

EFFECTIVE
November 2018

TRAVEL AGENT RATE GUIDE



Underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

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BEST PRACTICES FOR TRAVEL CONSULTANTS

You have a professional and, in some provinces, legal obligation to recommend both trip cancellation and medical travel insurance to clients. It's best to ensure your clients understand what is covered, what may not be covered, eligibility requirements and exclusions.

SALES BEST PRACTICES

- Do you want your clients to travel with confidence? If so, make Manulife Global Travel Insurance a mandatory part of every booking. Positioning the insurance in the beginning of the conversation traditionally results in success.
- Determine your client's travel insurance needs; discuss the sum insured and trip length to recommend the appropriate plan for them. Clients protect their home and their belongings, so why not their vacation? Are they prepared to potentially lose their travel investment?
- Reinforce the plan coverage and include some of these basic benefits that are in many of our plans:
 - Up to \$5 million CAD in available coverage
 - 24/7 worldwide assistance
 - Upfront payments where and whenever possible
- If you encounter an objection, consider this as an opportunity to overcome it. Listed on pages 3 and 4, Manulife has captured the top 6 commonly heard objections and has provided hints to overcome those objections in your daily sales process.
- Refer clients to applicable conditions, exclusions and definitions contained within the policy. Ensure your client makes an informed decision by understanding their coverage. An email or hard copy of the policy **MUST** be provided to your clients.
- If your client chooses to decline travel insurance, present them with the waiver form. The waiver form is evidence that you offered travel insurance coverage to your client, and that the client has declined the insurance and understands and accepts the risk. Often this can be used as a sales tool to close the sale.

By following these best practices, we are confident your travel insurance sales will improve and improved sales = additional revenue and satisfied customers.

COMPLETING THE MEDICAL QUESTIONNAIRE

Stress to your client the importance of being accurate and truthful when completing the Medical Questionnaire. Advise your client of the downside of inaccuracy or dishonesty.

What happens if the answers on the Medical Questionnaire are not accurate?

If any of your client's answers on the Medical Questionnaire are not accurate, your client's claim for any type of medical expense will be denied regardless if the claim is related to your client's existing medical condition or not. The Policy will be null and void.

If the client chooses to have the Medical Questionnaire completed by someone else (such as a relative), it is still your client's responsibility to ensure the answers are accurate.

Proofread the Medical Questionnaire for errors/omissions. Did your client complete ALL applicable sections, initial the appropriate area and sign and date their Medical Questionnaire? Did you remember to add your Agent Code, Branch Code and your client's Policy Number?

Give your client the green copy of the Medical Questionnaire.

The white copy requires you to complete the information on the reverse side and send to:

MANULIFE
PO BOX 11009
STN CENTRE VILLE
MONTREAL, QC H3C 4T9

OVERCOMING OBJECTIONS

Client Objection	How Can I Overcome This Objection?
<i>“My credit card covers me”</i>	<p>Inform the client:</p> <ul style="list-style-type: none"> • Emergency medical coverage on many cards stops at a certain age or duration • Some cards only cover trip interruption, not trip cancellation prior to departure • The majority of claims occur prior to departure • The client may not be covered if a family member who is not travelling with them gets sick or injured and they have to cancel • Credit cards may offer limited coverage for Travel Delay or not offer it at all <p>Helpful Tip: <i>Offer to add the insurance at the time of the booking and recommend they contact their card provider. If they can confirm coverage within 48 hours, the policy can easily be refunded.</i></p>
<i>“No” or “Not interested”</i>	<p>Follow this process to probe and find out the true objection:</p> <ul style="list-style-type: none"> • Validate their statement: “I understand that you are not interested in travel insurance” • Ask permission: “May I ask why you’re not interested in purchasing travel insurance for your trip?” • Mention to the client that it is your professional and, in some provinces, a legal obligation to offer travel insurance • Reiterate to your client the risk that they could lose 100% of their trip cost if no insurance is purchased • If your client still chooses to decline travel insurance, protect yourself: get a signed insurance waiver <p>Example: <i>“I have located a great price on a flight; however, it is 100% non-refundable. If you need to cancel your trip due to one of the covered events listed in your policy, your purchase will be protected.”</i></p>
<i>“Last-minute booking!”</i>	<p>Inform the client:</p> <ul style="list-style-type: none"> • Ensure the client understands all the benefits offered through Manulife Global Travel Insurance • Refer to the eligible covered events offered under the Emergency Medical, Trip Cancellation and Interruption insurance • Offer the zero (0) prior to departure option on any package product as a last resort • Share stories about other claims that have taken place and how happy the client was to have the coverage <p>Helpful Tip: Cite an example that you were involved in where a person had to cancel their last-minute booking. For example: <i>“Recently I booked a last-minute cruise for a family of four. Before leaving, the mother became ill and they had to cancel their trip. If they had not had travel insurance, they would have lost the \$6,000 they paid for their trip.”</i></p>

Client Objection	How Can I Overcome This Objection?
<p><i>“It’s too expensive”</i></p>	<p><i>Overcome this objection by:</i></p> <ul style="list-style-type: none"> • How much would your client have to pay if they were hospitalized while out of the country? Would their government health insurance plan cover the expense? • Break down the cost per day • Offer the zero (0) prior to departure option on any package product as a last resort • Reinforce the importance and value of the insurance <p>Example: <i>“The cost of travel insurance for your 7-day trip to Cancun is \$104; you are paying less than \$15 per day for emergency medical protection and the financial protection for covered expenses against unexpected loss.”</i></p>
<p><i>“I am travelling within Canada”</i></p>	<p><i>Inform the client:</i></p> <ul style="list-style-type: none"> • Government health insurance plans (GHIP) do not cover all emergency medical expenses incurred outside your province or territory of residence. There is no coverage for non-medical expenses such as hotels and meals, if you need to extend your trip. • What if your client has to cancel their trip or interrupt their trip due to a family emergency; are they prepared to lose their investment? • Break down the rate into a per day price <p>Example: <i>“How much would it cost to replace your luggage? What if you were unable to travel and your flight was 100% non-refundable? How does that compare to the cost of purchasing travel insurance?”</i></p>
<p><i>“Insured through employer”</i></p>	<p><i>Remember:</i></p> <ul style="list-style-type: none"> • Group plans seldom cover cancellation, interruption or lost baggage • Recommend your customer call their group plan administrator to confirm their coverage and be sure to ask if they pay upfront for medical expenses; most do not. • Recognize that group plans may have limitations on the maximum amount payable for emergency medical coverage. Would they be able to cancel or interrupt their trip if a family member became ill? <p>Example: <i>“I understand that you have medical coverage through your work; however, if you have to cancel your trip prior to departure, your work coverage might not reimburse you. Also, Manulife Global Travel Insurance offers up to \$5 million in medical insurance benefits. The Assistance Centre is available 24/7 for emergencies and upfront medical bill payment whenever possible.”</i></p>

TRAVEL INSURANCE PLANS AT-A-GLANCE

 PLANS	INSURANCE MAXIMUM BENEFITS & FEATURES					
	Eligible Age^[1]	Trip Cancellation^[2]	Trip Interruption^[2]	Emergency Medical	Baggage Loss, Damage & Delay	Flight & Travel Accident
All-Inclusive	No Limit	Sum insured	Unlimited	\$5,000,000	Loss, Damage Up to \$1,500 / Delay up to \$500	\$100,000 - Flight \$50,000 - Travel
Non-Medical Inclusive	No Limit	Sum insured	Unlimited	—	Loss, Damage Up to \$1,500 / Delay up to \$500	\$100,000 - Flight \$50,000 - Travel
Trip Cancellation & Interruption	No Limit	Sum insured	\$800, \$1,500 or Unlimited	—	—	—
Emergency Medical	No Limit	—	—	\$5,000,000	—	—
Canada Medical^[4]	No Limit	—	—	\$5,000,000	—	—
Canada All-Inclusive^[4]	No Limit	Sum insured	Unlimited	\$5,000,000	Loss, Damage Up to \$1,500 / Delay up to \$500	\$100,000 - Flight \$50,000 - Travel
Annual Emergency Medical^[5]	No Limit	—	—	\$5,000,000	—	—
Annual All-Inclusive^[5]	Under 85	Sum insured per trip \$1,500 or \$2,500 \$10,000 per year	Unlimited	\$5,000,000	Loss, Damage Up to \$1,500 / Delay up to \$500	\$100,000 - Flight \$50,000 - Travel
Air Fare Cancellation	No Limit	Sum insured	Unlimited	—	—	—
Visitors - \$25,000, \$50,000, \$100,000	Under 86	—	—	Up to benefit amount (\$75 deductible)	—	—
Visitors - \$150,000	Under 70	—	—	Up to benefit amount (\$75 deductible)	—	—
Youth All-Inclusive	Under 30	Sum insured	Unlimited	\$1,000,000	Loss, Damage Up to \$500 / Delay up to \$100	\$25,000 - Flight \$10,000 - Travel
Youth Emergency Medical	Under 30	—	—	\$1,000,000	—	—
Baggage and Personal Effects - \$1,000, \$1,500, \$2,000	No Limit	—	—	—	Loss, Damage - Up to selected covered amount / Delay up to \$500	—
Rental Vehicle Damage	No Limit	—	—	—	—	—

^[1] If you purchase any plan that includes Emergency Medical Insurance, your child must be at least 31 days old to be insured.

^[2] Default coverage is provided in any plan that includes Trip Cancellation & Interruption Insurance.

^[3] Available for family members under age 60.

^[4] All travel must be within Canada.

^[5] Top-ups are available.

^[6] Applies if your client purchased insurance within 72 hours of booking their trip.

FAMILY COVERAGE:

Plans	Family Premium Calculation
All-Inclusive Plan, Canada All-Inclusive Plan, Non-Medical Inclusive Plan	3 times the older (or only) parent's or grandparent's rate
Emergency Medical Plan (under age 60), Canada Medical Plan, Annual Emergency Medical Plan, Visitors Plan	2 times the older (or only) parent's or grandparent's rate
Trip Cancellation & Interruption, Air Fare Cancellation, Emergency Medical Plan (age 60 or over), Annual All-Inclusive, Baggage and Personal Effects, Rental Vehicle Damage, Youth Emergency Medical, Youth All-Inclusive Plans	Family coverage not available

CHILDREN UNDER 2 YEARS OLD AT NO EXTRA CHARGE: Available for All-Inclusive and Canada All-Inclusive and Non-Medical Inclusive Plans.

With the purchase of this insurance, coverage for children (or a child) older than 30 days old and under 2 years old for the entire duration of the trip is provided at no extra charge.

INSURANCE MAXIMUM BENEFITS & FEATURES

Rental Vehicle Damage	Family Coverage ^[3]	Cancel for Any Reason ^[6]	Vacation Voucher	Refunds Available (rules apply)	Medical Questionnaire Required?
–	3 x the older parent's rate	Included	\$750	NO	NO
–	3 x the older parent's rate	Included	\$750	NO	NO
–	–	Included	\$750	NO	NO
–	2 x the older parent's rate	–	–	YES	Yes - Age 60 & older
–	2 x the older parent's rate	–	–	YES	Yes - Age 60 & older
–	3 x the older parent's rate	Included	\$750	NO	NO
–	2 x the older parent's rate	–	–	NO	YES - Age 60 & older
–	–	Included	\$750	NO	YES - Age 60 & older
–	–	–	–	NO	NO
–	2 x the older parent's rate	–	–	YES	NO
–	2 x the older parent's rate	–	–	YES	NO
–	–	–	–	NO	NO
–	–	–	–	YES	NO
–	–	–	–	YES	NO
\$60,000	–	–	–	YES	NO

Credit Card Authorizations are required when the premium is \$75.00 or more if you are not using our web application.

