

The product and rates described are subject to change without notice at any time.

for Snowbirds & Travelling Canadians
Effective July 18, 2006

INSTRUCTIONS

1. 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).
2. 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.
3. Applicants age 55 or over: please complete the application to determine which Plan type you qualify for.
4. The minimum premium is \$25 per person.
5. 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.

COMMERCIAL VEHICLE 30-DAY MULTI-TRIP ANNUAL PLAN

<ul style="list-style-type: none"> For Commercial Vehicle Drivers and Passengers \$0 Deductible 		Age 0-29	Age 30-54
	SINGLE	\$206	\$239
	FAMILY	\$265	\$307

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

Increase your protection from \$500,000 to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD.
No medical questionnaire is required.

40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN FOR PSHCP

\$0 DEDUCTIBLE

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

AGE OF THE APPLICANT	1-54	55-65	66-75	76 +
SINGLE	\$62	\$62	\$92	\$198
FAMILY	\$124			

CANADA PLAN

\$0 DEDUCTIBLE

This Single Trip Daily Plan is only available to you if you are travelling 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							

55 TO 74 VACATION PLAN

\$0 DEDUCTIBLE

This Single Trip Daily Plan is only available for trips up to 15 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	\$2.75	\$4.81	\$5.11	\$9.64

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
	9	\$29	\$58	\$33	\$66
	16	\$39	\$78	\$46	\$92
	30	\$59	\$118	\$68	\$136
SINGLE TRIP	60	\$112	\$224	\$132	\$264
		SINGLE	FAMILY	SINGLE	FAMILY
	1-35	\$1.26	\$2.52	\$1.68	\$3.36
	36-63	\$1.27	\$2.54	\$1.68	\$3.36
	64-84	\$1.27	\$2.54	\$1.69	\$3.38
	85-105	\$1.28	\$2.56	\$1.70	\$3.40
	106-126	\$1.28	\$2.56	\$1.70	\$3.40
	127-154	\$1.29	\$2.58	\$1.70	\$3.40
	155-182	\$1.30	\$2.60	\$1.71	\$3.42
	183+	\$1.30	\$2.60	\$1.72	\$3.44

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.

SUPREME

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$44	\$48	\$58	\$78	\$147	\$302	\$362
	16	\$52	\$57	\$70	\$89	\$170	\$437	\$493
	30	\$83	\$92	\$114	\$145	\$280		
	60	\$251	\$276	\$341	\$435	\$839		
SINGLE TRIP	1-35	\$2.19	\$2.29	\$2.83	\$3.96	\$6.65	\$11.18	\$13.34
	36-63	\$2.20	\$2.32	\$2.86	\$4.51	\$7.18	\$11.20	\$13.47
	64-84	\$2.23	\$2.45	\$3.24	\$4.55	\$7.56	\$11.81	\$13.90
	85-105	\$2.26	\$2.52	\$3.35	\$4.61	\$8.15	\$11.88	\$13.98
	106-126	\$2.29	\$2.65	\$3.54	\$4.78	\$8.45	\$12.09	\$14.10
	127-154	\$2.30	\$2.87	\$3.81	\$5.17	\$8.78	\$12.74	\$14.59
	155-182	\$2.35	\$3.14	\$3.89	\$5.35	\$8.86	\$13.75	\$16.14
	183+	\$2.39	\$3.18	\$4.00	\$5.40	\$8.95	\$15.05	\$17.31

ELITE

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$54	\$61	\$74	\$97	\$176	\$366	\$432
	16	\$60	\$68	\$88	\$112	\$203	\$472	\$533
	30	\$95	\$112	\$144	\$182	\$335		
	60	\$278	\$325	\$417	\$533	\$980		
SINGLE TRIP	1-35	\$2.48	\$2.83	\$3.55	\$4.98	\$7.49	\$15.36	\$17.18
	36-63	\$2.52	\$2.88	\$3.57	\$5.22	\$8.71	\$15.43	\$17.27
	64-84	\$2.64	\$2.99	\$3.93	\$5.30	\$9.29	\$16.18	\$17.82
	85-105	\$2.70	\$3.28	\$4.36	\$5.61	\$10.03	\$16.74	\$18.08
	106-126	\$2.77	\$3.44	\$4.53	\$5.88	\$10.40	\$17.02	\$18.25
	127-154	\$2.91	\$3.58	\$4.67	\$6.38	\$10.79	\$17.31	\$18.49
	155-182	\$3.24	\$3.70	\$4.86	\$6.58	\$10.92	\$18.25	\$19.86
	183+	\$3.55	\$4.06	\$5.36	\$6.64	\$11.10	\$19.67	\$21.30

ADVANTAGE

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$65	\$115	\$153	\$201	\$365	\$634	\$789
	16	\$68	\$131	\$179	\$236	\$421	\$760	\$942
	30	\$112	\$216	\$294	\$390	\$699		
	60	\$379	\$738	\$1,001	\$1,332	\$2,385		
SINGLE TRIP	1-35	\$2.80	\$4.92	\$6.62	\$8.59	\$14.69	\$23.11	\$29.41
	36-63	\$2.82	\$4.93	\$7.15	\$9.05	\$15.79	\$23.77	\$31.87
	64-84	\$2.98	\$5.93	\$7.98	\$11.70	\$17.08	\$26.29	\$33.20
	85-105	\$3.12	\$5.97	\$8.08	\$11.74	\$17.11	\$27.29	\$34.75
	106-126	\$3.23	\$5.99	\$8.29	\$11.98	\$17.17	\$28.08	\$35.96
	127-154	\$3.38	\$6.02	\$8.82	\$12.69	\$17.29	\$29.43	\$38.02
	155-182	\$3.93	\$6.05	\$9.60	\$13.48	\$17.67	\$30.54	\$39.74
	183+	\$4.07	\$6.60	\$10.31	\$14.82	\$18.22	\$33.18	\$42.85

