

Rate Card

Emergency Medical Insurance Single Trip (Worldwide)

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

Rate 1

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Individual Rates					
0 - 40	1.69	1.96	2.25	2.25	2.25
41 - 55	2.19	2.36	2.53	2.53	2.53
56 - 59	2.53	2.81	3.09	3.09	3.09
Family Rates (based on age of oldest family member)					
0 - 40	3.37	3.94	4.49	4.49	4.49
41 - 55	4.38	4.71	5.06	5.06	5.06
56 - 59	5.06	5.62	6.18	6.18	6.18

*212 days in Ontario

Persons 60–89 years must answer the questionnaire to determine rate

Rate 1

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Individual Rates					
60 - 64	2.58	3.37	3.65	n/a	3.65
65 - 69	3.09	3.87	4.78	n/a	4.78
70 - 74	4.61	5.57	6.29	n/a	6.29
75 - 79	7.31	7.86	8.99	n/a	8.99
80 - 84	12.36	12.93	14.61	n/a	14.61
85 - 89	15.73	18.54	19.10	n/a	19.10

*212 days in Ontario

Rate 2

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Individual Rates					
60 - 64	3.09	3.37	3.83	n/a	3.83
65 - 69	3.71	4.04	5.01	n/a	5.01
70 - 74	5.23	5.73	6.60	n/a	6.60
75 - 79	8.15	8.70	9.44	n/a	9.44
80 - 84	14.05	14.61	15.34	n/a	15.34
85 - 89	17.98	19.47	20.06	n/a	20.06

*212 days in Ontario

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Rate 3

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
Individual Rates					
60 - 64	4.49	5.33	5.62	n/a	5.62
65 - 69	5.50	6.18	7.02	n/a	7.02
70 - 74	7.41	8.25	9.56	n/a	9.56
75 - 79	11.24	12.36	13.48	n/a	13.48
80 - 84	20.79	21.06	21.35	n/a	21.35
85 - 89	24.72	26.96	28.09	n/a	28.09

*212 days in Ontario

Rate 4

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
Individual Rates					
60 - 64	5.62	6.18	6.74	n/a	6.74
65 - 69	7.31	7.58	8.43	n/a	8.43
70 - 74	9.78	10.11	10.95	n/a	10.95
75 - 79	15.73	16.30	17.07	n/a	17.07
80 - 84	26.96	29.21	30.33	n/a	30.33
85 - 89	37.08	39.32	42.14	n/a	42.14

* 212 days in Ontario

Rate 5

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
Individual Rates					
60 - 64	7.31	7.86	7.97	n/a	7.97
65 - 69	10.11	10.95	11.24	n/a	11.24
70 - 74	13.48	14.05	15.34	n/a	15.34
75 - 79	21.91	22.47	23.59	n/a	23.59
80 - 84	33.71	34.27	35.40	n/a	35.40
85 - 89	47.19	53.09	56.63	n/a	56.63

*212 days in Ontario

Rate 6

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182* days	183-365 days	
Individual Rates					
60 - 64	12.79	13.77	14.32	n/a	14.32
65 - 69	17.69	19.10	19.67	n/a	19.67
70 - 74	23.59	24.72	26.96	n/a	26.96
75 - 79	38.35	39.32	39.64	n/a	39.64
80 - 84	58.99	59.98	61.94	n/a	61.94
85 - 89	82.58	92.90	99.09	n/a	99.09

*212 days in Ontario

Minimum Premium

The total premium per policy must be \$25 or greater

Steps to Calculate Rate

1. Determine age and rate category from rate chart
2. Choose the daily rate based on length of stay
3. Multiply the applicable daily rate by the number of days required
4. If optional deductible is selected, subtract or add applicable discount/surcharge

Deductible Options

All applicants on the policy must have the same deductible option

Deductible \$CAD	Surcharge/Discount on premium
\$0	+15%
\$250	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$50,000	- 65%
\$100,000	- 75%

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