Please use our merchant numbers and call:

	Phone Numbers	Merchant Numbers
Visa	1 800 268-8281	222652531
MasterCard	1 800 663-7400	222652531
American Express	1 800 268-9855	9306694705

CONTACT US:

Call:
1 866 298-2722

Email:
manulifeglobal@manulife.com

ALL-INCLUSIVE PACKAGE PLAN

ALL INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS 1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$62	\$84	\$102	\$133	\$184	\$243	\$387	\$493	\$601	\$691	\$795
\$100	\$67	\$86	\$105	\$136	\$189	\$246	\$395	\$503	\$611	\$706	\$809
\$200	\$72	\$89	\$111	\$140	\$192	\$248	\$408	\$519	\$626	\$717	\$820
\$300	\$77	\$91	\$115	\$144	\$197	\$257	\$421	\$526	\$636	\$731	\$834
\$400	\$82	\$94	\$119	\$148	\$200	\$268	\$432	\$540	\$651	\$743	\$848
\$500	\$85	\$101	\$125	\$155	\$207	\$275	\$445	\$552	\$662	\$759	\$860
\$600	\$90	\$110	\$132	\$160	\$213	\$287	\$458	\$565	\$674	\$770	\$874
\$700	\$93	\$118	\$137	\$165	\$218	\$297	\$468	\$576	\$686	\$786	\$889
\$800	\$100	\$125	\$144	\$171	\$227	\$305	\$481	\$587	\$701	\$798	\$902
\$900	\$105	\$132	\$150	\$174	\$235	\$310	\$493	\$601	\$711	\$813	\$916
\$1,000	\$112	\$137	\$158	\$179	\$243	\$321	\$503	\$611	\$723	\$825	\$930
\$1,100	\$118	\$143	\$164	\$183	\$251	\$334	\$519	\$626	\$737	\$840	\$941
\$1,200	\$124	\$150	\$170	\$190	\$255	\$339	\$526	\$638	\$746	\$853	\$957
\$1,300	\$131	\$155	\$173	\$197	\$257	\$347	\$540	\$651	\$762	\$867	\$970
\$1,400	\$136	\$158	\$177	\$202	\$260	\$354	\$552	\$662	\$771	\$878	\$983
\$1,500	\$141	\$162	\$183	\$209	\$263	\$360	\$564	\$674	\$787	\$895	\$997
\$1,600	\$150	\$171	\$191	\$219	\$273	\$366	\$575	\$686	\$798	\$905	\$1,011
\$1,700	\$158	\$175	\$201	\$230	\$282	\$371	\$587	\$701	\$813	\$920	\$1,022
\$1,800	\$165	\$180	\$209	\$239	\$292	\$377	\$600	\$710	\$823	\$932	\$1,036
\$1,900	\$174	\$188	\$219	\$250	\$301	\$391	\$610	\$721	\$838	\$948	\$1,051
\$2,000	\$184	\$195	\$228	\$260	\$309	\$400	\$624	\$736	\$848	\$959	\$1,063
\$2,100	\$192	\$202	\$236	\$267	\$317	\$408	\$634	\$745	\$860	\$974	\$1,076
\$2,200	\$200	\$209	\$244	\$274	\$325	\$417	\$650	\$761	\$873	\$985	\$1,091
\$2,300	\$208	\$218	\$251	\$282	\$334	\$423	\$659	\$769	\$884	\$1,001	\$1,103
\$2,400	\$216	\$228	\$261	\$290	\$342	\$429	\$671	\$784	\$899	\$1,013	\$1,119
\$2,500	\$223	\$239	\$275	\$300	\$350	\$435	\$684	\$796	\$909	\$1,028	\$1,132

Please add this premium
per \$100 over \$2500

\$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS 1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$63	\$86	\$104	\$137	\$190	\$257	\$425	\$544	\$666	\$767	\$882
\$100	\$69	\$89	\$110	\$141	\$193	\$265	\$438	\$556	\$678	\$783	\$899
\$200	\$74	\$91	\$114	\$144	\$198	\$271	\$448	\$570	\$693	\$797	\$911
\$300	\$79	\$93	\$118	\$148	\$202	\$278	\$462	\$580	\$703	\$813	\$927
\$400	\$85	\$96	\$122	\$152	\$207	\$286	\$471	\$596	\$718	\$826	\$942
\$500	\$89	\$103	\$130	\$158	\$213	\$294	\$486	\$608	\$729	\$842	\$957
\$600	\$92	\$113	\$136	\$164	\$218	\$305	\$495	\$623	\$744	\$858	\$972
\$700	\$96	\$119	\$142	\$172	\$226	\$314	\$506	\$634	\$757	\$873	\$987
\$800	\$102	\$125	\$149	\$175	\$234	\$320	\$520	\$646	\$770	\$888	\$1,004
\$900	\$110	\$133	\$156	\$180	\$242	\$330	\$527	\$660	\$783	\$904	\$1,019
\$1,000	\$115	\$139	\$162	\$184	\$250	\$337	\$541	\$672	\$797	\$919	\$1,035
\$1,100	\$121	\$144	\$170	\$189	\$259	\$346	\$552	\$686	\$809	\$935	\$1,049
\$1,200	\$129	\$150	\$173	\$195	\$262	\$353	\$565	\$700	\$823	\$950	\$1,064
\$1,300	\$133	\$156	\$177	\$202	\$265	\$361	\$574	\$711	\$836	\$965	\$1,081
\$1,400	\$139	\$159	\$183	\$209	\$268	\$369	\$588	\$725	\$852	\$982	\$1,095
\$1,500	\$144	\$164	\$188	\$216	\$272	\$377	\$599	\$738	\$863	\$997	\$1,111
\$1,600	\$154	\$172	\$197	\$227	\$281	\$387	\$609	\$752	\$876	\$1,012	\$1,128
\$1,700	\$161	\$177	\$206	\$237	\$292	\$394	\$622	\$765	\$889	\$1,028	\$1,139
\$1,800	\$171	\$187	\$216	\$248	\$301	\$404	\$630	\$776	\$903	\$1,042	\$1,159
\$1,900	\$179	\$192	\$226	\$257	\$310	\$410	\$644	\$788	\$917	\$1,060	\$1,173
\$2,000	\$189	\$200	\$235	\$267	\$319	\$419	\$654	\$803	\$930	\$1,072	\$1,189
\$2,100	\$197	\$207	\$243	\$275	\$328	\$426	\$667	\$816	\$941	\$1,089	\$1,203
\$2,200	\$206	\$216	\$251	\$282	\$336	\$434	\$678	\$829	\$957	\$1,101	\$1,221
\$2,300	\$214	\$223	\$259	\$291	\$345	\$442	\$692	\$840	\$969	\$1,119	\$1,234
\$2,400	\$222	\$233	\$267	\$299	\$352	\$448	\$701	\$856	\$983	\$1,134	\$1,251
\$2,500	\$232	\$242	\$276	\$307	\$361	\$455	\$711	\$867	\$995	\$1,150	\$1,266

Please add this premium
per \$100 over \$2500

\$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 60-64

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$67	\$91	\$133	\$193	\$292	\$385	\$521	N/A				
\$100	\$73	\$98	\$139	\$199	\$295	\$389	\$525					
\$200	\$77	\$102	\$142	\$203	\$299	\$393	\$532					
\$300	\$82	\$108	\$145	\$209	\$302	\$396	\$539					
\$400	\$86	\$115	\$150	\$214	\$306	\$400	\$544					
\$500	\$91	\$119	\$158	\$220	\$317	\$413	\$557					
\$600	\$98	\$126	\$163	\$227	\$330	\$429	\$572					
\$700	\$102	\$133	\$171	\$233	\$345	\$442	\$587					
\$800	\$108	\$140	\$179	\$237	\$354	\$458	\$610					
\$900	\$115	\$145	\$185	\$241	\$365	\$474	\$633					
\$1,000	\$120	\$152	\$191	\$244	\$375	\$491	\$654					
\$1,100	\$126	\$159	\$198	\$248	\$388	\$507	\$678					
\$1,200	\$132	\$165	\$202	\$253	\$392	\$512	\$685					
\$1,300	\$137	\$171	\$207	\$261	\$396	\$520	\$693					
\$1,400	\$142	\$176	\$212	\$268	\$404	\$525	\$701					
\$1,500	\$148	\$184	\$217	\$275	\$408	\$532	\$707					
\$1,600	\$157	\$192	\$230	\$287	\$422	\$546	\$712					
\$1,700	\$164	\$201	\$241	\$295	\$435	\$557	\$718					
\$1,800	\$173	\$209	\$252	\$307	\$449	\$570	\$724					
\$1,900	\$183	\$216	\$265	\$316	\$463	\$583	\$728					
\$2,000	\$191	\$223	\$277	\$326	\$475	\$596	\$732					
\$2,100	\$202	\$235	\$289	\$337	\$488	\$608	\$746					
\$2,200	\$213	\$246	\$300	\$349	\$497	\$619	\$758					
\$2,300	\$223	\$256	\$310	\$360	\$509	\$629	\$770					
\$2,400	\$235	\$266	\$321	\$371	\$520	\$642	\$782					
\$2,500	\$247	\$279	\$337	\$387	\$537	\$653	\$796					

Please add this premium
per \$100 over \$2500

\$6.50 \$6.50 \$6.50 \$6.50 \$6.50 \$6.50 \$6.50 \$6.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$84	\$124	\$184	\$230	\$359	\$507	\$696	N/A				
\$100	\$90	\$130	\$187	\$236	\$363	\$516	\$707					
\$200	\$94	\$134	\$188	\$243	\$366	\$525	\$717					
\$300	\$100	\$139	\$190	\$249	\$371	\$536	\$728					
\$400	\$104	\$144	\$192	\$256	\$374	\$546	\$740					
\$500	\$110	\$152	\$199	\$262	\$379	\$559	\$750					
\$600	\$114	\$160	\$206	\$268	\$388	\$572	\$759					
\$700	\$118	\$169	\$212	\$274	\$393	\$587	\$769					
\$800	\$122	\$174	\$218	\$279	\$402	\$605	\$775					
\$900	\$129	\$180	\$226	\$287	\$409	\$623	\$779					
\$1,000	\$132	\$187	\$233	\$292	\$417	\$641	\$782					
\$1,100	\$136	\$192	\$239	\$297	\$425	\$659	\$787					
\$1,200	\$142	\$199	\$248	\$307	\$431	\$665	\$796					
\$1,300	\$148	\$204	\$255	\$316	\$436	\$672	\$803					
\$1,400	\$154	\$212	\$262	\$324	\$440	\$679	\$810					
\$1,500	\$159	\$218	\$271	\$334	\$447	\$686	\$818					
\$1,600	\$169	\$230	\$285	\$342	\$461	\$696	\$823					
\$1,700	\$176	\$239	\$296	\$350	\$475	\$703	\$829					
\$1,800	\$187	\$250	\$309	\$358	\$490	\$712	\$836					
\$1,900	\$195	\$261	\$321	\$366	\$505	\$721	\$843					
\$2,000	\$204	\$272	\$335	\$374	\$519	\$729	\$848					
\$2,100	\$217	\$287	\$349	\$388	\$532	\$743	\$868					
\$2,200	\$232	\$300	\$361	\$402	\$546	\$756	\$886					
\$2,300	\$244	\$314	\$375	\$415	\$557	\$769	\$907					
\$2,400	\$257	\$328	\$390	\$429	\$571	\$782	\$927					
\$2,500	\$271	\$342	\$403	\$443	\$584	\$796	\$946					

Please add this premium
per \$100 over \$2500

\$7.50 \$7.50 \$7.50 \$7.50 \$7.50 \$7.50 \$7.50 \$7.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL-INCLUSIVE PACKAGE PLAN

ALL INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS 1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$105	\$161	\$244	\$391	\$545	\$715	\$992	N/A			
\$100	\$109	\$165	\$247	\$398	\$552	\$723	\$999				
\$200	\$115	\$168	\$252	\$404	\$559	\$731	\$1,005				
\$300	\$119	\$172	\$255	\$412	\$566	\$738	\$1,012				
\$400	\$124	\$176	\$258	\$418	\$573	\$744	\$1,017				
\$500	\$130	\$191	\$271	\$431	\$585	\$756	\$1,029				
\$600	\$136	\$206	\$284	\$446	\$595	\$767	\$1,042				
\$700	\$142	\$222	\$296	\$458	\$606	\$777	\$1,053				
\$800	\$151	\$242	\$320	\$470	\$614	\$789	\$1,068				
\$900	\$162	\$263	\$340	\$482	\$620	\$799	\$1,081				
\$1,000	\$173	\$284	\$363	\$494	\$629	\$809	\$1,095				
\$1,100	\$182	\$305	\$384	\$506	\$636	\$820	\$1,107				
\$1,200	\$190	\$308	\$393	\$517	\$646	\$829	\$1,121				
\$1,300	\$196	\$313	\$401	\$526	\$656	\$840	\$1,136				
\$1,400	\$202	\$319	\$411	\$539	\$666	\$851	\$1,151				
\$1,500	\$211	\$323	\$418	\$549	\$675	\$860	\$1,165				
\$1,600	\$222	\$327	\$426	\$566	\$684	\$871	\$1,178				
\$1,700	\$235	\$332	\$431	\$584	\$693	\$884	\$1,191				
\$1,800	\$246	\$337	\$438	\$602	\$700	\$895	\$1,205				
\$1,900	\$258	\$340	\$445	\$619	\$709	\$906	\$1,220				
\$2,000	\$271	\$346	\$451	\$636	\$718	\$918	\$1,232				
\$2,100	\$284	\$360	\$464	\$649	\$733	\$928	\$1,246				
\$2,200	\$298	\$374	\$477	\$662	\$747	\$938	\$1,260				
\$2,300	\$311	\$388	\$490	\$674	\$762	\$949	\$1,274				
\$2,400	\$324	\$401	\$503	\$687	\$777	\$959	\$1,286				
\$2,500	\$338	\$415	\$517	\$700	\$792	\$969	\$1,299				