STANDARD

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$69	\$136	\$179	\$235	\$428	\$744	\$924
	16	\$80	\$154	\$209	\$277	\$495	\$892	\$1,106
	30	\$130	\$254	\$345	\$458	\$820		
	60	\$412	\$804	\$1,092	\$1,451	\$2,599		
SINGLE TRIP	1-35	\$3.14	\$5.64	\$7.48	\$9.81	\$17.25	\$26.58	\$34.51
	36-63	\$3.25	\$5.79	\$8.40	\$10.62	\$18.52	\$27.90	\$37.40
	64-84	\$3.42	\$6.97	\$9.37	\$13.74	\$20.04	\$30.85	\$38.97
	85-105	\$3.59	\$7.00	\$9.49	\$13.78	\$20.08	\$32.02	\$40.79
	106-126	\$3.70	\$7.03	\$9.73	\$14.07	\$20.15	\$32.95	\$42.20
	127-154	\$3.89	\$7.06	\$10.35	\$14.89	\$20.28	\$34.54	\$44.62
	155-182	\$4.51	\$7.09	\$11.27	\$15.83	\$20.74	\$35.84	\$46.63
	183+	\$4.68	\$7.74	\$12.11	\$17.39	\$21.38	\$38.93	\$50.28

DEDUCTIBLE OPTION*

Age	0	\$200 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
55 - 84	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%
85 +	+ 20%	+ 10%	+ 5%	automatic	- 20%	- 35%

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

PREFERRED

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$61	\$86	\$112	\$142	\$223	\$430	\$487
	16	\$67	\$96	\$125	\$161	\$262	\$522	\$590
	30	\$109	\$158	\$205	\$265	\$432		
	60	\$332	\$480	\$625	\$812	\$1,321		
SINGLE TRIP	1-35	\$2.73	\$3.75	\$4.76	\$6.16	\$9.42	\$17.65	\$19.33
	36-63	\$2.76	\$3.81	\$5.25	\$6.67	\$10.86	\$18.61	\$21.52
	64-84	\$2.91	\$4.17	\$5.38	\$7.13	\$11.31	\$19.51	\$22.35
	85-105	\$3.07	\$4.84	\$5.69	\$7.64	\$12.44	\$19.86	\$24.35
	106-126	\$3.16	\$5.13	\$5.88	\$7.92	\$13.07	\$20.10	\$25.67
	127-154	\$3.31	\$5.35	\$6.18	\$8.21	\$13.81	\$20.45	\$27.65
	155-182	\$3.84	\$5.52	\$6.67	\$9.03	\$14.85	\$20.93	\$29.43
	183+	\$3.94	\$6.04	\$7.17	\$9.72	\$16.36	\$21.86	\$31.21

ADVANTAGE OPTION

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$85	\$150	\$199	\$261	\$475	\$824	\$1,026
	16	\$88	\$170	\$233	\$307	\$547	\$988	\$1,225
	30	\$146	\$281	\$382	\$507	\$909		
	60	\$493	\$959	\$1,301	\$1,732	\$3,101		
SINGLE TRIP	1-35	\$3.64	\$6.40	\$8.61	\$11.17	\$19.10	\$30.04	\$38.23
	36-63	\$3.67	\$6.41	\$9.30	\$11.77	\$20.53	\$30.90	\$41.43
	64-84	\$3.87	\$7.71	\$10.37	\$15.21	\$22.20	\$34.18	\$43.16
	85-105	\$4.06	\$7.76	\$10.50	\$15.26	\$22.24	\$35.48	\$45.18
	106-126	\$4.20	\$7.79	\$10.78	\$15.57	\$22.32	\$36.50	\$46.75
	127-154	\$4.39	\$7.83	\$11.47	\$16.50	\$22.48	\$38.26	\$49.43
	155-182	\$5.11	\$7.87	\$12.48	\$17.52	\$22.97	\$39.70	\$51.66
	183+	\$5.29	\$8.58	\$13.40	\$19.27	\$23.69	\$43.13	\$55.71

STANDARD OPTION

PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$90	\$177	\$233	\$306	\$556	\$967	\$1,201
	16	\$104	\$200	\$272	\$360	\$644	\$1,160	\$1,438
	30	\$169	\$330	\$449	\$595	\$1,066		
	60	\$536	\$1,045	\$1,420	\$1,886	\$3,379		
SINGLE TRIP	1-35	\$4.08	\$7.33	\$9.72	\$12.75	\$22.43	\$34.55	\$44.86
	36-63	\$4.23	\$7.53	\$10.92	\$13.81	\$24.08	\$36.27	\$48.62
	64-84	\$4.45	\$9.06	\$12.18	\$17.86	\$26.05	\$40.11	\$50.66
	85-105	\$4.67	\$9.10	\$12.34	\$17.91	\$26.10	\$41.63	\$53.03
	106-126	\$4.81	\$9.14	\$12.65	\$18.29	\$26.20	\$42.84	\$54.86
	127-154	\$5.06	\$9.18	\$13.46	\$19.36	\$26.36	\$44.90	\$58.01
	155-182	\$5.86	\$9.22	\$14.65	\$20.58	\$26.96	\$46.59	\$60.62
	183+	\$6.08	\$10.06	\$15.74	\$22.61	\$27.79	\$50.61	\$65.36