

**Emergency Medical Insurance**  
Multi Trip Annual (Within Canada)

Maximum limit **\$5,000,000**  
per person, per trip

| Individual Rates                                    |                     |         |         |         |         |            |
|---|---------------------|---------|---------|---------|---------|------------|
| Age   | Trip Length Options |         |         |         |         |            |
|   | 5 days              | 10 days | 20 days | 35 days | 60 days | Daily Ext. |
| 0 - 40  | n/a                 | 35      | n/a     | 57      | 100     | 1.07       |
| 41 - 55   | n/a                 | 35      | n/a     | 57      | 100     | 1.07       |
| 56 - 59   | n/a                 | 35      | n/a     | 57      | 100     | 1.07       |
| 60 - 64   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| 65 - 69   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| 70 - 74   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| 75 - 79   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| 80 - 84   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| 85 - 89   | n/a                 | 57      | n/a     | 86      | 121     | 1.07       |
| Family Rates (based on age of oldest family member) |                     |         |         |         |         |            |
| 0 - 40  | 49                  | 71      | 90      | 114     | 201     | 2.14       |
| 41 - 55   | 49                  | 71      | 90      | 114     | 201     | 2.14       |
| 56 - 59   | 49                  | 71      | 90      | 114     | 201     | 2.14       |

## Deductible Options

| Deductible \$CAD | Surcharge/Discount on premium |
|------------------|-------------------------------|
| \$0              | +15%                          |
| \$300            | automatic                     |
| \$500            | - 5%                          |
| \$1,000          | - 10%                         |
| \$2,000          | - 20%                         |
| \$5,000          | - 30%                         |
| \$50,000         | - 65%                         |
| \$100,000        | - 75%                         |

## Steps to Calculate Rate

1. Determine age category
2. Choose the annual rate based on trip length options from rate chart
3. If optional deductible is selected, subtract or add applicable discount/surcharge

## Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



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