Please add this premium
per \$100 over \$2500

\$8.50

\$8.50

\$8.50

\$8.50

\$8.50

\$8.50

\$8.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS 1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$160	\$281	\$419	\$594	\$766	\$983	N/A				
\$100	\$161	\$283	\$420	\$597	\$768	\$985					
\$200	\$162	\$285	\$421	\$598	\$769	\$987					
\$300	\$164	\$286	\$422	\$601	\$770	\$989					
\$400	\$165	\$287	\$423	\$602	\$772	\$990					
\$500	\$168	\$288	\$428	\$605	\$776	\$996					
\$600	\$173	\$290	\$433	\$609	\$782	\$1,004					
\$700	\$179	\$291	\$438	\$615	\$785	\$1,008					
\$800	\$181	\$292	\$440	\$618	\$789	\$1,012					
\$900	\$184	\$298	\$444	\$621	\$794	\$1,019					
\$1,000	\$190	\$305	\$447	\$626	\$796	\$1,022					
\$1,100	\$192	\$311	\$451	\$629	\$800	\$1,027					
\$1,200	\$198	\$317	\$458	\$637	\$806	\$1,034					
\$1,300	\$207	\$326	\$464	\$643	\$813	\$1,044					
\$1,400	\$214	\$332	\$473	\$651	\$820	\$1,052					
\$1,500	\$222	\$341	\$479	\$656	\$828	\$1,063					
\$1,600	\$232	\$352	\$490	\$667	\$838	\$1,075					
\$1,700	\$242	\$361	\$501	\$678	\$848	\$1,089					
\$1,800	\$253	\$372	\$511	\$688	\$859	\$1,102					
\$1,900	\$264	\$383	\$521	\$699	\$870	\$1,116					
\$2,000	\$274	\$394	\$532	\$707	\$880	\$1,129					
\$2,100	\$286	\$406	\$543	\$721	\$892	\$1,144					
\$2,200	\$298	\$419	\$556	\$732	\$904	\$1,159					
\$2,300	\$311	\$431	\$568	\$745	\$915	\$1,175					
\$2,400	\$324	\$444	\$580	\$757	\$927	\$1,190					
\$2,500	\$336	\$456	\$592	\$770	\$939	\$1,205					

Please add this premium
per \$100 over \$2500

\$11

\$11

\$11

\$11

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\$11

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 80-84

ALL INCLUSIVE AGE 00-04											
COVERED AMOUNT FOR TRIP	DAYS						46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45					
\$0	\$223	\$420	\$635	\$883	\$1,318	\$1,850	N/A				
\$100	\$224	\$422	\$639	\$885	\$1,319	\$1,851					
\$200	\$225	\$424	\$643	\$887	\$1,321	\$1,854					
\$300	\$226	\$426	\$649	\$887	\$1,322	\$1,855					
\$400	\$227	\$428	\$652	\$891	\$1,323	\$1,856					
\$500	\$232	\$433	\$655	\$893	\$1,327	\$1,862					
\$600	\$238	\$436	\$662	\$897	\$1,330	\$1,867					
\$700	\$242	\$439	\$666	\$898	\$1,333	\$1,870					
\$800	\$247	\$444	\$669	\$904	\$1,337	\$1,876					
\$900	\$252	\$449	\$672	\$909	\$1,343	\$1,884					
\$1,000	\$256	\$453	\$677	\$913	\$1,348	\$1,892					
\$1,100	\$262	\$457	\$681	\$918	\$1,352	\$1,898					
\$1,200	\$268	\$464	\$689	\$924	\$1,359	\$1,907					
\$1,300	\$276	\$473	\$697	\$931	\$1,367	\$1,918					
\$1,400	\$283	\$480	\$705	\$936	\$1,373	\$1,926					
\$1,500	\$292	\$488	\$712	\$944	\$1,380	\$1,937					
\$1,600	\$303	\$501	\$724	\$953	\$1,391	\$1,952					
\$1,700	\$313	\$512	\$736	\$964	\$1,403	\$1,968					
\$1,800	\$325	\$523	\$747	\$973	\$1,414	\$1,984					
\$1,900	\$337	\$536	\$759	\$983	\$1,425	\$1,999					
\$2,000	\$347	\$547	\$771	\$994	\$1,436	\$2,015					
\$2,100	\$360	\$560	\$785	\$1,006	\$1,449	\$2,033					
\$2,200	\$375	\$575	\$798	\$1,017	\$1,463	\$2,053					
\$2,300	\$388	\$589	\$813	\$1,028	\$1,475	\$2,070					
\$2,400	\$403	\$603	\$826	\$1,040	\$1,488	\$2,088					
\$2,500	\$417	\$616	\$839	\$1,051	\$1,501	\$2,106					
Please add this premium	\$14	\$14	\$14	\$14	\$14	\$14					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ALL INCLUSIVE - AGE 85 & Older

COVERED AMOUNT FOR TRIP	DAYS						46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45					
\$0	\$255	\$431	\$664	\$909	\$1,500	\$2,118	N/A				
\$100	\$256	\$434	\$666	\$911	\$1,502	\$2,121					
\$200	\$257	\$435	\$667	\$913	\$1,503	\$2,123					
\$300	\$258	\$438	\$669	\$915	\$1,504	\$2,123					
\$400	\$259	\$439	\$671	\$917	\$1,508	\$2,129					
\$500	\$265	\$444	\$676	\$920	\$1,511	\$2,133					
\$600	\$271	\$449	\$680	\$923	\$1,513	\$2,137					
\$700	\$276	\$453	\$683	\$926	\$1,518	\$2,143					
\$800	\$282	\$457	\$689	\$931	\$1,525	\$2,153					
\$900	\$287	\$462	\$694	\$935	\$1,528	\$2,158					
\$1,000	\$292	\$468	\$698	\$940	\$1,535	\$2,168					
\$1,100	\$296	\$471	\$701	\$945	\$1,540	\$2,174					
\$1,200	\$306	\$479	\$711	\$951	\$1,549	\$2,187					
\$1,300	\$313	\$487	\$717	\$959	\$1,556	\$2,197					
\$1,400	\$323	\$494	\$725	\$965	\$1,565	\$2,210					
\$1,500	\$331	\$503	\$732	\$972	\$1,572	\$2,219					
\$1,600	\$344	\$514	\$745	\$981	\$1,585	\$2,237					
\$1,700	\$358	\$527	\$756	\$992	\$1,597	\$2,255					
\$1,800	\$371	\$538	\$769	\$1,002	\$1,608	\$2,271					
\$1,900	\$383	\$552	\$782	\$1,012	\$1,622	\$2,290					
\$2,000	\$396	\$564	\$794	\$1,023	\$1,635	\$2,308					
\$2,100	\$412	\$577	\$808	\$1,034	\$1,649	\$2,327					
\$2,200	\$428	\$592	\$822	\$1,046	\$1,664	\$2,349					
\$2,300	\$443	\$605	\$836	\$1,057	\$1,679	\$2,371					
\$2,400	\$458	\$620	\$849	\$1,070	\$1,693	\$2,390					
\$2,500	\$474	\$634	\$864	\$1,081	\$1,709	\$2,413					
Please add this premium	\$16	\$16	\$16	\$16	\$16	\$16					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE PACKAGE PLAN

NON-MEDICAL INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$52	\$60	\$77	\$82	\$91	\$105	\$122	\$155	\$179	\$206	\$233
\$100	\$54	\$64	\$79	\$85	\$94	\$108	\$124	\$158	\$181	\$207	\$234
\$200	\$57	\$69	\$84	\$89	\$100	\$112	\$125	\$160	\$183	\$209	\$236
\$300	\$59	\$72	\$86	\$92	\$103	\$114	\$126	\$161	\$185	\$212	\$237
\$400	\$62	\$75	\$89	\$96	\$106	\$117	\$135	\$162	\$188	\$213	\$238
\$500	\$67	\$82	\$93	\$100	\$112	\$122	\$142	\$163	\$189	\$214	\$241
\$600	\$73	\$86	\$100	\$103	\$117	\$131	\$148	\$168	\$190	\$215	\$242
\$700	\$78	\$90	\$104	\$106	\$120	\$137	\$155	\$170	\$191	\$216	\$244
\$800	\$86	\$97	\$111	\$116	\$126	\$143	\$161	\$174	\$195	\$219	\$247
\$900	\$91	\$101	\$116	\$122	\$133	\$149	\$168	\$181	\$201	\$226	\$249
\$1,000	\$97	\$106	\$121	\$130	\$140	\$156	\$174	\$191	\$207	\$232	\$255
\$1,100	\$102	\$113	\$126	\$137	\$145	\$161	\$180	\$195	\$214	\$238	\$261
\$1,200	\$106	\$119	\$132	\$142	\$152	\$165	\$190	\$201	\$218	\$246	\$266
\$1,300	\$112	\$125	\$137	\$146	\$157	\$172	\$195	\$208	\$223	\$251	\$271
\$1,400	\$116	\$133	\$142	\$150	\$162	\$175	\$201	\$215	\$230	\$256	\$277
\$1,500	\$120	\$137	\$146	\$156	\$168	\$180	\$207	\$220	\$236	\$262	\$285
\$1,600	\$129	\$143	\$155	\$161	\$174	\$189	\$215	\$228	\$244	\$267	\$289
\$1,700	\$136	\$150	\$161	\$170	\$180	\$194	\$220	\$234	\$249	\$273	\$295
\$1,800	\$144	\$156	\$168	\$175	\$189	\$201	\$228	\$242	\$253	\$279	\$300
\$1,900	\$152	\$161	\$175	\$183	\$194	\$208	\$235	\$249	\$260	\$287	\$305
\$2,000	\$159	\$169	\$183	\$190	\$200	\$215	\$242	\$253	\$265	\$294	\$314
\$2,100	\$164	\$175	\$191	\$197	\$207	\$220	\$249	\$261	\$271	\$299	\$318
\$2,200	\$172	\$184	\$197	\$202	\$214	\$230	\$255	\$267	\$277	\$304	\$323
\$2,300	\$179	\$191	\$203	\$210	\$219	\$235	\$262	\$272	\$285	\$311	\$328
\$2,400	\$185	\$199	\$210	\$216	\$228	\$243	\$267	\$279	\$289	\$317	\$335
\$2,500	\$192	\$206	\$218	\$223	\$234	\$249	\$278	\$290	\$300	\$325	\$346

Please add this premium
per \$100 over \$2500

\$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$54	\$62	\$79	\$85	\$93	\$110	\$124	\$157	\$185	\$214	\$237
\$100	\$56	\$66	\$83	\$89	\$99	\$113	\$126	\$159	\$188	\$215	\$238
\$200	\$58	\$71	\$86	\$92	\$102	\$117	\$131	\$160	\$190	\$217	\$242
\$300	\$60	\$74	\$89	\$94	\$106	\$119	\$135	\$162	\$191	\$218	\$244
\$400	\$63	\$78	\$91	\$99	\$111	\$122	\$141	\$163	\$192	\$219	\$247
\$500	\$70	\$84	\$97	\$102	\$116	\$130	\$148	\$164	\$193	\$222	\$248
\$600	\$74	\$89	\$102	\$106	\$119	\$137	\$155	\$171	\$194	\$223	\$249
\$700	\$82	\$93	\$108	\$111	\$124	\$143	\$161	\$176	\$200	\$226	\$250
\$800	\$87	\$100	\$114	\$118	\$131	\$149	\$165	\$188	\$207	\$231	\$255
\$900	\$93	\$104	\$119	\$126	\$137	\$157	\$173	\$192	\$214	\$238	\$262
\$1,000	\$100	\$111	\$125	\$135	\$143	\$162	\$180	\$198	\$219	\$247	\$268
\$1,100	\$105	\$115	\$131	\$142	\$149	\$170	\$190	\$203	\$227	\$251	\$273
\$1,200	\$111	\$122	\$136	\$146	\$156	\$174	\$194	\$213	\$232	\$257	\$281
\$1,300	\$116	\$130	\$141	\$152	\$161	\$179	\$200	\$217	\$241	\$263	\$288
\$1,400	\$119	\$137	\$145	\$156	\$168	\$184	\$207	\$223	\$248	\$270	\$295
\$1,500	\$124	\$143	\$150	\$160	\$174	\$190	\$215	\$231	\$252	\$276	\$300
\$1,600	\$132	\$149	\$158	\$168	\$180	\$197	\$219	\$236	\$260	\$285	\$306
\$1,700	\$141	\$156	\$164	\$174	\$188	\$202	\$227	\$246	\$266	\$289	\$314
\$1,800	\$148	\$160	\$173	\$181	\$194	\$210	\$234	\$251	\$271	\$296	\$319
\$1,900	\$157	\$165	\$180	\$189	\$200	\$216	\$242	\$256	\$278	\$301	\$325
\$2,000	\$163	\$173	\$189	\$195	\$207	\$223	\$248	\$263	\$286	\$309	\$333
\$2,100	\$171	\$179	\$195	\$202	\$214	\$232	\$253	\$270	\$292	\$316	\$338
\$2,200	\$177	\$188	\$202	\$210	\$219	\$238	\$261	\$277	\$299	\$320	\$346
\$2,300	\$184	\$195	\$209	\$216	\$228	\$247	\$268	\$285	\$305	\$326	\$352
\$2,400	\$192	\$202	\$216	\$223	\$234	\$253	\$276	\$290	\$313	\$334	\$358
\$2,500	\$198	\$210	\$223	\$232	\$241	\$261	\$288	\$299	\$319	\$342	\$366

