



“Commitment to Service”
is our guiding principle to quality assurance.

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.:Viator™

/Individual Expatriate Health Insurance

Rate Schedule

Effective December 1, 2006



Administered by:



Underwritten by:



Viator™ Individual Expatriate Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc. and European Benefits Administrators.

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TRAVEL & HEALTHCARE SOLUTIONS

Viator™ Individual Expatriate Health Insurance

All premium and deductible amounts are expressed in Canadian dollars and are subject to change without notice.

Worldwide coverage .: EXCLUDING USA

| AGE | 12 months | 9 months | 6 months |
|--------------------|-----------|----------|----------|
| 14 days - 17 years | \$613 | \$528 | \$387 |
| 18 yrs - 29 yrs | \$895 | \$769 | \$557 |
| 30 yrs - 39 yrs | \$1,123 | \$961 | \$694 |
| 40 yrs - 44 yrs | \$1,461 | \$1,249 | \$896 |
| 45 yrs - 49 yrs | \$1,805 | \$1,541 | \$1,102 |
| 50 yrs - 54 yrs | \$2,250 | \$1,920 | \$1,370 |
| 55 yrs - 59 yrs | \$2,703 | \$2,305 | \$1,642 |
| 60 yrs - 64 yrs | \$3,495 | \$2,978 | \$2,117 |
| 65 yrs - 69 yrs | \$4,527 | \$3,855 | \$2,736 |

Deductible options per insured person, per annum

| NO deductible | Automatic |
|---------------|---------------------------|
| \$250 | Subtract 7% from premium |
| \$500 | Subtract 12% from premium |
| \$1,000 | Subtract 16% from premium |
| \$5,000 | Subtract 27% from premium |

Worldwide coverage .: INCLUDING USA

| AGE | 12 months | 9 months | 6 months |
|--------------------|-----------|----------|----------|
| 14 days - 17 years | \$1,113 | \$953 | \$687 |
| 18 yrs - 29 yrs | \$1,649 | \$1,409 | \$1,009 |
| 30 yrs - 39 yrs | \$2,078 | \$1,773 | \$1,266 |
| 40 yrs - 44 yrs | \$2,716 | \$2,317 | \$1,650 |
| 45 yrs - 49 yrs | \$3,365 | \$2,867 | \$2,039 |
| 50 yrs - 54 yrs | \$4,206 | \$3,583 | \$2,544 |
| 55 yrs - 59 yrs | \$5,065 | \$4,313 | \$3,059 |
| 60 yrs - 64 yrs | \$6,560 | \$5,584 | \$3,956 |
| 65 yrs - 69 yrs | \$8,510 | \$7,240 | \$5,125 |

