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## INSTRUCTIONS

- 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.

### 40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN for the Public Service Health Care Plan (PSHCP) members

Increase your protection from \$100,000 or \$500,000 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 from the first dollar. No medical questionnaire is required.

### 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. For the **full** pre-existing medical condition exclusion, refer to your policy.

AGE OF THE APPLICANT	0-54	55-59	60-64	65-69	70-75	76-80	81+
SINGLE	\$57	\$71	\$78	\$103	\$155	\$252	\$444
FAMILY	\$114	\$142	\$156	\$206	\$310	\$504	\$888

### 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	60-65	66-70	71-75	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			
		0 - 29		30 - 54	
		SINGLE	FAMILY	SINGLE	FAMILY
MULTI-TRIP	9	\$36	\$72	\$42	\$84
	16	\$48	\$96	\$55	\$110
	30	\$74	\$148	\$98	\$196
	60	\$140	\$280	\$187	\$374
ALL INCLUSIVE MULTI-TRIP		0 - 29		30 - 54	
		SINGLE	FAMILY	SINGLE	FAMILY
	9	\$151	\$302	\$157	\$314
	16	\$177	\$354	\$184	\$368
	30	\$220	\$440	\$244	\$488
	60	\$298	\$596	\$345	\$690
SINGLE TRIP		SINGLE	FAMILY	SINGLE	FAMILY
	1-35	\$1.48	\$2.96	\$1.96	\$3.92
	36-63	\$1.49	\$2.98	\$1.97	\$3.94
	64-84	\$1.49	\$2.98	\$1.98	\$3.96
	85-105	\$1.51	\$3.02	\$2.00	\$4.00
	106-126	\$1.52	\$3.04	\$2.01	\$4.02
	127-154	\$1.53	\$3.06	\$2.02	\$4.04
	155-182	\$1.55	\$3.10	\$2.04	\$4.08
183+	\$1.56	\$3.12	\$2.07	\$4.14	

### 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. For the **full** pre-existing medical condition exclusion, refer to your application and your policy.

#### AGE OF THE APPLICANT

NUMBER OF DAYS	55-59	60-65	66-70	71-74
1-15	\$3.58	\$6.25	\$6.64	\$12.53

### 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 both travelling together and share the same accommodation and transportation for your trip.

Simply subtract 5% from the Travel Companion Discount line in the premium calculation section of your application.

# RatesforSnowbirds

Age 55 or over

**IMPORTANT: TO DETERMINE WHICH PLAN TYPE YOU QUALIFY FOR, PLEASE COMPLETE THE APPLICATION.**

DEDUCTIBLE OPTIONS*						
Age	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
55 or over	+ 10%	<b>automatic</b>	- 5%	- 10%	- 30%	- 45%

\*There are no deductible options available for the 40-Day Supplemental Multi-Trip Annual Plan for PSHCP.

**Note:** If you have smoked cigarettes during the **5 years** prior to the effective 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	\$51	\$57	\$70	\$94	\$172	\$433	\$490
	16	\$61	\$66	\$82	\$110	\$199	\$510	\$577
	30	\$110	\$114	\$141	\$198	\$333		
	60	\$330	\$343	\$425	\$595	\$999		
ALL INCLUSIVE MULTI-TRIP	9	\$166	\$182	\$205	\$244	\$370	\$745	\$836
	16	\$190	\$204	\$232	\$275	\$411	\$839	\$942
	30	\$256	\$268	\$306	\$377	\$556		
	60	\$488	\$508	\$602	\$787	\$1,236		
SINGLE TRIP	1-35	\$2.44	\$2.55	\$3.15	\$4.41	\$7.40	\$12.44	\$14.84
	36-63	\$2.45	\$2.58	\$3.18	\$5.02	\$7.99	\$12.47	\$14.99
	64-84	\$2.48	\$2.73	\$3.61	\$5.06	\$8.41	\$13.14	\$15.47
	85-105	\$2.51	\$2.80	\$3.72	\$5.13	\$9.07	\$13.23	\$15.56
	106-126	\$2.55	\$2.95	\$3.94	\$5.32	\$9.41	\$13.45	\$15.69
	127-154	\$2.56	\$3.19	\$4.24	\$5.76	\$9.77	\$14.18	\$16.23
	155-182	\$2.61	\$3.50	\$4.33	\$5.95	\$9.85	\$15.30	\$17.97
	183+	\$2.66	\$3.54	\$4.45	\$6.01	\$9.96	\$16.75	\$19.26

## 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	\$63	\$71	\$88	\$118	\$205	\$469	\$529
	16	\$70	\$80	\$104	\$139	\$238	\$552	\$623
	30	\$124	\$141	\$178	\$249	\$391		
	60	\$372	\$425	\$533	\$748	\$1,173		
ALL INCLUSIVE MULTI-TRIP	9	\$178	\$196	\$223	\$268	\$403	\$781	\$875
	16	\$199	\$218	\$254	\$304	\$450	\$881	\$988
	30	\$270	\$295	\$343	\$428	\$614		
	60	\$530	\$590	\$710	\$940	\$1,410		
SINGLE TRIP	1-35	\$2.90	\$3.31	\$4.14	\$5.82	\$8.75	\$17.94	\$20.07
	36-63	\$2.94	\$3.37	\$4.17	\$6.10	\$10.18	\$18.03	\$20.18
	64-84	\$3.09	\$3.50	\$4.59	\$6.20	\$10.85	\$18.91	\$20.82
	85-105	\$3.16	\$3.83	\$5.09	\$6.55	\$11.72	\$19.56	\$21.12
	106-126	\$3.23	\$4.02	\$5.30	\$6.88	\$12.16	\$19.89	\$21.33
	127-154	\$3.40	\$4.18	\$5.46	\$7.46	\$12.60	\$20.22	\$21.60
	155-182	\$3.79	\$4.32	\$5.67	\$7.68	\$12.77	\$21.33	\$23.20
	183+	\$4.14	\$4.74	\$6.26	\$7.77	\$12.97	\$22.98	\$24.89