Please add this premium
per \$100 over \$2500

\$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 60-64

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$58	\$66	\$86	\$90	\$103	\$116	\$135	\$171	\$202	\$234	\$271
\$100	\$60	\$71	\$87	\$93	\$106	\$118	\$139	\$174	\$207	\$237	\$274
\$200	\$64	\$74	\$90	\$96	\$110	\$121	\$142	\$177	\$212	\$242	\$278
\$300	\$69	\$79	\$91	\$100	\$112	\$125	\$145	\$181	\$215	\$246	\$281
\$400	\$71	\$85	\$93	\$103	\$116	\$130	\$149	\$185	\$218	\$249	\$286
\$500	\$77	\$90	\$101	\$110	\$120	\$137	\$156	\$191	\$223	\$253	\$290
\$600	\$84	\$96	\$108	\$116	\$125	\$144	\$161	\$197	\$228	\$260	\$294
\$700	\$90	\$101	\$116	\$121	\$131	\$154	\$168	\$201	\$233	\$265	\$299
\$800	\$94	\$105	\$121	\$129	\$139	\$158	\$174	\$208	\$238	\$271	\$305
\$900	\$100	\$111	\$129	\$135	\$144	\$163	\$180	\$214	\$246	\$278	\$313
\$1,000	\$104	\$117	\$135	\$141	\$150	\$171	\$185	\$218	\$251	\$286	\$318
\$1,100	\$110	\$121	\$141	\$148	\$158	\$175	\$192	\$226	\$257	\$291	\$324
\$1,200	\$118	\$129	\$148	\$155	\$164	\$183	\$199	\$234	\$266	\$300	\$335
\$1,300	\$126	\$136	\$156	\$160	\$172	\$190	\$207	\$244	\$274	\$307	\$344
\$1,400	\$136	\$143	\$162	\$165	\$179	\$197	\$215	\$252	\$285	\$316	\$353
\$1,500	\$143	\$150	\$170	\$173	\$188	\$202	\$222	\$261	\$292	\$323	\$361
\$1,600	\$149	\$157	\$175	\$180	\$193	\$210	\$231	\$267	\$300	\$332	\$368
\$1,700	\$156	\$162	\$181	\$188	\$200	\$217	\$237	\$274	\$306	\$337	\$375
\$1,800	\$160	\$171	\$189	\$193	\$207	\$223	\$244	\$281	\$314	\$345	\$380
\$1,900	\$165	\$176	\$193	\$199	\$213	\$232	\$251	\$289	\$320	\$351	\$389
\$2,000	\$172	\$184	\$199	\$206	\$219	\$237	\$259	\$295	\$326	\$358	\$394
\$2,100	\$181	\$193	\$208	\$215	\$230	\$247	\$267	\$304	\$336	\$367	\$404
\$2,200	\$191	\$200	\$216	\$223	\$238	\$255	\$276	\$311	\$345	\$375	\$411
\$2,300	\$200	\$209	\$226	\$234	\$248	\$262	\$286	\$319	\$353	\$385	\$419
\$2,400	\$209	\$217	\$234	\$243	\$257	\$271	\$292	\$328	\$361	\$393	\$427
\$2,500	\$218	\$227	\$242	\$252	\$266	\$279	\$301	\$336	\$369	\$402	\$436

Please add this premium
per \$100 over \$2500

\$6.50

\$6.50

\$6.50

\$6.50

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\$6.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$69	\$79	\$93	\$100	\$114	\$122	\$144	\$179	\$209	\$241	\$278
\$100	\$72	\$84	\$96	\$103	\$117	\$126	\$148	\$183	\$214	\$247	\$282
\$200	\$74	\$86	\$100	\$106	\$119	\$132	\$152	\$189	\$218	\$251	\$288
\$300	\$78	\$89	\$103	\$111	\$121	\$136	\$155	\$193	\$223	\$257	\$292
\$400	\$83	\$91	\$105	\$114	\$124	\$140	\$158	\$198	\$230	\$262	\$296
\$500	\$87	\$96	\$112	\$119	\$132	\$145	\$163	\$202	\$234	\$267	\$301
\$600	\$93	\$102	\$117	\$124	\$140	\$152	\$171	\$208	\$238	\$272	\$305
\$700	\$99	\$106	\$122	\$130	\$146	\$158	\$176	\$213	\$246	\$277	\$309
\$800	\$103	\$112	\$129	\$136	\$152	\$163	\$183	\$217	\$251	\$282	\$316
\$900	\$108	\$118	\$135	\$141	\$157	\$171	\$189	\$223	\$256	\$289	\$321
\$1,000	\$113	\$122	\$141	\$146	\$162	\$176	\$194	\$231	\$262	\$295	\$328
\$1,100	\$118	\$129	\$146	\$154	\$168	\$183	\$199	\$235	\$268	\$300	\$335
\$1,200	\$125	\$137	\$155	\$160	\$175	\$191	\$207	\$244	\$276	\$309	\$344
\$1,300	\$135	\$146	\$160	\$168	\$183	\$198	\$215	\$251	\$285	\$318	\$352
\$1,400	\$142	\$156	\$168	\$175	\$190	\$206	\$222	\$260	\$291	\$326	\$360
\$1,500	\$150	\$163	\$175	\$184	\$197	\$213	\$231	\$267	\$299	\$336	\$368
\$1,600	\$157	\$171	\$183	\$191	\$202	\$218	\$237	\$273	\$305	\$342	\$375
\$1,700	\$162	\$176	\$191	\$197	\$210	\$226	\$244	\$281	\$313	\$349	\$380
\$1,800	\$171	\$183	\$197	\$202	\$216	\$232	\$251	\$288	\$318	\$354	\$389
\$1,900	\$176	\$190	\$203	\$209	\$223	\$237	\$259	\$294	\$324	\$360	\$394
\$2,000	\$184	\$195	\$212	\$216	\$231	\$246	\$265	\$300	\$332	\$367	\$402
\$2,100	\$194	\$206	\$220	\$228	\$241	\$253	\$276	\$311	\$342	\$377	\$411
\$2,200	\$202	\$214	\$233	\$238	\$251	\$263	\$287	\$320	\$353	\$389	\$422
\$2,300	\$213	\$223	\$244	\$250	\$261	\$273	\$296	\$333	\$363	\$398	\$431
\$2,400	\$222	\$233	\$253	\$260	\$271	\$285	\$306	\$342	\$374	\$409	\$443
\$2,500	\$233	\$242	\$265	\$271	\$282	\$294	\$317	\$353	\$387	\$421	\$452

Please add this premium
per \$100 over \$2500

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

\$7.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE PACKAGE PLAN

NON-MEDICAL INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$76	\$84	\$97	\$105	\$118	\$130	\$146	\$178	\$211	\$235	\$269
\$100	\$78	\$86	\$102	\$108	\$121	\$133	\$149	\$182	\$213	\$240	\$274
\$200	\$80	\$91	\$104	\$111	\$125	\$134	\$151	\$187	\$217	\$245	\$277
\$300	\$83	\$93	\$108	\$115	\$129	\$137	\$157	\$193	\$222	\$250	\$282
\$400	\$85	\$96	\$111	\$118	\$131	\$142	\$160	\$198	\$227	\$256	\$287
\$500	\$92	\$102	\$118	\$124	\$136	\$148	\$165	\$201	\$229	\$259	\$290
\$600	\$98	\$107	\$125	\$130	\$143	\$157	\$173	\$206	\$232	\$263	\$293
\$700	\$107	\$112	\$131	\$134	\$148	\$163	\$178	\$211	\$236	\$266	\$296
\$800	\$110	\$118	\$136	\$142	\$152	\$166	\$182	\$215	\$243	\$272	\$305
\$900	\$115	\$124	\$143	\$147	\$160	\$173	\$186	\$222	\$250	\$278	\$310
\$1,000	\$119	\$130	\$148	\$151	\$165	\$176	\$192	\$227	\$257	\$284	\$318
\$1,100	\$124	\$134	\$152	\$159	\$173	\$180	\$197	\$232	\$264	\$291	\$324
\$1,200	\$132	\$144	\$161	\$165	\$178	\$190	\$205	\$241	\$272	\$299	\$332
\$1,300	\$142	\$150	\$165	\$170	\$184	\$197	\$214	\$249	\$280	\$307	\$340
\$1,400	\$149	\$160	\$174	\$178	\$191	\$206	\$223	\$258	\$289	\$317	\$349
\$1,500	\$158	\$166	\$179	\$183	\$197	\$214	\$231	\$266	\$295	\$324	\$358
\$1,600	\$165	\$175	\$186	\$192	\$205	\$223	\$240	\$274	\$303	\$332	\$364
\$1,700	\$173	\$181	\$196	\$200	\$214	\$230	\$246	\$282	\$310	\$339	\$373
\$1,800	\$179	\$187	\$202	\$210	\$224	\$237	\$255	\$290	\$318	\$347	\$379
\$1,900	\$185	\$196	\$212	\$216	\$231	\$245	\$263	\$296	\$325	\$356	\$388
\$2,000	\$193	\$202	\$218	\$227	\$241	\$252	\$306	\$306	\$332	\$362	\$394
\$2,100	\$203	\$214	\$230	\$236	\$251	\$264	\$317	\$318	\$344	\$374	\$405
\$2,200	\$215	\$227	\$241	\$247	\$262	\$274	\$326	\$327	\$354	\$384	\$416
\$2,300	\$227	\$237	\$251	\$259	\$273	\$284	\$337	\$338	\$365	\$396	\$429
\$2,400	\$239	\$249	\$263	\$271	\$283	\$294	\$348	\$349	\$376	\$405	\$439
\$2,500	\$249	\$259	\$273	\$281	\$293	\$306	\$359	\$360	\$388	\$416	\$451

Please add this premium
per \$100 over \$2500

\$8 \$8 \$8 \$8 \$8 \$8 \$8 \$8 \$8 \$8 \$8

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$90	\$99	\$117	\$120	\$132	\$143	\$159	\$185	\$211	\$239	\$265
\$100	\$94	\$100	\$119	\$123	\$133	\$145	\$160	\$190	\$214	\$241	\$268
\$200	\$97	\$102	\$121	\$125	\$136	\$147	\$162	\$193	\$218	\$246	\$272
\$300	\$99	\$105	\$123	\$129	\$138	\$150	\$164	\$196	\$223	\$250	\$277
\$400	\$102	\$108	\$125	\$131	\$142	\$153	\$165	\$201	\$226	\$253	\$280
\$500	\$114	\$119	\$136	\$143	\$152	\$165	\$178	\$210	\$237	\$264	\$292
\$600	\$127	\$131	\$149	\$152	\$164	\$177	\$190	\$222	\$247	\$272	\$301
\$700	\$137	\$143	\$162	\$164	\$177	\$189	\$201	\$232	\$257	\$281	\$313
\$800	\$147	\$152	\$172	\$173	\$186	\$196	\$210	\$241	\$266	\$293	\$324
\$900	\$157	\$162	\$179	\$182	\$196	\$207	\$221	\$252	\$277	\$304	\$335
\$1,000	\$166	\$172	\$190	\$192	\$207	\$214	\$230	\$263	\$287	\$315	\$344
\$1,100	\$174	\$181	\$196	\$201	\$218	\$224	\$241	\$272	\$298	\$326	\$355
\$1,200	\$186	\$193	\$208	\$213	\$229	\$237	\$252	\$285	\$309	\$338	\$366
\$1,300	\$197	\$205	\$219	\$224	\$240	\$247	\$264	\$298	\$322	\$349	\$378
\$1,400	\$209	\$214	\$231	\$235	\$251	\$259	\$275	\$309	\$332	\$361	\$389
\$1,500	\$221	\$226	\$242	\$247	\$263	\$270	\$286	\$322	\$344	\$374	\$401
\$1,600	\$234	\$240	\$256	\$262	\$275	\$283	\$300	\$336	\$359	\$388	\$414
\$1,700	\$247	\$253	\$270	\$275	\$288	\$298	\$315	\$349	\$372	\$400	\$428
\$1,800	\$261	\$266	\$283	\$290	\$301	\$311	\$330	\$361	\$385	\$413	\$441
\$1,900	\$274	\$280	\$298	\$303	\$314	\$325	\$344	\$375	\$398	\$427	\$455
\$2,000	\$287	\$293	\$312	\$316	\$327	\$338	\$360	\$388	\$411	\$439	\$468
\$2,100	\$298	\$306	\$324	\$328	\$341	\$351	\$371	\$399	\$424	\$452	\$479
\$2,200	\$310	\$316	\$336	\$340	\$354	\$363	\$383	\$411	\$435	\$463	\$491
\$2,300	\$322	\$329	\$346	\$352	\$366	\$375	\$393	\$422	\$447	\$477	\$504
\$2,400	\$332	\$341	\$358	\$363	\$379	\$388	\$404	\$434	\$459	\$490	\$516
\$2,500	\$343	\$354	\$369	\$374	\$393	\$401	\$414	\$444	\$471	\$503	\$528

