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This insurance is available in aggregate benefit limits in increments of \$10,000 up to a maximum of \$300,000.

All rates indicated below are daily rates.

Single Person Rates – Sum Insured (\$10,000 - \$150,000)															
Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
0-25	1.58	2.18	2.45	2.56	2.67	2.93	3.21	3.54	3.78	3.89	4.10	4.23	4.38	4.53	4.62
26-40	1.72	2.37	2.66	2.78	2.90	3.18	3.49	3.83	4.10	4.31	4.45	4.60	4.76	4.90	5.03
41-60	1.98	2.72	3.05	3.19	3.32	3.69	4.08	4.54	4.90	5.19	5.43	5.61	5.81	5.97	6.12
61-64	2.29	3.43	4.11	4.31	4.47	4.85	4.94	5.01	5.25	5.42	5.68	5.96	6.20	6.45	6.66
65-69	2.77	4.17	4.99	5.26	5.48	5.72	5.76	5.82	6.10	6.41	6.73	7.07	7.34	7.63	7.90
70-74	n/a	5.33	6.39	6.67	6.90	7.34	7.42	7.52	7.89	8.27	8.68	9.12	9.49	9.87	10.21
75-79	n/a	6.37	7.63	7.97	8.24	8.62	8.69	8.78	9.21	9.58	10.06	10.55	10.97	11.41	11.81
80-84	n/a	8.46	10.33	10.79	11.16	11.31	11.34	11.37	11.94	12.54	13.28	14.09	14.65	15.24	15.77
85-89	n/a	13.98	16.77	17.50	18.09	19.34	19.60	19.87	20.85	21.89	23.00	24.14	25.10	26.10	26.47

Single Person Rates – Sum Insured (\$160,000 - \$300,000)															
Age	160,000	170,000	180,000	190,000	200,000	210,000	220,000	230,000	240,000	250,000	260,000	270,000	280,000	290,000	300,000
0-25	4.76	4.88	4.98	5.08	5.18	5.27	5.38	5.49	5.60	5.71	5.83	5.94	6.06	6.18	6.30
26-40	5.18	5.30	5.40	5.51	5.62	5.73	5.85	5.96	6.08	6.21	6.33	6.46	6.58	6.71	6.85
41-60	6.37	6.59	6.78	6.99	7.13	7.28	7.41	7.56	7.72	7.88	8.02	8.18	8.35	8.52	8.68
61-64	6.90	7.13	7.35	7.56	7.79	7.99	8.18	8.39	8.60	8.77	8.94	9.12	9.30	9.49	9.67
65-69	8.17	8.46	8.70	8.96	9.24	9.46	9.69	9.93	10.19	10.40	10.59	10.80	11.03	11.24	11.47
70-74	10.56	10.93	11.25	11.59	11.94	12.23	12.55	12.85	13.18	13.44	13.70	13.98	14.25	14.53	14.84
75-79	12.22	12.64	13.02	13.41	13.82	14.15	14.51	14.88	15.25	15.55	15.87	16.17	16.50	16.82	17.17
80-84	16.32	16.89	17.40	17.91	18.45	18.91	19.37	19.87	20.36	20.76	21.19	21.60	22.03	22.48	22.92
85-89	27.12	27.80	28.62	29.48	30.37	31.12	31.90	32.70	33.52	34.19	34.86	35.56	36.27	37.00	37.74

Maximum 365 days for persons 89 years and under

Family Rate (based upon the age of oldest person) – Sum Insured (\$10,000 - \$150,000)															
Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
0-25	3.15	4.38	4.88	5.12	5.33	5.86	6.44	7.07	7.55	7.77	8.19	8.48	8.77	9.03	9.26
26-40	3.44	4.75	5.31	5.57	5.78	6.35	6.98	7.67	8.19	8.60	8.89	9.20	9.52	9.81	10.05
41-60	3.97	5.45	6.09	6.38	6.64	7.37	8.17	9.06	9.80	10.38	10.84	11.21	11.60	11.95	12.24

Family Rate (based upon the age of oldest person) – Sum Insured (\$160,000 - \$300,000)															
Age	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
0-25	9.53	9.77	9.95	10.15	10.35	10.56	10.77	10.98	11.20	11.42	11.66	11.88	12.12	12.36	12.60
26-40	10.34	10.59	10.82	11.03	11.25	11.47	11.70	11.93	12.17	12.41	12.64	12.89	13.17	13.41	13.69
41-60	12.74	13.19	13.59	13.99	14.26	14.54	14.84	15.13	15.42	15.74	16.04	16.37	16.70	17.03	17.37

Maximum 365 days for persons 60 years and under

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

ELIGIBILITY

- Applicant must be a visitor to Canada, an immigrant awaiting provincial government health care coverage, or a returning Canadian.
- The applicant is over the age of 14 days old and has not reached the age of 90 years at the time of application.