## 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	\$68	\$97	\$126	\$159	\$250	\$497	\$562
	16	\$75	\$107	\$141	\$180	\$294	\$584	\$662
	30	\$131	\$180	\$230	\$296	\$485		
	60	\$393	\$541	\$700	\$911	\$1,480		
ALL INCLUSIVE MULTI-TRIP	9	\$187	\$226	\$265	\$314	\$454	\$819	\$919
	16	\$208	\$249	\$296	\$350	\$513	\$923	\$1,039
	30	\$282	\$339	\$400	\$481	\$715		
	60	\$556	\$711	\$883	\$1,109	\$1,724		
SINGLE TRIP	1-35	\$2.92	\$4.01	\$5.08	\$6.57	\$10.05	\$18.84	\$20.63
	36-63	\$2.95	\$4.07	\$5.61	\$7.12	\$11.59	\$19.86	\$22.97
	64-84	\$3.11	\$4.46	\$5.75	\$7.61	\$12.07	\$20.82	\$23.85
	85-105	\$3.28	\$5.17	\$6.07	\$8.15	\$13.27	\$21.19	\$25.99
	106-126	\$3.37	\$5.48	\$6.27	\$8.46	\$13.95	\$21.46	\$27.40
	127-154	\$3.53	\$5.71	\$6.59	\$8.76	\$14.74	\$21.82	\$29.51
	155-182	\$4.09	\$5.90	\$7.12	\$9.63	\$15.85	\$22.34	\$31.41
	183+	\$4.21	\$6.44	\$7.66	\$10.37	\$17.46	\$23.33	\$33.31

## 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	\$76	\$136	\$181	\$238	\$430	\$762	\$945
	16	\$80	\$155	\$211	\$278	\$496	\$897	\$1,111
	30	\$141	\$255	\$347	\$461	\$825		
	60	\$447	\$871	\$1,181	\$1,572	\$2,813		
ALL INCLUSIVE MULTI-TRIP	9	\$191	\$261	\$316	\$388	\$628	\$1,074	\$1,291
	16	\$209	\$293	\$361	\$443	\$708	\$1,226	\$1,476
	30	\$287	\$409	\$512	\$640	\$1,048		
	60	\$605	\$1,036	\$1,358	\$1,764	\$3,050		
SINGLE TRIP	1-35	\$3.15	\$5.53	\$7.44	\$9.65	\$16.50	\$25.97	\$33.04
	36-63	\$3.17	\$5.54	\$8.04	\$10.17	\$17.74	\$26.71	\$35.80
	64-84	\$3.35	\$6.67	\$8.97	\$13.15	\$19.19	\$29.53	\$37.30
	85-105	\$3.51	\$6.71	\$9.07	\$13.19	\$19.23	\$30.66	\$39.04
	106-126	\$3.63	\$6.73	\$9.31	\$13.46	\$19.29	\$31.54	\$40.40
	127-154	\$3.80	\$6.76	\$9.91	\$14.25	\$19.42	\$33.06	\$42.71
	155-182	\$4.42	\$6.79	\$10.79	\$15.14	\$19.85	\$34.31	\$44.65
	183+	\$4.57	\$7.42	\$11.59	\$16.65	\$20.47	\$37.28	\$48.14

## 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	\$86	\$169	\$221	\$291	\$530	\$937	\$1,162
	16	\$98	\$189	\$259	\$342	\$612	\$1,102	\$1,367
	30	\$166	\$314	\$427	\$566	\$1,013		
	60	\$509	\$993	\$1,349	\$1,793	\$3,212		
ALL INCLUSIVE MULTI-TRIP	9	\$201	\$294	\$356	\$441	\$728	\$1,249	\$1,508
	16	\$227	\$327	\$409	\$507	\$824	\$1,431	\$1,732
	30	\$312	\$468	\$592	\$745	\$1,236		
	60	\$667	\$1,158	\$1,526	\$1,985	\$3,449		
SINGLE TRIP	1-35	\$3.69	\$6.63	\$8.81	\$11.55	\$20.31	\$31.29	\$40.62
	36-63	\$3.83	\$6.82	\$9.89	\$12.50	\$21.80	\$32.84	\$44.02
	64-84	\$4.02	\$8.21	\$11.03	\$16.17	\$23.58	\$36.32	\$45.87
	85-105	\$4.23	\$8.24	\$11.17	\$16.22	\$23.64	\$37.69	\$48.01
	106-126	\$4.35	\$8.27	\$11.45	\$16.56	\$23.72	\$38.79	\$49.67
	127-154	\$4.58	\$8.31	\$12.19	\$17.53	\$23.87	\$40.65	\$52.52
	155-182	\$5.31	\$8.35	\$13.27	\$18.63	\$24.41	\$42.18	\$54.88
	183+	\$5.51	\$9.11	\$14.25	\$20.47	\$25.17	\$45.82	\$59.18