Please add this premium
per \$100 over \$2500

\$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 80-84

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$118	\$124	\$138	\$144	\$154	\$164	\$180	\$216	\$242	\$270	\$300
\$100	\$120	\$127	\$143	\$146	\$157	\$167	\$183	\$218	\$246	\$272	\$303
\$200	\$122	\$129	\$145	\$148	\$159	\$169	\$186	\$221	\$247	\$275	\$304
\$300	\$124	\$132	\$148	\$150	\$162	\$173	\$190	\$223	\$251	\$277	\$306
\$400	\$127	\$133	\$150	\$153	\$164	\$177	\$193	\$225	\$253	\$279	\$307
\$500	\$144	\$150	\$167	\$172	\$181	\$192	\$209	\$242	\$269	\$295	\$326
\$600	\$160	\$166	\$181	\$190	\$198	\$208	\$226	\$261	\$286	\$312	\$343
\$700	\$178	\$182	\$196	\$207	\$217	\$224	\$242	\$277	\$303	\$327	\$360
\$800	\$192	\$196	\$213	\$221	\$231	\$241	\$257	\$292	\$316	\$342	\$375
\$900	\$207	\$211	\$227	\$234	\$245	\$258	\$271	\$306	\$331	\$356	\$389
\$1,000	\$221	\$226	\$242	\$247	\$259	\$275	\$285	\$320	\$346	\$371	\$405
\$1,100	\$237	\$241	\$258	\$263	\$272	\$292	\$299	\$335	\$360	\$386	\$420
\$1,200	\$251	\$254	\$271	\$277	\$288	\$305	\$315	\$349	\$377	\$401	\$434
\$1,300	\$264	\$268	\$286	\$292	\$304	\$320	\$329	\$364	\$393	\$417	\$446
\$1,400	\$279	\$281	\$300	\$306	\$320	\$332	\$344	\$378	\$409	\$433	\$460
\$1,500	\$293	\$296	\$315	\$320	\$335	\$347	\$360	\$394	\$425	\$447	\$474
\$1,600	\$308	\$313	\$330	\$337	\$351	\$365	\$377	\$411	\$440	\$464	\$491
\$1,700	\$324	\$328	\$346	\$354	\$366	\$382	\$395	\$428	\$457	\$484	\$508
\$1,800	\$339	\$344	\$363	\$371	\$383	\$399	\$412	\$445	\$473	\$501	\$527
\$1,900	\$354	\$360	\$378	\$388	\$399	\$415	\$430	\$462	\$489	\$519	\$543
\$2,000	\$369	\$377	\$395	\$405	\$414	\$434	\$447	\$479	\$506	\$536	\$560
\$2,100	\$383	\$389	\$408	\$417	\$428	\$445	\$460	\$492	\$518	\$547	\$573
\$2,200	\$396	\$403	\$421	\$428	\$443	\$456	\$473	\$505	\$530	\$559	\$586
\$2,300	\$410	\$415	\$434	\$440	\$457	\$468	\$486	\$517	\$542	\$571	\$598
\$2,400	\$423	\$428	\$446	\$453	\$471	\$479	\$500	\$529	\$553	\$583	\$609
\$2,500	\$436	\$441	\$459	\$463	\$485	\$490	\$512	\$541	\$566	\$594	\$622
Please add this premium per \$100 over \$2500	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

NON-MEDICAL INCLUSIVE - AGE 85 & Older

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$135	\$149	\$167	\$182	\$207	\$217	\$234	\$292	\$337	\$383	\$426
\$100	\$145	\$160	\$173	\$189	\$213	\$227	\$247	\$305	\$349	\$394	\$436
\$200	\$152	\$169	\$179	\$193	\$219	\$238	\$259	\$317	\$360	\$405	\$446
\$300	\$161	\$181	\$184	\$197	\$226	\$247	\$271	\$331	\$373	\$415	\$457
\$400	\$168	\$192	\$195	\$205	\$233	\$258	\$283	\$344	\$385	\$427	\$468
\$500	\$190	\$213	\$213	\$228	\$258	\$277	\$303	\$366	\$408	\$450	\$491
\$600	\$208	\$232	\$238	\$253	\$281	\$296	\$322	\$389	\$430	\$473	\$514
\$700	\$227	\$252	\$263	\$277	\$315	\$316	\$341	\$411	\$453	\$494	\$537
\$800	\$247	\$270	\$281	\$298	\$340	\$341	\$366	\$434	\$475	\$519	\$561
\$900	\$267	\$290	\$303	\$320	\$364	\$365	\$390	\$457	\$500	\$542	\$584
\$1,000	\$287	\$307	\$324	\$340	\$388	\$388	\$415	\$480	\$522	\$565	\$608
\$1,100	\$307	\$326	\$343	\$360	\$411	\$412	\$440	\$504	\$545	\$589	\$632
\$1,200	\$326	\$344	\$364	\$379	\$423	\$431	\$460	\$524	\$568	\$610	\$655
\$1,300	\$346	\$365	\$384	\$398	\$434	\$451	\$479	\$548	\$591	\$634	\$678
\$1,400	\$366	\$385	\$403	\$417	\$445	\$470	\$500	\$570	\$615	\$656	\$701
\$1,500	\$385	\$404	\$424	\$435	\$457	\$489	\$519	\$592	\$638	\$680	\$724
\$1,600	\$404	\$427	\$444	\$459	\$476	\$514	\$542	\$616	\$661	\$704	\$749
\$1,700	\$425	\$449	\$463	\$483	\$496	\$537	\$565	\$638	\$683	\$728	\$772
\$1,800	\$445	\$472	\$485	\$506	\$517	\$562	\$587	\$662	\$706	\$751	\$796
\$1,900	\$463	\$494	\$506	\$529	\$536	\$587	\$609	\$683	\$729	\$774	\$819
\$2,000	\$485	\$517	\$527	\$552	\$557	\$610	\$632	\$706	\$753	\$798	\$843
\$2,100	\$504	\$534	\$546	\$571	\$575	\$632	\$654	\$728	\$776	\$820	\$867
\$2,200	\$523	\$553	\$567	\$591	\$594	\$651	\$676	\$751	\$799	\$845	\$891
\$2,300	\$543	\$570	\$587	\$609	\$614	\$670	\$698	\$774	\$823	\$868	\$913
\$2,400	\$564	\$588	\$607	\$629	\$633	\$690	\$719	\$797	\$846	\$891	\$936
\$2,500	\$583	\$605	\$626	\$649	\$652	\$711	\$741	\$819	\$869	\$915	\$961
Please add this premium per \$100 over \$2500	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14	\$14

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

EMERGENCY MEDICAL PLAN

EMERGENCY MEDICAL - UNDER AGE 60

# of Days	AGE			
	Under 26	26-39	40-54	55-59
1	\$3.30	\$3.58	\$4.01	\$4.70
2	\$6.60	\$7.16	\$8.02	\$9.40
3	\$9.90	\$10.74	\$12.03	\$14.10
4	\$13.20	\$14.32	\$16.04	\$18.80
5	\$16.50	\$17.90	\$20.05	\$23.50
6	\$19.80	\$21.48	\$24.06	\$28.20
7	\$23.10	\$25.06	\$28.07	\$32.90
8	\$26.40	\$28.64	\$32.08	\$37.60
9	\$29.70	\$32.22	\$36.09	\$42.30
10	\$33.00	\$35.80	\$40.10	\$47.00
11	\$36.30	\$39.38	\$44.11	\$51.70
12	\$39.60	\$42.96	\$48.12	\$56.40
13	\$42.90	\$46.54	\$52.13	\$61.10
14	\$46.20	\$50.12	\$56.14	\$65.80
15	\$49.50	\$53.70	\$60.15	\$70.50
16	\$52.80	\$57.28	\$64.16	\$75.20
17	\$56.10	\$60.86	\$68.17	\$79.90
18	\$59.76	\$64.80	\$73.44	\$85.32
19	\$63.08	\$68.40	\$77.52	\$90.06
20	\$66.40	\$72.00	\$81.60	\$94.80
21	\$69.72	\$75.60	\$85.68	\$99.54
22	\$73.04	\$79.20	\$89.76	\$104.28
23	\$76.36	\$82.80	\$93.84	\$109.02
24	\$79.68	\$86.40	\$97.92	\$113.76
25	\$83.00	\$90.00	\$102.00	\$118.50
26	\$86.32	\$93.60	\$106.08	\$123.24
27	\$89.64	\$97.20	\$110.16	\$127.98
28	\$92.96	\$100.80	\$114.24	\$132.72
29	\$96.28	\$104.40	\$118.32	\$137.46
30	\$99.60	\$108.00	\$122.40	\$142.20
31	\$100.49	\$108.90	\$122.97	\$143.02
32	\$101.08	\$109.76	\$123.52	\$144.54
33	\$101.97	\$110.88	\$127.38	\$145.86
34	\$105.06	\$114.24	\$131.24	\$150.28
35	\$108.15	\$117.60	\$135.10	\$154.70
For trips over 35 days, use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.				
36-60	\$3.09	\$3.36	\$3.86	\$4.42
61-90	\$3.12	\$3.38	\$3.91	\$4.59
91-120	\$3.15	\$3.42	\$4.05	\$4.75
121-150	\$3.21	\$3.56	\$4.31	\$5.23
151-212	\$3.30	\$3.75	\$4.51	\$5.50
213-365	\$3.58	\$3.98	\$4.84	\$5.91

Provincial Sales Tax may be applicable.

EMERGENCY MEDICAL - PLAN A**Medical Questionnaire Required For Age 60 & Older**

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$4.50	\$5.76	\$7.90	\$12.62	\$21.55	\$29.42
18-30		\$4.57	\$5.80	\$7.90	\$12.97	\$21.72	\$29.77
31-60		\$4.57	\$6.50	\$8.00	\$13.85	\$22.07	\$30.05
61-90		\$5.16	\$6.54	\$8.77	\$14.47	\$24.27	\$33.01
91-120		\$5.33	\$6.80	\$9.65	\$15.61	\$24.52	\$33.20
121-150		\$5.46	\$7.07	\$9.98	\$16.93	\$25.39	\$34.25
151-212		\$6.44	\$7.60	\$10.52	\$17.52	\$26.33	\$36.18
213-365		\$6.64	\$7.63	\$11.85	\$20.16	\$28.98	\$38.42

Provincial Sales Tax may be applicable.

EMERGENCY MEDICAL - PLAN B**Medical Questionnaire Required For Age 60 & Older**

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$7.63	\$9.21	\$12.36	\$20.50	\$37.43	\$47.80
18-30		\$7.93	\$9.82	\$13.32	\$21.72	\$37.75	\$49.72
31-60		\$8.39	\$10.07	\$13.93	\$21.72	\$39.40	\$51.00
61-90		\$8.52	\$10.98	\$14.51	\$22.66	\$39.57	\$52.87
91-120		\$8.98	\$12.27	\$15.65	\$23.73	\$42.44	\$57.86
121-150		\$9.02	\$12.62	\$15.96	\$24.94	\$42.55	\$60.82
151-212		\$10.29	\$13.73	\$18.69	\$26.91	\$42.66	\$66.23
213-365		\$10.50	\$14.20	\$18.84	\$28.41	\$43.02	\$69.20

Provincial Sales Tax may be applicable.

EMERGENCY MEDICAL - PLAN C**Medical Questionnaire Required For Age 60 & Older**

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$12.71	\$15.86	\$21.11	\$34.23	\$56.07	\$76.13
18-30		\$13.02	\$16.84	\$21.45	\$37.56	\$58.51	\$77.77
31-60		\$13.41	\$17.61	\$21.49	\$38.61	\$60.38	\$81.55
61-90		\$14.10	\$18.76	\$24.60	\$39.77	\$61.86	\$85.40
91-120		\$14.21	\$19.87	\$25.80	\$40.45	\$66.38	\$86.79
121-150		\$15.80	\$20.61	\$27.64	\$40.83	\$73.52	\$89.12
151-212		\$17.43	\$22.58	\$28.98	\$43.97	\$76.44	\$89.71
213-365		\$19.01	\$25.10	\$32.15	\$48.17	\$85.84	\$91.56

Provincial Sales Tax may be applicable.

CANADA MEDICAL PLAN

CANADA MEDICAL PLAN - UNDER AGE 60

# of Days	AGE			
	Under 26	26-39	40-54	55-59
1	\$1.65	\$1.79	\$2.01	\$2.35
2	\$3.30	\$3.58	\$4.02	\$4.70
3	\$4.95	\$5.37	\$6.03	\$7.05
4	\$6.60	\$7.16	\$8.04	\$9.40
5	\$8.25	\$8.95	\$10.05	\$11.75
6	\$9.90	\$10.74	\$12.06	\$14.10
7	\$11.55	\$12.53	\$14.07	\$16.45
8	\$13.20	\$14.32	\$16.08	\$18.80
9	\$14.85	\$16.11	\$18.09	\$21.15
10	\$16.50	\$17.90	\$20.10	\$23.50
11	\$18.15	\$19.69	\$22.11	\$25.85
12	\$19.80	\$21.48	\$24.12	\$28.20
13	\$21.45	\$23.27	\$26.13	\$30.55
14	\$23.10	\$25.06	\$28.14	\$32.90
15	\$24.75	\$26.85	\$30.15	\$35.25
16	\$26.40	\$28.64	\$32.16	\$37.60
17	\$28.05	\$30.43	\$34.17	\$39.95
18	\$29.88	\$32.40	\$36.72	\$42.66
19	\$31.54	\$34.20	\$38.76	\$45.03
20	\$33.20	\$36.00	\$40.80	\$47.40
21	\$34.86	\$37.80	\$42.84	\$49.77
22	\$36.52	\$39.60	\$44.88	\$52.14
23	\$38.18	\$41.40	\$46.92	\$54.51
24	\$39.84	\$43.20	\$48.96	\$56.88
25	\$41.50	\$45.00	\$51.00	\$59.25
26	\$43.16	\$46.80	\$53.04	\$61.62
27	\$44.82	\$48.60	\$55.08	\$63.99
28	\$46.48	\$50.40	\$57.12	\$66.36
29	\$48.14	\$52.20	\$59.16	\$68.73
30	\$49.80	\$54.00	\$61.20	\$71.10
31	\$50.25	\$54.45	\$61.48	\$71.51
32	\$50.54	\$54.88	\$61.76	\$72.27
33	\$51.15	\$55.44	\$63.69	\$72.93
34	\$52.70	\$57.12	\$65.62	\$75.14
35	\$54.25	\$58.80	\$67.55	\$77.35
For trips over 35 days, use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.				
36-60	\$1.55	\$1.68	\$1.93	\$2.21
61-90	\$1.56	\$1.69	\$1.96	\$2.30
91-120	\$1.58	\$1.71	\$2.03	\$2.38
121-150	\$1.61	\$1.78	\$2.16	\$2.62
151-212	\$1.65	\$1.88	\$2.26	\$2.75
213-365	\$1.79	\$1.99	\$2.42	\$2.96

Provincial Sales Tax may be applicable.

