	85-105	\$4.17	\$8.12	\$11.01	\$15.99	\$23.31	\$37.16	\$47.33
	106-126	\$4.29	\$8.15	\$11.29	\$16.33	\$23.39	\$38.25	\$48.97
	127-154	\$4.52	\$8.20	\$12.02	\$17.29	\$23.53	\$40.08	\$51.79
	155-182	\$5.24	\$8.24	\$13.08	\$18.37	\$24.07	\$41.59	\$54.11
	183+	\$5.44	\$8.99	\$14.05	\$20.18	\$24.82	\$45.18	\$58.35