OPTIONAL DEDUCTIBLE

- A deductible does not apply unless the applicant chooses one of the deductible options at a discounted premium.
- \$100 CAD deductible = 5% discount (min. \$0, max. \$50 per person or family)
- \$500 CAD deductible = 15% discount (min. \$0, max. \$150 per person or family)
- \$1,000 CAD deductible = 25% discount (min. \$0, max. \$250 per person or family)
- Deductible options must be selected prior to the effective date of the policy. Deductible amount can not be amended mid-term.
- All Insureds on the policy must have the same deductible option.
- The deductible only applies to the Emergency Hospital/Medical Coverage of the policy.

WAITING PERIOD

- If insurance was purchased prior to arrival date in Canada the "Waiting Period" does not apply.
- If purchased after arrival date in Canada, coverage is subject to "Waiting Period" requirements as indicated.

"Waiting Period" means

a) If this policy was purchased within 60 days after your arrival in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after the first 48 hours from the effective date of this policy; or,

b) If this policy was purchased 61 days or more after your arrival in Canada then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after seven (7) days from the effective date of this policy.

PRE-EXISTING CONDITION COVERAGE

- **For persons 69 years and under**, pre-existing conditions are covered if stable in the 120 days prior to the effective date of this policy.
- **For persons 70 to 79 years**, pre-existing conditions are not covered; however coverage for pre-existing conditions can be purchased. See subheading optional pre-existing conditions coverage rider for details.
- **For persons 80 to 89 years**, pre-existing conditions are not covered.
- **Optional pre-existing conditions coverage rider for persons 70-79 years**
The applicant can purchase an additional optional coverage to cover pre-existing conditions provided they were stable in the 120 days prior to the effective date of the policy.
A 25% surcharge will apply.

MINIMUM PREMIUM

- The total premium per policy must be \$20 CAD.

FAMILY PLAN

“**Family**” means individuals 60 years and under consisting of you, your spouse and all dependent children.

“**Dependent Children**” means all unmarried dependent children over 14 days old up to and including 21 years of age, travelling with you, or children up to 25 years of age if a full-time student attending an educational institution. The age limit does not apply to mentally challenged or physically handicapped children.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The following plans are benefits of this insurance

Air Flight Accident:

Maximum aggregate sum insured - \$25,000

24-Hour Accident:

Maximum aggregate sum insured - \$25,000

PROCEDURES

Rate Calculation and General Information

Refunds

- Refer to the policy wording booklet for details.
- Refund procedures can be found on the Refund Application Form located in the ‘Document Center’ in Partner Express.
- If you require a copy of the Refund Application Form, please contact Travel Underwriters Customer Service at 1-800-663-5389 and one of our Customer Service representatives will assist you.

Please note: *No request for refund will be accepted if a claim has been made or will be submitted on the policy.*

Optional pre-existing conditions coverage rider

- Can only be purchased as a rider to the Visitors to Canada Platinum Single person coverage.
- Available to persons 70 - 79 years of age.
- Optional coverage must be purchased prior to the effective date of the policy.
- Add 25% surcharge to the total premium.

Extensions

The insured can contact the agent who sold the original policy or Travel Underwriters to arrange extensions.

1. **If you are extending a Visitors to Canada Platinum policy:**
 - Modify the policy via Partner Express.
 - Extensions may not be issued if there is a claim on the policy, or the insured has seen a physician or a registered medical practitioner.
 - Multiply the applicable daily rate by the additional number of days required.
 - Deductible option must remain the same as the initial purchase.
 - Minimum premium does not apply to extensions.
 - Maximum number of days per extension is 183 days.
2. **If you are extending a Freedom Visitors to Canada policy to Visitors to Canada Platinum policy:**
 - The insured must answer “no” to the following questions to be eligible to purchase a new Visitors to Canada Platinum policy:
 - Have you seen a physician or a medical practitioner?
 - Do you have a claim on your current policy?
 - Is there any known reason to seek medical attention?
 - If the insured answers “yes” to any of the above questions, an extension may not be available. If you require further assistance, contact Travel Underwriters Customer Service.
 - If there is no lapse in coverage, the waiting period on sickness will not apply on the new Visitors to Canada Platinum policy as this is an extension to a Freedom Visitors to Canada policy.

Note: The Freedom Visitors to Canada policy number and notes indicating that the new Visitors to Canada Platinum policy issued is an extension MUST be documented in the comment section of the policy.

Important Note: *The above steps must be followed in order for Travel Underwriters to accept this new Visitors to Canada Platinum policy as an extension to a Freedom Visitors to Canada policy.*

Top Up – not available.

Group Rates – not available.