CANADA MEDICAL - PLAN A

Medical Questionnaire Required For Age 60 & Older

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$2.25	\$2.88	\$3.95	\$6.31	\$10.78	\$14.71
18-30		\$2.29	\$2.90	\$3.95	\$6.49	\$10.86	\$14.89
31-60		\$2.29	\$3.25	\$4.00	\$6.93	\$11.04	\$15.03
61-90		\$2.58	\$3.27	\$4.39	\$7.24	\$12.14	\$16.51
91-120		\$2.67	\$3.40	\$4.83	\$7.81	\$12.26	\$16.60
121-150		\$2.73	\$3.54	\$4.99	\$8.47	\$12.70	\$17.13
151-212		\$3.22	\$3.80	\$5.26	\$8.76	\$13.17	\$18.09
213-365		\$3.32	\$3.82	\$5.93	\$10.08	\$14.49	\$19.21

Provincial Sales Tax may be applicable.

CANADA MEDICAL - PLAN B

Medical Questionnaire Required For Age 60 & Older

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$3.82	\$4.61	\$6.18	\$10.25	\$18.72	\$23.90
18-30		\$3.97	\$4.91	\$6.66	\$10.86	\$18.88	\$24.86
31-60		\$4.20	\$5.04	\$6.97	\$10.86	\$19.70	\$25.50
61-90		\$4.26	\$5.49	\$7.26	\$11.33	\$19.79	\$26.44
91-120		\$4.49	\$6.14	\$7.83	\$11.87	\$21.22	\$28.93
121-150		\$4.51	\$6.31	\$7.98	\$12.47	\$21.28	\$30.41
151-212		\$5.15	\$6.87	\$9.35	\$13.46	\$21.33	\$33.12
213-365		\$5.25	\$7.10	\$9.42	\$14.21	\$21.51	\$34.60

Provincial Sales Tax may be applicable.

CANADA MEDICAL - PLAN C

Medical Questionnaire Required For Age 60 & Older

Use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-17		\$6.36	\$7.93	\$10.56	\$17.12	\$28.04	\$38.07
18-30		\$6.51	\$8.42	\$10.73	\$18.78	\$29.26	\$38.89
31-60		\$6.71	\$8.81	\$10.75	\$19.31	\$30.19	\$40.78
61-90		\$7.05	\$9.38	\$12.30	\$19.89	\$30.93	\$42.70
91-120		\$7.11	\$9.94	\$12.90	\$20.23	\$33.19	\$43.40
121-150		\$7.90	\$10.31	\$13.82	\$20.42	\$36.76	\$44.56
151-212		\$8.72	\$11.29	\$14.49	\$21.99	\$38.22	\$44.86
213-365		\$9.51	\$12.55	\$16.08	\$24.09	\$42.92	\$45.78

Provincial Sales Tax may be applicable.

CANADA ALL-INCLUSIVE PACKAGE PLAN

CANADA ALL-INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$44	\$58	\$72	\$93	\$130	\$170	\$270	\$346	\$421	\$483	\$555
\$100	\$47	\$60	\$74	\$96	\$132	\$172	\$276	\$351	\$427	\$494	\$566
\$200	\$50	\$61	\$78	\$98	\$135	\$173	\$287	\$363	\$438	\$503	\$574
\$300	\$54	\$63	\$81	\$101	\$137	\$180	\$294	\$368	\$446	\$512	\$584
\$400	\$57	\$66	\$84	\$103	\$140	\$189	\$302	\$377	\$455	\$520	\$594
\$500	\$59	\$71	\$89	\$108	\$145	\$193	\$310	\$388	\$463	\$531	\$602
\$600	\$62	\$77	\$92	\$113	\$149	\$200	\$320	\$395	\$473	\$540	\$611
\$700	\$64	\$83	\$97	\$116	\$154	\$208	\$328	\$404	\$481	\$551	\$623
\$800	\$70	\$89	\$101	\$119	\$159	\$213	\$337	\$411	\$491	\$557	\$630
\$900	\$74	\$92	\$104	\$121	\$163	\$217	\$346	\$421	\$497	\$568	\$642
\$1,000	\$78	\$97	\$111	\$125	\$170	\$226	\$351	\$427	\$506	\$578	\$651
\$1,100	\$83	\$100	\$115	\$129	\$175	\$234	\$363	\$438	\$516	\$588	\$659
\$1,200	\$87	\$104	\$118	\$133	\$177	\$237	\$368	\$447	\$522	\$596	\$669
\$1,300	\$91	\$110	\$120	\$137	\$180	\$243	\$377	\$455	\$533	\$607	\$679
\$1,400	\$96	\$111	\$124	\$142	\$183	\$249	\$388	\$463	\$541	\$614	\$687
\$1,500	\$99	\$114	\$129	\$146	\$185	\$252	\$395	\$473	\$552	\$625	\$698
\$1,600	\$104	\$119	\$134	\$154	\$192	\$257	\$404	\$481	\$557	\$633	\$707
\$1,700	\$111	\$122	\$141	\$160	\$198	\$259	\$411	\$491	\$568	\$644	\$716
\$1,800	\$116	\$126	\$146	\$168	\$204	\$265	\$419	\$497	\$576	\$652	\$725
\$1,900	\$121	\$132	\$154	\$175	\$210	\$273	\$427	\$505	\$587	\$664	\$736
\$2,000	\$130	\$137	\$159	\$183	\$216	\$279	\$437	\$514	\$594	\$671	\$745
\$2,100	\$135	\$142	\$164	\$188	\$221	\$287	\$445	\$522	\$602	\$682	\$754
\$2,200	\$140	\$146	\$171	\$192	\$228	\$292	\$454	\$533	\$611	\$691	\$764
\$2,300	\$145	\$154	\$175	\$198	\$234	\$296	\$462	\$539	\$620	\$701	\$771
\$2,400	\$151	\$159	\$184	\$202	\$239	\$301	\$470	\$550	\$628	\$709	\$783
\$2,500	\$157	\$168	\$193	\$210	\$246	\$304	\$478	\$556	\$636	\$720	\$794

Please add this premium
per \$100 over \$2500

\$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$45	\$60	\$73	\$97	\$133	\$180	\$297	\$380	\$466	\$537	\$617
\$100	\$47	\$61	\$77	\$99	\$135	\$187	\$307	\$390	\$474	\$549	\$628
\$200	\$53	\$63	\$81	\$101	\$139	\$190	\$314	\$400	\$485	\$557	\$638
\$300	\$56	\$64	\$83	\$103	\$142	\$195	\$323	\$406	\$493	\$568	\$650
\$400	\$59	\$66	\$86	\$106	\$145	\$200	\$330	\$417	\$504	\$579	\$660
\$500	\$61	\$72	\$91	\$111	\$149	\$206	\$340	\$425	\$511	\$590	\$669
\$600	\$63	\$79	\$96	\$115	\$154	\$213	\$347	\$436	\$521	\$601	\$680
\$700	\$66	\$84	\$99	\$120	\$158	\$219	\$354	\$445	\$529	\$611	\$692
\$800	\$72	\$89	\$104	\$122	\$163	\$223	\$364	\$452	\$540	\$623	\$703
\$900	\$77	\$93	\$110	\$126	\$170	\$232	\$369	\$463	\$549	\$633	\$713
\$1,000	\$81	\$97	\$114	\$130	\$175	\$236	\$378	\$470	\$557	\$644	\$725
\$1,100	\$86	\$101	\$118	\$132	\$181	\$242	\$388	\$481	\$566	\$655	\$732
\$1,200	\$90	\$104	\$120	\$137	\$184	\$248	\$395	\$490	\$576	\$665	\$745
\$1,300	\$93	\$108	\$124	\$142	\$187	\$253	\$403	\$497	\$584	\$677	\$758
\$1,400	\$97	\$112	\$129	\$146	\$189	\$259	\$411	\$508	\$595	\$687	\$767
\$1,500	\$101	\$115	\$132	\$151	\$191	\$265	\$419	\$517	\$605	\$698	\$778
\$1,600	\$106	\$120	\$137	\$159	\$197	\$270	\$426	\$526	\$613	\$708	\$788
\$1,700	\$113	\$124	\$144	\$165	\$204	\$275	\$436	\$536	\$623	\$720	\$799
\$1,800	\$119	\$131	\$151	\$173	\$210	\$282	\$442	\$544	\$632	\$729	\$811
\$1,900	\$125	\$135	\$158	\$180	\$217	\$288	\$451	\$552	\$642	\$742	\$820
\$2,000	\$132	\$140	\$163	\$188	\$223	\$294	\$458	\$563	\$651	\$750	\$832
\$2,100	\$137	\$145	\$170	\$193	\$230	\$299	\$467	\$570	\$659	\$762	\$843
\$2,200	\$144	\$151	\$175	\$198	\$235	\$304	\$474	\$581	\$669	\$770	\$856
\$2,300	\$150	\$157	\$181	\$203	\$241	\$309	\$485	\$588	\$678	\$783	\$863
\$2,400	\$156	\$162	\$188	\$209	\$247	\$314	\$491	\$599	\$687	\$795	\$875
\$2,500	\$161	\$170	\$194	\$215	\$253	\$318	\$497	\$607	\$697	\$804	\$885

Please add this premium
per \$100 over \$2500

\$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 60-64

CANADA ALL INCLUSIVE AGE 65-84												
COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$47	\$63	\$93	\$135	\$204	\$270	\$365	N/A				
\$100	\$52	\$69	\$97	\$140	\$207	\$272	\$367					
\$200	\$54	\$72	\$99	\$143	\$209	\$275	\$373					
\$300	\$57	\$75	\$102	\$146	\$212	\$277	\$376					
\$400	\$60	\$81	\$104	\$150	\$214	\$279	\$380					
\$500	\$63	\$84	\$111	\$155	\$221	\$290	\$391					
\$600	\$69	\$89	\$115	\$159	\$232	\$300	\$402					
\$700	\$72	\$93	\$119	\$162	\$241	\$309	\$411					
\$800	\$75	\$98	\$125	\$165	\$249	\$320	\$427					
\$900	\$81	\$102	\$130	\$169	\$256	\$333	\$445					
\$1,000	\$85	\$106	\$134	\$171	\$262	\$344	\$458					
\$1,100	\$89	\$112	\$139	\$173	\$271	\$354	\$474					
\$1,200	\$92	\$116	\$142	\$177	\$274	\$359	\$480					
\$1,300	\$97	\$119	\$145	\$184	\$277	\$364	\$485					
\$1,400	\$99	\$122	\$148	\$189	\$282	\$367	\$491					
\$1,500	\$103	\$130	\$152	\$193	\$287	\$373	\$495					
\$1,600	\$111	\$135	\$160	\$200	\$295	\$380	\$498					
\$1,700	\$115	\$141	\$169	\$207	\$305	\$391	\$504					
\$1,800	\$120	\$146	\$176	\$215	\$314	\$400	\$507					
\$1,900	\$129	\$151	\$187	\$220	\$324	\$408	\$510					
\$2,000	\$134	\$157	\$194	\$230	\$333	\$417	\$513					
\$2,100	\$142	\$163	\$202	\$236	\$340	\$425	\$522					
\$2,200	\$149	\$172	\$210	\$244	\$349	\$432	\$529					
\$2,300	\$157	\$179	\$217	\$252	\$357	\$440	\$540					
\$2,400	\$163	\$187	\$226	\$259	\$364	\$449	\$548					
\$2,500	\$172	\$197	\$236	\$270	\$375	\$456	\$556					
Please add this premium	\$5	\$5	\$5	\$5	\$5	\$5	\$5					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$58	\$87	\$130	\$160	\$251	\$354	\$488	N/A				
\$100	\$62	\$91	\$131	\$164	\$253	\$361	\$495					
\$200	\$66	\$94	\$132	\$170	\$257	\$367	\$503					
\$300	\$70	\$97	\$133	\$174	\$259	\$375	\$510					
\$400	\$73	\$101	\$135	\$179	\$261	\$380	\$517					
\$500	\$77	\$106	\$140	\$184	\$266	\$392	\$525					
\$600	\$81	\$113	\$144	\$189	\$271	\$402	\$531					
\$700	\$83	\$118	\$148	\$192	\$275	\$411	\$539					
\$800	\$86	\$121	\$154	\$197	\$281	\$423	\$543					
\$900	\$90	\$126	\$158	\$200	\$287	\$436	\$546					
\$1,000	\$92	\$131	\$162	\$204	\$292	\$449	\$548					
\$1,100	\$96	\$135	\$168	\$208	\$297	\$462	\$552					
\$1,200	\$99	\$140	\$173	\$215	\$302	\$465	\$556					
\$1,300	\$103	\$143	\$177	\$220	\$306	\$470	\$563					
\$1,400	\$106	\$148	\$184	\$227	\$308	\$475	\$567					
\$1,500	\$112	\$154	\$190	\$234	\$313	\$481	\$572					
\$1,600	\$118	\$160	\$199	\$239	\$321	\$488	\$576					
\$1,700	\$122	\$168	\$208	\$246	\$333	\$493	\$581					
\$1,800	\$131	\$175	\$216	\$251	\$344	\$498	\$584					
\$1,900	\$137	\$184	\$226	\$257	\$353	\$505	\$591					
\$2,000	\$143	\$191	\$235	\$261	\$363	\$511	\$594					
\$2,100	\$152	\$200	\$244	\$271	\$373	\$520	\$608					
\$2,200	\$161	\$210	\$253	\$281	\$380	\$528	\$621					
\$2,300	\$171	\$219	\$262	\$291	\$391	\$539	\$636					
\$2,400	\$180	\$230	\$273	\$300	\$400	\$548	\$650					
\$2,500	\$190	\$239	\$281	\$310	\$409	\$556	\$663					
Please add this premium	\$5	\$5	\$5	\$5	\$5	\$5	\$5					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE PACKAGE PLAN

CANADA ALL-INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$74	\$112	\$172	\$274	\$381	\$501	\$695	N/A				
\$100	\$76	\$116	\$174	\$278	\$386	\$507	\$699					
\$200	\$80	\$118	\$177	\$284	\$391	\$510	\$704					
\$300	\$84	\$120	\$179	\$289	\$397	\$517	\$709					
\$400	\$86	\$123	\$181	\$293	\$401	\$522	\$712					
\$500	\$91	\$133	\$190	\$303	\$410	\$529	\$721					
\$600	\$95	\$145	\$199	\$311	\$416	\$537	\$728					
\$700	\$98	\$156	\$209	\$321	\$425	\$544	\$737					
\$800	\$106	\$169	\$224	\$329	\$430	\$552	\$747					
\$900	\$113	\$184	\$239	\$337	\$434	\$559	\$756					
\$1,000	\$121	\$199	\$254	\$346	\$440	\$566	\$765					
\$1,100	\$128	\$213	\$269	\$353	\$446	\$574	\$776					
\$1,200	\$133	\$216	\$275	\$361	\$452	\$580	\$786					
\$1,300	\$137	\$219	\$282	\$368	\$459	\$588	\$794					
\$1,400	\$142	\$223	\$287	\$377	\$466	\$595	\$806					
\$1,500	\$147	\$227	\$293	\$384	\$473	\$602	\$815					
\$1,600	\$156	\$229	\$298	\$397	\$479	\$611	\$825					
\$1,700	\$164	\$232	\$303	\$410	\$485	\$619	\$833					
\$1,800	\$173	\$236	\$306	\$420	\$491	\$627	\$844					
\$1,900	\$181	\$239	\$311	\$433	\$496	\$634	\$854					
\$2,000	\$190	\$242	\$317	\$446	\$503	\$643	\$863					
\$2,100	\$199	\$252	\$324	\$454	\$512	\$650	\$872					
\$2,200	\$210	\$262	\$335	\$464	\$524	\$656	\$882					
\$2,300	\$218	\$271	\$343	\$472	\$534	\$665	\$891					
\$2,400	\$227	\$282	\$351	\$481	\$544	\$671	\$901					
\$2,500	\$237	\$291	\$361	\$491	\$555	\$680	\$909					

Please add this premium
per \$100 over \$2500

\$6 \$6 \$6 \$6 \$6 \$6 \$6

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS						46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45					
\$0	\$112	\$197	\$292	\$417	\$536	\$810	N/A				
\$100	\$112	\$198	\$293	\$417	\$537	\$811					
\$200	\$114	\$199	\$294	\$419	\$538	\$812					
\$300	\$114	\$201	\$295	\$421	\$540	\$815					
\$400	\$116	\$201	\$296	\$422	\$541	\$816					
\$500	\$118	\$201	\$299	\$424	\$543	\$820					
\$600	\$121	\$202	\$303	\$427	\$547	\$826					
\$700	\$125	\$203	\$306	\$431	\$550	\$830					
\$800	\$127	\$205	\$309	\$434	\$553	\$835					
\$900	\$129	\$209	\$311	\$435	\$555	\$838					
\$1,000	\$133	\$214	\$313	\$438	\$557	\$841					
\$1,100	\$134	\$218	\$315	\$439	\$559	\$844					
\$1,200	\$140	\$223	\$320	\$445	\$564	\$852					
\$1,300	\$145	\$228	\$326	\$451	\$570	\$860					
\$1,400	\$150	\$232	\$331	\$456	\$574	\$866					
\$1,500	\$156	\$239	\$337	\$460	\$581	\$876					
\$1,600	\$162	\$246	\$343	\$468	\$587	\$885					
\$1,700	\$169	\$253	\$351	\$474	\$593	\$896					
\$1,800	\$178	\$261	\$359	\$482	\$602	\$909					
\$1,900	\$184	\$268	\$365	\$489	\$609	\$919					
\$2,000	\$191	\$276	\$372	\$496	\$616	\$930					
\$2,100	\$201	\$283	\$380	\$505	\$624	\$942					
\$2,200	\$209	\$292	\$389	\$512	\$632	\$955					
\$2,300	\$218	\$303	\$397	\$521	\$641	\$968					
\$2,400	\$227	\$311	\$406	\$530	\$649	\$980					
\$2,500	\$234	\$320	\$414	\$540	\$656	\$991					

Please add this premium
per \$100 over \$2500

\$8 \$8 \$8 \$8 \$8 \$8

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 80-84

CANADA ALL INCLUSIVE - AGE 65-84											
COVERED AMOUNT FOR TRIP	DAYS						46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45					
\$0	\$156	\$293	\$445	\$618	\$923	\$1,524	N/A				
\$100	\$157	\$295	\$447	\$620	\$923	\$1,524					
\$200	\$157	\$298	\$451	\$621	\$925	\$1,527					
\$300	\$158	\$298	\$453	\$621	\$926	\$1,528					
\$400	\$159	\$299	\$456	\$622	\$926	\$1,528					
\$500	\$162	\$303	\$459	\$625	\$929	\$1,534					
\$600	\$167	\$305	\$462	\$628	\$931	\$1,537					
\$700	\$169	\$308	\$466	\$630	\$932	\$1,539					
\$800	\$173	\$311	\$469	\$632	\$936	\$1,545					
\$900	\$177	\$314	\$471	\$637	\$941	\$1,553					
\$1,000	\$179	\$317	\$473	\$639	\$944	\$1,558					
\$1,100	\$183	\$320	\$476	\$643	\$946	\$1,562					
\$1,200	\$189	\$326	\$483	\$647	\$952	\$1,572					
\$1,300	\$194	\$331	\$487	\$652	\$957	\$1,580					
\$1,400	\$198	\$337	\$494	\$655	\$961	\$1,587					
\$1,500	\$205	\$342	\$499	\$661	\$966	\$1,595					
\$1,600	\$211	\$351	\$507	\$667	\$974	\$1,608					
\$1,700	\$218	\$359	\$516	\$675	\$982	\$1,621					
\$1,800	\$228	\$366	\$523	\$682	\$989	\$1,633					
\$1,900	\$235	\$375	\$531	\$689	\$997	\$1,646					
\$2,000	\$243	\$384	\$540	\$695	\$1,005	\$1,659					
\$2,100	\$252	\$392	\$549	\$704	\$1,014	\$1,674					
\$2,200	\$263	\$403	\$558	\$712	\$1,024	\$1,691					
\$2,300	\$272	\$412	\$569	\$719	\$1,032	\$1,704					
\$2,400	\$281	\$422	\$578	\$728	\$1,042	\$1,720					
\$2,500	\$292	\$431	\$588	\$736	\$1,051	\$1,734					
Please add this premium per \$100 over \$2500	\$11	\$11	\$11	\$11	\$11	\$11					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

CANADA ALL-INCLUSIVE - AGE 85 & Older

COVERED AMOUNT FOR TRIP	DAYS						46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45					
\$0	\$179	\$303	\$464	\$637	\$1,050	\$1,577	N/A				
\$100	\$179	\$303	\$466	\$638	\$1,052	\$1,580					
\$200	\$180	\$304	\$468	\$639	\$1,053	\$1,581					
\$300	\$181	\$306	\$469	\$641	\$1,054	\$1,583					
\$400	\$181	\$308	\$470	\$642	\$1,056	\$1,586					
\$500	\$185	\$311	\$473	\$643	\$1,058	\$1,588					
\$600	\$190	\$314	\$475	\$646	\$1,059	\$1,591					
\$700	\$194	\$317	\$479	\$649	\$1,063	\$1,597					
\$800	\$197	\$320	\$483	\$652	\$1,067	\$1,603					
\$900	\$201	\$324	\$485	\$655	\$1,070	\$1,607					
\$1,000	\$204	\$326	\$488	\$657	\$1,074	\$1,614					
\$1,100	\$209	\$329	\$491	\$662	\$1,079	\$1,621					
\$1,200	\$214	\$336	\$496	\$666	\$1,084	\$1,628					
\$1,300	\$219	\$341	\$502	\$671	\$1,089	\$1,635					
\$1,400	\$227	\$346	\$507	\$675	\$1,096	\$1,646					
\$1,500	\$231	\$352	\$512	\$680	\$1,101	\$1,653					
\$1,600	\$241	\$360	\$521	\$687	\$1,110	\$1,667					
\$1,700	\$251	\$369	\$530	\$694	\$1,119	\$1,680					
\$1,800	\$259	\$377	\$538	\$702	\$1,125	\$1,690					
\$1,900	\$268	\$386	\$547	\$710	\$1,136	\$1,706					
\$2,000	\$276	\$394	\$555	\$716	\$1,143	\$1,717					
\$2,100	\$289	\$404	\$566	\$724	\$1,154	\$1,734					
\$2,200	\$299	\$414	\$575	\$734	\$1,166	\$1,751					
\$2,300	\$309	\$424	\$585	\$740	\$1,176	\$1,766					
\$2,400	\$321	\$434	\$594	\$750	\$1,186	\$1,782					
\$2,500	\$332	\$445	\$604	\$757	\$1,196	\$1,796					
Please add this premium	\$13	\$13	\$13	\$13	\$13	\$13					

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

TRIP CANCELLATION & INTERRUPTION PLAN

COVERED AMOUNT BEFORE DEPARTURE	COVERED AMOUNT AFTER DEPARTURE																															
	\$800								\$1,500								UNLIMITED															
	Age								Age								Age															
	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+								
\$0	\$44	\$46	\$50	\$54	\$62	\$80	\$100	\$107	\$49	\$53	\$58	\$63	\$72	\$107	\$133	\$143	\$68	\$71	\$77	\$83	\$94	\$132	\$161	\$171								
\$100	\$44	\$46	\$50	\$54	\$62	\$80	\$100	\$107	\$53	\$56	\$61	\$65	\$76	\$110	\$139	\$147	\$70	\$74	\$79	\$85	\$98	\$136	\$166	\$177								
\$200	\$45	\$47	\$51	\$55	\$63	\$81	\$102	\$109	\$56	\$58	\$63	\$68	\$79	\$117	\$145	\$155	\$72	\$76	\$81	\$88	\$101	\$142	\$172	\$184								
\$300	\$47	\$49	\$54	\$58	\$66	\$86	\$108	\$114	\$60	\$62	\$67	\$72	\$83	\$122	\$153	\$164	\$75	\$78	\$85	\$90	\$105	\$146	\$176	\$189								
\$400	\$49	\$53	\$56	\$61	\$69	\$90	\$112	\$121	\$63	\$66	\$70	\$77	\$87	\$129	\$161	\$172	\$78	\$83	\$88	\$96	\$109	\$151	\$186	\$198								
\$500	\$55	\$57	\$61	\$65	\$75	\$96	\$121	\$130	\$68	\$71	\$77	\$81	\$92	\$136	\$171	\$184	\$82	\$86	\$91	\$100	\$113	\$155	\$193	\$206								
\$600	\$57	\$59	\$63	\$67	\$78	\$101	\$127	\$135	\$72	\$76	\$81	\$87	\$99	\$145	\$182	\$194	\$87	\$90	\$98	\$105	\$120	\$163	\$202	\$216								
\$700	\$61	\$64	\$68	\$73	\$85	\$110	\$136	\$147	\$78	\$83	\$88	\$92	\$106	\$155	\$194	\$208	\$92	\$97	\$103	\$110	\$124	\$174	\$211	\$227								
\$800									\$84	\$88	\$96	\$99	\$112	\$166	\$207	\$222	\$98	\$102	\$109	\$119	\$131	\$193	\$223	\$239								
\$900									\$90	\$96	\$101	\$105	\$119	\$174	\$217	\$232	\$104	\$109	\$117	\$125	\$139	\$205	\$234	\$252								
\$1,000									\$97	\$101	\$108	\$110	\$124	\$185	\$230	\$246	\$110	\$117	\$124	\$133	\$145	\$215	\$246	\$263								
\$1,100									\$102	\$107	\$114	\$117	\$130	\$193	\$240	\$257	\$117	\$123	\$131	\$141	\$153	\$227	\$260	\$278								
\$1,200									\$108	\$113	\$122	\$124	\$135	\$201	\$251	\$268	\$123	\$129	\$139	\$149	\$162	\$238	\$274	\$293								
\$1,300									\$113	\$120	\$127	\$129	\$142	\$209	\$261	\$279	\$129	\$134	\$144	\$155	\$169	\$250	\$288	\$308								
\$1,400									\$121	\$126	\$132	\$134	\$149	\$219	\$274	\$294	\$134	\$142	\$151	\$163	\$178	\$263	\$303	\$323								
\$1,500																	\$141	\$147	\$157	\$169	\$188	\$276	\$318	\$340								
\$1,600																	\$146	\$154	\$165	\$176	\$197	\$290	\$334	\$358								
\$1,700	N/A																\$153	\$160	\$171	\$185	\$206	\$304	\$350	\$374								
\$1,800																	\$160	\$168	\$178	\$193	\$215	\$317	\$364	\$389								
\$1,900																	\$167	\$174	\$187	\$202	\$224	\$331	\$381	\$407								
\$2,000																	\$173	\$183	\$195	\$210	\$233	\$344	\$396	\$424								
\$2,100									N/A								\$182	\$191	\$205	\$220	\$245	\$361	\$416	\$444								
\$2,200																	\$191	\$201	\$213	\$230	\$256	\$378	\$436	\$465								
\$2,300																									\$199	\$209	\$223	\$240	\$268	\$395	\$454	\$486
\$2,400																	\$207	\$217	\$232	\$251	\$281	\$414	\$476	\$508								
\$2,500																	\$215	\$227	\$241	\$260	\$292	\$430	\$494	\$529								
\$2,600																	\$225	\$234	\$251	\$271	\$304	\$449	\$516	\$552								
\$2,700																	\$232	\$244	\$260	\$281	\$317	\$468	\$537	\$575								
\$2,800																	\$240	\$253	\$271	\$290	\$329	\$484	\$557	\$596								
\$2,900																	\$249	\$261	\$279	\$300	\$340	\$502	\$576	\$616								
\$3,000																	\$261	\$274	\$293	\$315	\$354	\$521	\$600	\$641								
Each Additional \$100																	\$4.50	\$5.00	\$5.50	\$6.50	\$8.00	\$9.00	\$11.00	\$11.00								

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CALL US AT 1 866 298-2722

ANNUAL ALL-INCLUSIVE PACKAGE PLAN

UP TO \$1,500 TRIP CANCELLATION PER TRIP TO A \$10,000 MAXIMUM PER YEAR

Medical Questionnaire Required For Age 60 to 84

ANNUAL ALL-INCLUSIVE — 8-Day Plan

Annual Premiums 8 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$248	\$252	\$256	\$276	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$306	\$376	\$467	\$547	\$760
Plan B	n/a	n/a	n/a	n/a	\$399	\$510	\$641	\$747	\$1,125
Plan C	n/a	n/a	n/a	n/a	\$469	\$608	\$772	\$896	\$1,510

ANNUAL ALL-INCLUSIVE — 16-Day Plan

Annual Premiums 16 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$253	\$264	\$288	\$333	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$427	\$538	\$674	\$783	\$1,228
Plan B	n/a	n/a	n/a	n/a	\$690	\$908	\$1,159	\$1,343	\$2,154
Plan C	n/a	n/a	n/a	n/a	\$838	\$1,117	\$1,434	\$1,661	\$2,762

ANNUAL ALL-INCLUSIVE — 30-Day Plan

Annual Premiums 30 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$292	\$306	\$334	\$387	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$595	\$767	\$971	\$1,123	\$1,395
Plan B	n/a	n/a	n/a	n/a	\$949	\$1,273	\$1,644	\$1,906	\$2,180
Plan C	n/a	n/a	n/a	n/a	\$1,186	\$1,608	\$2,084	\$2,415	\$3,135

Provincial Sales Tax may be applicable.

ANNUAL ALL-INCLUSIVE PACKAGE PLAN

UP TO \$2,500 TRIP CANCELLATION PER TRIP TO A \$10,000 MAXIMUM PER YEAR

Medical Questionnaire Required For Age 60 to 84

ANNUAL ALL-INCLUSIVE — 8-Day Plan

Annual Premiums 8 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$279	\$285	\$289	\$312	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$345	\$424	\$526	\$616	\$857
Plan B	n/a	n/a	n/a	n/a	\$450	\$575	\$722	\$842	\$1,267
Plan C	n/a	n/a	n/a	n/a	\$529	\$685	\$870	\$1,010	\$1,601

ANNUAL ALL-INCLUSIVE — 16-Day Plan

Annual Premiums 16 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$286	\$298	\$324	\$375	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$481	\$606	\$760	\$883	\$1,383
Plan B	n/a	n/a	n/a	n/a	\$778	\$1,023	\$1,306	\$1,513	\$2,426
Plan C	n/a	n/a	n/a	n/a	\$944	\$1,258	\$1,615	\$1,871	\$3,111

ANNUAL ALL-INCLUSIVE — 30-Day Plan

Annual Premiums 30 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$329	\$345	\$376	\$436	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$670	\$864	\$1,094	\$1,265	\$1,572
Plan B	n/a	n/a	n/a	n/a	\$1,069	\$1,434	\$1,852	\$2,147	\$2,456
Plan C	n/a	n/a	n/a	n/a	\$1,336	\$1,811	\$2,348	\$2,720	\$3,200

Provincial Sales Tax may be applicable.

ANNUAL EMERGENCY MEDICAL PLAN

Medical Questionnaire Required For Age 60 & older

ANNUAL EMERGENCY MEDICAL — 4-Day Plan

Annual Premiums 4 Days	Client's Age									
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Under 60	\$44	\$46	\$50	\$64	n/a	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$75	\$92	\$140	\$180	\$362	\$444
Plan B	n/a	n/a	n/a	n/a	\$144	\$175	\$240	\$376	\$564	\$664
Plan C	n/a	n/a	n/a	n/a	\$138	\$240	\$320	\$520	\$630	\$844

ANNUAL EMERGENCY MEDICAL — 10-Day Plan

Annual Premiums 10 Days	Client's Age									
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Under 60	\$66	\$71	\$80	\$100	n/a	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$100	\$120	\$170	\$306	\$510	\$720
Plan B	n/a	n/a	n/a	n/a	\$210	\$260	\$360	\$585	\$900	\$1,250
Plan C	n/a	n/a	n/a	n/a	\$325	\$388	\$590	\$994	\$1,488	\$1,800

ANNUAL EMERGENCY MEDICAL — 18-Day Plan

Annual Premiums 18 Days	Client's Age									
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Under 60	\$100	\$108	\$122	\$122	n/a	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$130	\$190	\$211	\$380	\$612	\$867
Plan B	n/a	n/a	n/a	n/a	\$306	\$450	\$550	\$850	\$1,200	\$1,600
Plan C	n/a	n/a	n/a	n/a	\$320	\$450	\$710	\$986	\$1,578	\$2,586

ANNUAL EMERGENCY MEDICAL — 30-Day Plan

Annual Premiums 30 Days	Client's Age									
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Under 60	\$143	\$154	\$175	\$203	n/a	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$208	\$290	\$380	\$650	\$1,126	\$1,446
Plan B	n/a	n/a	n/a	n/a	\$368	\$570	\$666	\$1,158	\$2,136	\$2,488
Plan C	n/a	n/a	n/a	n/a	\$703	\$908	\$1,159	\$2,033	\$3,120	\$4,551

ANNUAL EMERGENCY MEDICAL — 60-Day Plan

Annual Premiums 60 Days	Client's Age									
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Under 60	\$289	\$313	\$361	\$413	n/a	n/a	n/a	n/a	n/a	n/a
Plan A	n/a	n/a	n/a	n/a	\$450	\$548	\$750	\$1,304	\$2,102	\$2,948
Plan B	n/a	n/a	n/a	n/a	\$880	\$1,120	\$1,560	\$2,412	\$4,314	\$5,510
Plan C	n/a	n/a	n/a	n/a	\$1,140	\$1,572	\$1,916	\$3,700	\$6,472	\$8,852

VISITORS TO CANADA MEDICAL PLAN

A \$75 deductible applies to each claim.

	Client's Age									
	Under 26	26-34	35-39	40-54	55-59	60-64	65-69	70-74	75-79	80-85
\$25,000	\$2.45	\$2.63	\$2.78	\$3.15	\$3.33	\$4.50	\$5.24	\$7.09	\$8.95	\$11.15
\$50,000	\$2.85	\$3.06	\$3.18	\$3.50	\$4.00	\$5.28	\$6.05	\$8.40	\$10.75	\$12.10
\$100,000	\$3.62	\$3.95	\$4.15	\$5.22	\$5.50	\$6.85	\$7.88	\$10.58	\$13.61	\$14.11
\$150,000	\$4.85	\$5.18	\$6.10	\$7.21	\$7.60	\$8.80	\$10.99	n/a	n/a	n/a

PREMIUMS ARE PER PERSON PER DAY

Provincial Sales Tax may be applicable to any of the above plans.

YOUTH ALL-INCLUSIVE PLAN

AGE 0 TO 29

Covered Amount for Trip	1-4	5-9	10-16	17-23	24-30	31-37	38-45	46-52	53-60	61-365
\$0	\$25	\$33	\$45	\$48	\$66	\$79	\$90	\$105	\$121	ADD \$2.30 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 365 DAYS
\$1,000	\$31	\$39	\$51	\$54	\$72	\$91	\$105	\$120	\$144	
\$2,000	\$35	\$45	\$53	\$63	\$72	\$107	\$124	\$143	\$169	
\$3,000	\$39	\$51	\$54	\$72	\$72	\$127	\$144	\$165	\$195	
\$4,000	\$51	\$69	\$89	\$96	\$117	\$149	\$165	\$189	\$216	
\$5,000	\$61	\$79	\$98	\$104	\$130	\$172	\$189	\$215	\$242	

Provincial Sales Tax may be applicable.

YOUTH EMERGENCY MEDICAL PLAN

AGE 0 TO 29

DAYS PER TRIP	TOTAL PREMIUM	OVER 60 DAYS	For trips over 60 days, use the following per day rates starting from the first day of the trip.
1-4	\$10	61-90	\$1.67
5-9	\$20	91-120	\$1.76
10-16	\$33	121-180	\$1.84
17-23	\$45	181-365	\$1.93
24-30	\$55		
31-37	\$69		
38-45	\$77		
46-52	\$88		
53-60	\$98		

Provincial Sales Tax may be applicable.

AIR FARE CANCELLATION PLAN

COVERED AMOUNT FOR TRIP	Client's Age			
	0-44	45-59	60-75	76+
\$500	\$33	\$37	\$49	\$74
\$1,000	\$41	\$48	\$61	\$93
\$1,500	\$53	\$59	\$73	\$110
\$2,000	\$66	\$72	\$86	\$131
\$2,500	\$81	\$90	\$106	\$165
\$3,000	\$98	\$110	\$127	\$196
\$3,500	\$114	\$133	\$151	\$222
\$5,000	\$168	\$196	\$217	\$317

Provincial Sales Tax may be applicable.

BAGGAGE AND PERSONAL EFFECTS PLAN

DAYS	up to \$1,000	up to \$1,500	up to \$2,000
1-4	\$49	\$63	\$80
5	\$57	\$79	\$97
6	\$64	\$86	\$108
7	\$74	\$101	\$123
8	\$80	\$108	\$133
9	\$84	\$123	\$140
10	\$94	\$136	\$155
11	\$103	\$144	\$167
12	\$108	\$155	\$177
13	\$115	\$162	\$187
14	\$123	\$172	\$202
15	\$127	\$175	\$217
16	\$133	\$184	\$229
17	\$137	\$196	\$243
18	\$140	\$200	\$254
19	\$145	\$210	\$264
20	\$152	\$216	\$278
21	\$155	\$223	\$287
22	\$158	\$233	\$301
23	\$162	\$237	\$307
24	\$165	\$241	\$316
25	\$168	\$248	\$322
26	\$173	\$253	\$332
27	\$177	\$258	\$338
Each Additional Day	\$3	\$4	\$6

Provincial Sales Tax may be applicable.

RENTAL VEHICLE DAMAGE PLAN

PREMIUM PER DAY	MAXIMUM DURATION	MAXIMUM COVERAGE
\$18	45 CONSECUTIVE DAYS	\$60,000
FOR THE RENTAL VEHICLE DAMAGE PLAN, YOUR CLIENT MUST HAVE A VALID DRIVER'S LICENCE.		

Provincial Sales Tax may be applicable.

NOTES:

NOTES:

IMPORTANT INFORMATION

Commission Protection Plan

Manulife provides a commission protection plan at no cost to you. This benefit is for situations in which the insured cancels their travel arrangements due to an insured risk and the corresponding travel supplier recalls the commission from the travel agency. Please ask your Account Manager for further details.

Group Rates

If you have a group of 10 or more passengers travelling together, please contact your sales support representative for further instructions on how to complete group bookings and qualify for additional commission.

Over \$30,000 booking/person

For travel bookings that exceed \$30,000 Canadian per person, please contact your sales support representative to apply for a special quote to cover your clients. Please allow up to 5 days for a response, as some special quotes require further information.

Travel in excess of 365 Days

For travel bookings that exceed 365 days in duration, please contact your sales support representative to apply for a special quote to cover your clients. Please allow up to 5 days for a response, as some special quotes require further information.

Refunds - Prior to Departure OR After Departure

For refunds within 24 hours of the insurance booking, you can process through our internet application without an authorization. For any refund request beyond 24 hours or for partial medical refunds after departure, please contact our Customer Service Department at 1 866 298-2722 or email manulifeglobal@manulife.com to complete your request.

External Bookings

If a client has purchased all or part of their travel arrangements on the internet or with a supplier directly, you can insure these arrangements for them within 72 hours after the purchase date. However, if insurance is purchased after 72 hours, your client will not be covered in the event they cancel for any reason and decide not to travel.

